

*Jefferson County*  
*2020-2024*  
*Consolidated Plan &*  
*2020 Action Plan*

*Draft for Public Comment*

## **Executive Summary**

### **ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

This document is the 2020–2024 Five-year Consolidated Plan for Jefferson County and the Five-year plan for the Jefferson County HOME Consortium (Consortium). Jefferson County is eligible to receive an annual allocation of the Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD). These funds are used to address community development and housing needs of the residents of the Urban County, which includes the cities of Golden, Wheat Ridge, and Edgewater, the town of Lakeside, and Unincorporated Jefferson County. The Cities of Arvada and Lakewood receive CDBG directly and, as such, do not receive CDBG funds from the County.

The HOME Consortium includes the Urban County as defined above, as well as cities of Golden, Wheat Ridge, and Edgewater, the towns of Lakeside and Mountain View, Unincorporated Jefferson County and the City of Lakewood. Jefferson County is the lead agency for the Consortium's HOME funds.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The Consortium's goals for the five-year planning period focus on:

- Providing housing stability and supportive services for low- to moderate-income residents;
- Providing low- to moderate-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 outcomes for the 2020 Program Year are outlined in the "Annual Goals & Objectives" section of this plan.

#### **3. Evaluation of past performance**

Prior Consolidated Plans have focused on meeting the housing needs of low income and special populations. These efforts have been successful in assisting low income households to remain in their affordable homes (e.g., through rehabilitation) and creating additional affordable housing opportunities in the county.

#### **4. Summary of citizen participation process and consultation process**

Jefferson County’s goal for citizen participation is to ensure a broad participation of residents and housing, economic, and service providers in the planning and implementation of community development and housing programming. Engagement efforts were designed to inform multiple city and county planning processes including this Consolidated Plan, the City of Lakewood’s Consolidated Plan, the Consortium’s Analysis of Impediments to Fair Housing Choice, and the Jefferson, Park, and Teller County Community Needs Assessment.

Outreach for engagement included non-profit and for-profit housing developers, public housing authorities, community members, advocacy groups, government and industry representatives, social service organizations (serving a wide variety of client types), and economic development agencies. Residents participated through community meetings, resident focus groups, and a resident survey (made available online and in paper form in both English and Spanish).

Altogether, 1,029 residents completed the survey. These included responses from 202 households that include a member with a disability, 351 households that include a member over age 60, 184 households with children under age 18, 64 precariously housed residents, 115 households with income below \$25,000, 143 single person households, and 24 female headed households with dependents. The median age of survey respondents was 56. Close to 90 percent of respondents considered themselves White, 7 percent Hispanic, and 4 percent Native American.

**5. Summary of public comments**

<TO BE COMPLETED AFTER PUBLIC COMMENT PERIOD>

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

<TO BE COMPLETED AFTER PUBLIC COMMENT PERIOD>

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

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

Agency Role	Name	Department/Agency
CDBG Administrator	JEFFERSON COUNTY	Community & Workforce Development
HOME Administrator	JEFFERSON COUNTY	Community & Workforce Development

**Table 1 – Responsible Agencies**

### Narrative

Jefferson County continues to administer the Community Development Block Grant program (CDBG) for the Urban County and the HOME Investment Partnerships Program (HOME) for the Jefferson County HOME Consortium.

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## **PR-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.

**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)).**

The Consortium continuously and actively coordinates with public and assisted housing providers, and partners with health, mental health and service agencies in a variety of ways including:

- 1) Through the annual distribution of funding, Consortium members working closely with housing and service providers to prepare applications, develop eligible activities and projects that meet the needs of the community, provide technical assistance and project management to ensure successful programming;
- 2) Consortium members are active in local and regional boards, committees and coordination efforts;
- 3) Consortium members have established strong working relationships with local housing and service providers including meeting regularly to discuss housing and human service needs and to develop strategies to address these needs;
- 4) Through the Consortium, continuous coordination occurs between the local jurisdictions and housing and service providers.

**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**

The Consortium supports and is affiliated with the Metro Denver Homelessness Initiative (MDHI), a coalition working with homeless assistance agencies in the seven-county Denver metropolitan area, to coordinate the delivery of housing and services to homeless families, individuals, youth and persons with disabilities. MDHI is the lead agency in establishing the Continuum of Care model for the metropolitan Denver community.

The Jefferson County Heading Home Committee (JCHHC) is a collaboration of individuals, and public service organizations in the HOME consortium region determined to end homelessness in Jefferson

County. The JCHHC is governed by the Heading Home Plan to End Homelessness (Heading Home), which was created in April, 2013.

In addition, the communities within Jefferson County recently partnered to conduct a month-long comprehensive count of individuals experiencing homelessness. That report was released in March 2020 and the steering committee anticipates continuing discussions to continue to improve the service delivery system to meet the needs of people experiencing homelessness.

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

N/A; Jefferson County does not receive the Emergency Solutions Grant (ESG). The Homeless Management Information System (HMIS) assists Continuum of Care planning groups to identify needs and gaps in provision of housing and services to assist persons who are homeless.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

1	<b>Agency/Group/Organization</b>	Jefferson County
	<b>Agency/Group/Organization Type</b>	Other government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA, SP, AP
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff of various agencies reviewed and contributed to the narrative and data in the Consolidated Plan and Action Plan through interviews and document review.
2	<b>Agency/Group/Organization</b>	Metro West Housing Solutions
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA, SP, AP
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was interviewed to discuss affordable housing needs and provide data on existing inventory and programs.

3	<b>Agency/Group/Organization</b>	Jefferson County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA, SP, AP
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was interviewed to discuss affordable housing needs and provide data on existing inventory and programs.
4	<b>Agency/Group/Organization</b>	Jefferson County Community Services Advisory Board
	<b>Agency/Group/Organization Type</b>	Council/Committee
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA, SP, AP
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Focus group with the committee to discuss gaps in service provision and top needs related to public services throughout Jefferson County.
5	<b>Agency/Group/Organization</b>	The Action Center
	<b>Agency/Group/Organization Type</b>	Service provider – homeless and special needs
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in a focus group to discuss housing, community development, and service needs in Jefferson County and Lakewood.
6	<b>Agency/Group/Organization</b>	CASA
	<b>Agency/Group/Organization Type</b>	Service provider
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in a focus group to discuss housing, community development, and service needs in Jefferson County and Lakewood.
7	<b>Agency/Group/Organization</b>	Jefferson Center for Mental Health
	<b>Agency/Group/Organization Type</b>	Service provider

	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in a focus group to discuss housing, community development, and service needs in Jefferson County and Lakewood.
8	<b>Agency/Group/Organization</b>	Family Tree
	<b>Agency/Group/Organization Type</b>	Service provider
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interviewed about housing, community development, and service needs in Jefferson County and Lakewood.
9	<b>Agency/Group/Organization</b>	Localworks
	<b>Agency/Group/Organization Type</b>	Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in stakeholder focus group to discuss community and economic development needs in Jefferson County
10	<b>Agency/Group/Organization</b>	Jefferson County Economic Development Corporation
	<b>Agency/Group/Organization Type</b>	Economic development
	<b>What section of the Plan was addressed by Consultation?</b>	MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in stakeholder focus group to discuss community and economic development needs in Jefferson County
11	<b>Agency/Group/Organization</b>	Various housing developers
	<b>Agency/Group/Organization Type</b>	For-profit and non-profit housing developers
	<b>What section of the Plan was addressed by Consultation?</b>	MA



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in stakeholder focus group to discuss housing market trends, needs, and barriers to development in Jefferson County and Lakewood.
12	<b>Agency/Group/Organization</b>	Senior Resource Center
	<b>Agency/Group/Organization Type</b>	Service provider – seniors
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization hosted and recruited attendees to participate in a resident focus group. Also helped promote the resident survey.
13	<b>Agency/Group/Organization</b>	Roots of Courage
	<b>Agency/Group/Organization Type</b>	Service provider – victims of domestic violence
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization hosted and recruited attendees to participate in a resident focus group. Also helped promote the resident survey.
14	<b>Agency/Group/Organization</b>	Dish Network
	<b>Agency/Group/Organization Type</b>	Broadband/Digital Inclusion
	<b>What section of the Plan was addressed by Consultation?</b>	NA, MA, AP, and SP.
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Dish Network was consulted in a one-on-one stakeholder interview. Feedback will be incorporated in the needs, priorities, and goals of the Plan.

Table 2– Agencies, groups, organizations who participated

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

The Consortium contacted a variety of agency types and partnering organizations in preparing the 2020-2024 Consolidated Plan and 2020 Annual Action Plan. No agencies were intentionally excluded from consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MDHI	Jefferson County will continue to be a partner in the provision of affordable housing and services to assist persons who are homeless and/or at-risk of homelessness.
Jefferson County 2015-2019 Consolidated Plan, Strategic Plan, and associated Annual Action Plans	Jefferson County	Strategic Plan goals build on the previous Consolidated Plan goals but adapt and refine them to the current needs of the community.
Jefferson County Analysis of Impediments to Fair Housing Choice (AI)	Jefferson County, City of Lakewood, and City of Arvada	AI is currently in development but preliminary analysis was considered in the development of the Con Plan Strategic Plan
2019 Comprehensive Homeless Count, Jefferson County Colorado	Comprehensive Homeless County Steering Committee (Jefferson County and cities of Arvada, Lakewood, and Westminster.	Strategic Plan goals were informed by the analysis in the Homeless study.
Jefferson County Comprehensive Master Plan	Jefferson County	Long term community vision was considered in the development of Strategic Plan goals.

**Table 3 – Other local / regional / federal planning efforts**

### Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

This HOME Consortium Consolidated Plan was completed in partnership with the City of Lakewood. To prevent duplication of outreach efforts, the citizen participation process and stakeholder consultation meetings collected information used in both jurisdictions' Consolidated Plans. Community leaders from all jurisdictions in the county were invited to attend the Consolidated Plan community meetings.

Jefferson County and the City of Lakewood staff communicated closely in developing the jurisdictions' proposed five-year goals and one-year allocation plans for CDBG. The allocation plan for HOME dollars was determined jointly based on past successes and continuing needs for rehabilitation and creation of affordable housing.

## **PR-15 Citizen 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**

Citizen participation efforts included public meetings/hearings, focus groups, an online resident survey, and key person interviews. Engagement for the Consolidated Plan was conducted in conjunction with engagement that will inform the development of the Jefferson County Community Needs Assessment and the Analysis of Impediments to Fair Housing Choice.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public hearings/ meetings	Non-targeted/broad community	XXX TBD XXX	Wide range of comments covering housing and community development needs.	All comments or views received were accepted.	n/a
2	Resident Survey	Residents most vulnerable to housing challenges and service needs	1,029 survey responses were collected.	Feedback related to housing needs and challenges, social services, community access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	English: <a href="http://www.research.net/r/HsgHS_2020">www.research.net/r/HsgHS_2020</a> Spanish: <a href="http://es.research.net/r/HsgHS_2020s">es.research.net/r/HsgHS_2020s</a>
3	Resident focus groups (5)	Residents vulnerable to housing challenges and service needs (low incomes, seniors, victims of domestic violence, LGBTQ, mental health)	27 residents attended one of 5 focus groups	Feedback related to housing needs and challenges, social services, community access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	n/a
4	Stakeholder focus groups (4)	Community stakeholders (e.g., service providers, housing developers, economic development, etc.)	24 Stakeholders participated in at least one of four meetings	Feedback related to housing needs and challenges, social services, community access to opportunity, accessibility, and service delivery infrastructure.	All comments or views received were accepted.	n/a

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by resident input and stakeholder consultation. The Needs Assessment section covers the following areas:

- **Housing Needs.** Top housing needs countywide include affordable rental housing (including housing for those transitioning out of homelessness), accessible housing for people with disabilities and ownership opportunities for low- and moderate-income residents who would like to buy homes.
  - Cost burden and severe cost burden are the most common housing problems in the county. HUD’s data indicate that African American, Hispanic, and Native American households in Jefferson County have some disproportionate need compared to the jurisdiction as a whole.
  - The housing tables in this section demonstrate steep trends in housing market appreciation. These conditions have made it very difficult for low and moderate income residents to afford to remain in the county without public assistance.
  - Residents with additional challenges—e.g., victims of domestic violence who have children and single-household income levels, persons who need accessibility improvements for a disability—have a very limited supply of housing from which to choose and are disproportionately impacted by rising housing costs.
- **People Experiencing Homelessness.** The 2019 Comprehensive Homeless Survey for Jefferson County identified 997 persons experiencing homelessness. Of those, 52 percent were unsheltered, and 21 percent were chronically homeless. The 2019 Comprehensive Homeless Survey shows that there are gaps in the county in services related to housing assistance, transportation and shelter.
- **Non-Homeless Special Needs.** Non-homeless special needs populations include households containing persons with a disability, elderly households, large families, female headed households with children, limited English proficient households, and those at risk of homelessness. The needs of each of these individual populations are discussed in section NA-45.
- **Non-Housing Community Development Needs.** Non-housing needs for public improvements include sidewalks and affordable, efficient public transportation. Public services needs include support for rental assistance (including application fees and deposits, case management to help

vulnerable households achieve stability, child care, access the internet, and job training programs. There is also an identified need for more mental health resources for the general population and for people with disabilities. Supportive services for specific population groups include supports for residents transitioning out of homelessness and supportive services for people with disabilities transitioning out of institutions, and supports that help seniors age in place. In focus groups with residents and stakeholders, participants shared that public service needs in Jefferson County are great and growing—and these discussions were held prior to the COVID-19 outbreak, which further strained the system.

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

This section provides a broad overview of the types of residential units available in Jefferson County, including those that target low income residents. The original data in the tool have been updated with 2018 ACS data.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	534,543	580,233	9%
Households	218,160	231,651	6%
Median Income	\$66,075	\$85,890	30%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2010 Census and 1-yr ACS (Base Year), 2018 1-yr ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	16,699	16,394	27,115	16,749	84,734
Small Family Households	4,174	4,889	9,424	6,505	45,319
Large Family Households	815	775	1,258	980	5,269
Household contains at least one person 62-74 years of age	3,211	3,213	5,863	3,838	17,577
Household contains at least one person age 75 or older	2,421	3,372	3,753	1,698	4,653
Households with one or more children 6 years old or younger	2,178	2,238	3,640	2,053	6,316

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	389	374	185	160	1,108	44	14	73	0	131
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	15	25	35	160	10	10	43	0	63
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	380	440	284	134	1,238	35	89	65	115	304
Housing cost burden greater than 50% of income (and none of the above problems)	7,188	2,797	643	70	10,698	4,000	2,374	2,278	550	9,202
Housing cost burden greater than 30% of income (and none of the above problems)	707	4,485	4,290	819	10,301	1,003	1,563	4,739	2,840	10,145
Zero/negative Income (and none of the above problems)	740	0	0	0	740	583	0	0	0	583

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:



2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,033	3,626	1,129	395	13,183	4,085	2,484	2,453	665	9,687
Having none of four housing problems	1,557	5,565	10,725	5,349	23,196	1,695	4,703	12,820	10,359	29,577
Household has negative income, but none of the other housing problems	740	0	0	0	740	583	0	0	0	583

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,593	2,738	1,859	7,190	1,090	1,278	2,842	5,210
Large Related	475	344	92	911	169	189	454	812
Elderly	1,974	1,821	854	4,649	2,346	1,775	2,126	6,247
Other	3,603	3,046	2,199	8,848	1,477	758	1,590	3,825
Total need by income	8,645	7,949	5,004	21,598	5,082	4,000	7,012	16,094

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,409	981	75	3,465	965	888	839	2,692
Large Related	395	79	4	478	140	110	70	320
Elderly	1,562	788	277	2,627	1,673	868	821	3,362
Other	3,435	1,249	290	4,974	1,294	554	547	2,395
Total need by income	7,801	3,097	646	11,544	4,072	2,420	2,277	8,769

**Table 10 – Cost Burden > 50%**

Data Source: 2011-2015 CHAS

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	385	445	275	120	1,225	30	84	94	70	278
Multiple, unrelated family households	50	65	24	29	168	15	15	14	25	69
Other, non-family households	30	10	10	20	70	0	0	0	20	20
Total need by income	465	520	309	169	1,463	45	99	108	115	367

**Table 11 – Crowding Information - 1/2**

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source Comments:

### **Describe the number and type of single person households in need of housing assistance.**

There are 60,693 single person households in Jefferson County according to the Census' 2018 ACS estimates. Single person households represent about 26 percent of total households. About 10 percent of single person households are 65 or older; this proportion will increase as the county's population ages.

Due to its aging population, the needs of the county's single person households will differ from those of more urbanized areas in the region: Jefferson County's single person households will be less mobile, remaining in their homes as they age, and transition into living on fixed incomes. This will increase demand for county services related to home repairs and in-home health care. Affordable and accessible homes will be needed in order for current residents to age in place.

Among resident survey respondents that are single person households, one third worry that rent will increase to unaffordable levels, 16 percent struggle to pay their rent or mortgage, 22 percent feel there are inadequate sidewalks, streetlights, drainage, or other infrastructure in their neighborhood. Residents living in single person households indicated that the types of services that would be the most helpful to them include less expensive housing, more information about programs or services, resources for dental care, and resources for health care. Single people who participated in focus groups echoed the concerns raised by survey respondents, particularly with respect to rent increases and difficulty with neighborhood infrastructure. Access to affordable, reliable, efficient public transportation can be a significant barrier to single person households, particularly those with disabilities. In focus groups, participants discussed barriers associated with the cost of RTD rides, Dial-A-Ride wait times, and the length of time it takes to get from home to medical appointments, job interviews, and social service appointments.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**Disability.** The primary housing needs of persons with a disability in Jefferson County—about half of whom are seniors—are largely improvements to existing structures to make them accessible. Of the 60,862 persons with disabilities in the county, approximately 48 percent, or more than 29,000, are seniors. About 3,000 of these individuals live below the poverty level and may have housing repair or other affordability and service needs.

The needs of non-seniors who are disabled are typically more severe: these residents have very high poverty rates and often have difficulty finding jobs that meet their needs. Finding affordable housing with accessibility improvements and which is near transit is very difficult in the current rental market. An estimated 4,648 adults in Jefferson County have disabilities, live below the poverty line, and are likely to have critical housing needs.

The resident survey collected responses from 202 residents who experience a disability or that live with a household member who experiences a disability. Twenty percent of these households indicated that

their current home does not meet their accessibility needs. The most common modification needed include grab bars in bathroom, stair lifts, as well a ramps and wider door ways.

In focus groups, residents with disabilities currently living in publicly-supported housing (e.g., LIHTC unit, voucher households), described how difficult it was for them to find or maintain housing until they received admission to their current subsidy program/unit. Those who remain on waitlists take whatever housing they can get (e.g., motel vouchers, group living, room rentals) rather than remain homeless. For these residents, living in housing that is suitable for their accessibility needs is a dream that often seems unattainable. To the extent they must, they compromise accessibility to end episodic or chronic homelessness.

Residents with disabilities who participated in focus groups frequently discussed difficulties they experience with access to affordable, reliable, efficient public transportation. Most of these participants receive all or some of their income from disability benefits. Participants with disabilities discussed barriers associated with the cost of RTD rides, Dial-A-Ride wait times, and the length of time it takes to get from home to medical appointments, job interviews, and social service appointments.

**Intimate partner violence.** The national Center for Disease Control (CDC) tracks the incidence of Intimate partner violence (IPV) and sexual violence, which includes physical violence as well as non-physical but threatening behavior such as stalking. CDC data and similar studies consistently find the prevalence of physical violence against women to range from approximately one-quarter to one-third of adult women.

Estimates of prevalence rates from the National Intimate Partner and Sexual Violence Survey by the CDC and 2018 ACS population numbers, suggest that about 13,000 women and 12,000 men in Jefferson County experience IPV annually. During periods of violence, it is critical that victims are able to quickly obtain safe, secure and affordable housing (“bridge housing”) so they do not need to return to the aggressor. Family Tree provides a 24/7 residential shelter for Jefferson County residents escaping domestic violence; they serve 350 clients each year. Often the only option for “transitional housing” is providing clients with motel vouchers or extending stays in the emergency shelter beyond the allowed 30 days.

In a focus group with women living in a 30 day emergency domestic violence shelter, participants described their search for an affordable, safe place to live as “impossible.” This is compounded by a lack of resources to fund required deposits and application fees. For many of these families, supportive services—especially mental health care, counseling, employment assistance, transportation assistance, and parenting assistance—will be critical to achieving long term stability. The lack of transitional housing programs for intimate partner violence survivors in Jefferson County is a significant gap.

### **What are the most common housing problems?**

According to HUD’s Housing Need Summary Tables (shown above), cost burden—when housing costs exceed 30 percent of a households’ gross income—is the most common housing problem in Jefferson

County. Severe cost burden (housing costs are more than 50% of household income) affects an estimated 11,544 renters and 8,769 owners in the county. More than half of these renters and one-third of these owners live in poverty.

According to the resident survey, the biggest challenges for residents are worrying about rent going up to an amount that is unaffordable, and struggling to pay my rent/mortgage. Over 40 percent of respondents indicated they would like to change their housing situation but are unable to because they can't afford rents in other apartments/homes, own a home that they want to sell but can't afford to purchase something else at current home prices, or can't afford application fees or security deposit/pet deposit costs. Around 20 percent of respondents would like to own a home but cannot afford the down payment, have too much debt to qualify for mortgage, or have been told by lenders that they won't qualify for a loan.

### **Are any populations/household types more affected than others by these problems?**

Yes, renters are proportionately more likely to experience cost burden: more than half of all renters face cost burden, compared with 40 percent of owners who are cost burdened. Renters also have higher rates of severe cost burden (around one-third of all renters compared to one-fifth of owners).

Most renters who experience cost burden and severe cost burden are classified as "other" households, those living alone or with roommates. The second largest number of renters who are cost burdened live in "small related" households (couples).

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The low income individuals and families in Jefferson County who are most at-risk of homelessness include those who are severely cost burdened, those renting and living in affordable, older units that are in the process of being sold for redevelopment, residents at-risk of foreclosure and residents who are unemployed. According to CHAS data provided by HUD for the Consolidated Plan there are 11,544 low income renters (earning less than 80% AMI) and 8,769 low income owners (earning less than 80% AMI) that are severely cost burdened in Jefferson County. These households have a high risk of facing homelessness.

According to the resident survey, precariously housed residents—these include residents staying with friends or family who are not part of a formal lease—experience higher rates of cost burden. The

number one challenge indicated by precariously housed residents was the desire to get their own place/live with fewer people, but inability to afford it.

Jefferson County does not administer a rapid rehousing program.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Jefferson County does not have a formal definition or estimate of residents at-risk of homelessness. Those who are living in poverty, face severe cost burden and have additional housing needs or challenges (e.g., require a landlord who accepts Section 8, need accessibility modifications) are generally most at risk for homelessness.

According to CHAS data provided by HUD for the Consolidated Plan there are 11,544 low income renters (earning less than 80% AMI) and 8,769 low income owners (earning less than 80% AMI) that are severely cost burdened in Jefferson County. These households have a high risk of facing homelessness.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Some of the most common social and housing characteristics that lead to housing instability and homelessness include severe cost burden (paying more than 50% of gross household income in housing costs); domestic violence; job loss/inability to find stable employment; and medical or disability related conditions that negatively affect earned income.

**Discussion**

Please see above.

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (defined as 10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 70 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than Whites: 1) Living in housing that lacks complete kitchen facilities, 2) Living in housing that lacks complete plumbing facilities, 3) More than one person per room (overcrowded), and 4) Cost burden greater than 30 percent of Area Median Income (AMI).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,828	1,522	1,323
White	10,009	1,155	1,078
Black / African American	294	50	10
Asian	219	34	84
American Indian, Alaska Native	129	10	15
Pacific Islander	0	0	0
Hispanic	3,001	248	124

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,168	4,221	0
White	9,126	3,570	0
Black / African American	220	45	0
Asian	200	80	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	2,323	463	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,594	14,509	0
White	10,059	11,593	0
Black / African American	100	139	0
Asian	295	260	0
American Indian, Alaska Native	14	65	0
Pacific Islander	0	0	0
Hispanic	1,962	2,357	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,714	12,051	0
White	3,698	9,551	0
Black / African American	15	79	0
Asian	90	299	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	10	0
Hispanic	767	1,904	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

According to the HUD data shown in the tables above, 90 percent of Jefferson County households earning less than 30 percent AMI have one or more of the four housing problems noted in the introduction to this section. The incidence of housing problems is high for all racial/ethnic groups in this income category, but no disproportionate need is present.

For 30-50 percent AMI households, 74 percent of Jefferson County households have one or more of the four housing problems. African American households and Hispanic households have disproportionately more housing problems than whites (11 percentage points higher and 12 percentage points higher).

There were no disproportionate needs identified in other income groups.

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Jefferson County households that have severe housing needs by income and race and ethnicity. Severe housing need are defined as one or more of the following housing problems: 1. Housing lacks complete kitchen facilities, 2. Housing lacks complete plumbing facilities, 3. Household has more than 1.5 persons per room, 4. Household cost burden exceeds 50 percent.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,118	3,252	1,323
White	8,874	2,322	1,078
Black / African American	259	85	10
Asian	179	79	84
American Indian, Alaska Native	129	10	15
Pacific Islander	0	0	0
Hispanic	2,521	717	124

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,110	10,268	0
White	4,544	8,177	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	135	130	0
Asian	120	160	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	1,159	1,618	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### **50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,582	23,545	0
White	3,001	18,645	0
Black / African American	30	209	0
Asian	24	535	0
American Indian, Alaska Native	4	75	0
Pacific Islander	0	0	0
Hispanic	464	3,857	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,060	15,708	0
White	870	12,398	0
Black / African American	0	94	0
Asian	15	374	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	10	0
Hispanic	184	2,498	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

The highest need is among households earning less than 30 percent AMI. The CHAS tables above show that 79 percent of households at this earning level have severe housing problems. For households earning less than 30 percent AMI, Native American households have housing problems at a disproportionate rate to the jurisdiction as a whole: Native American households face severe housing problems at a rate 14 percentage points higher than the jurisdiction.

At 30-50 percent AMI, African American households have needs 14 percentage points higher than the jurisdiction as a whole.

There were no disproportionate needs identified in other income groups.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Cost burden is experienced when a household pays more than 30 percent of their gross household income toward housing costs, including utilities, insurance and property taxes (for homeowners). Severe cost burden occurs when a household pays 50 percent or more of gross household income in housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	112,641	26,044	21,631	1,368
White	96,154	20,404	16,809	1,088
Black / African American	879	225	434	10
Asian	2,350	610	335	84
American Indian, Alaska Native	455	30	137	15
Pacific Islander	43	10	0	0
Hispanic	11,418	4,372	3,556	164

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion

According to the data in the table above, severe cost burden is disproportionately greater for African Americans (14 percentage points higher than the jurisdiction). Thirteen percent of households county wide are severely cost burdened; 28 percent of African American households are severely cost burdened.

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

HUD's data indicate that African American, Hispanic, and Native American households in Jefferson County have some disproportionate need compared to the jurisdiction as a whole. Disparities exist for the following groups:

- African Americans and Hispanics earning 30-50 percent AMI both have housing problems at an 11 and 12 percentage points higher rate than whites;
- Native Americans earning less than 30 percent AMI face severe housing problems at a 14 percentage points higher rate than the jurisdiction as a whole;
- African Americans earning 30-50 percent AMI face severe housing problems at a 14 percentage points higher rate than the jurisdiction as a whole;
- African Americans face severe cost burden at a 14 percentage points higher rate than the jurisdiction as a whole.

**If they have needs not identified above, what are those needs?**

Housing affordability places a disproportionate burden on members of racial/ethnic minorities. In 2018 the homeownership rate in Jefferson County was 70 percent. For non-Hispanic white residents the homeownership rate was 75 percent, but it was much lower for Asians at 63 percent, for Hispanics at 43 percent and it was the lowest for African Americans at 28 percent.

According to the resident survey, around 30 percent of residents who self-identified as member or a racial/ethnic minority would like to change their housing situation but are unable to because they can't afford rents in other apartments/homes, compared to 17 percent non-minority respondents. Another 20 percent of minority residents indicated they have not changed their housing situation because they can't afford application fees or security deposit/pet deposit costs, compared to 8 percent of non-minority respondents. Minority residents were 3 times as likely as non-minority residents to indicate they would like to live in a place with fewer people but are unable to afford it (13 percent vs 7 percent); twice as likely to struggle to pay their rent or mortgage (25 percent vs 12 percent), and one and a half time as likely to worry about rent increasing to an unaffordable level (26 percent vs 17 percent.)

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Jefferson County's population is approximately 15 percent Hispanic, making persons of Hispanic origin the largest minority group. Municipalities with Hispanic population percentages higher than that of the county's are Lakewood, Edgewater, Mountain View and Wheat Ridge. Over half of the county's Hispanic

population lives in Arvada and Lakewood (60%), which is moderately higher than the overall population share of these cities (47%).

Maps of the distribution of residents by race/ethnicity were prepared for the Jefferson County AI. These maps (on the following pages) show ethnic concentration data by census tract in Jefferson County. For the purposes of this Consolidated Plan, racial/ethnic "concentration" is defined as the following:

- 1) The percentage of residents belonging to a particular racial or ethnic minority group in a given block group is at least 20 percentage points higher than the percentage of that racial/ethnic group for the city overall;
- 2) The total percentage of minority persons in a given block group is at least 20 percentage points higher than the total percentage of all minorities in the city as a whole.

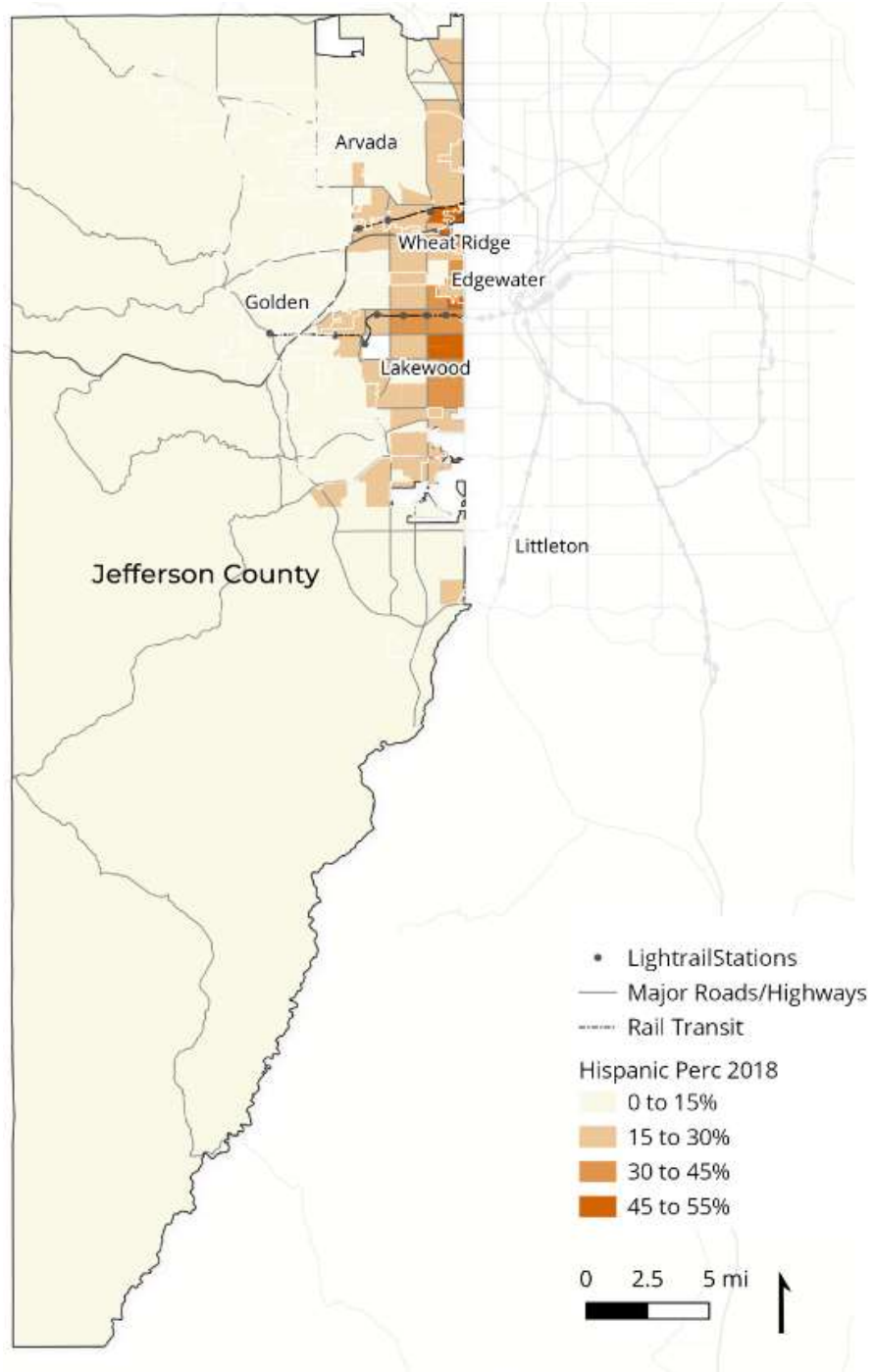
By this definition, a "concentration" of Hispanic residents means a tract in which at least 35 percent of residents identify as Hispanic. As shown in the first map (Figure 1), the areas of Hispanic concentration are located near the eastern border of the county, mostly in Lakewood. In fact, of the eight concentrated tracts seven are in Lakewood.

Subsequent maps show the proportion of African American residents (Figure 2) and Asian residents (Figure 3) by Census tract. There are no tracts that meet the threshold for concentration among these racial/ethnic groups.

**Figure 1.  
Percent Hispanic  
Population and  
Concentrated  
Areas,  
Jefferson County,  
2018**

Note:  
xxx.

Source:  
2018 ACS 5-year estimate.





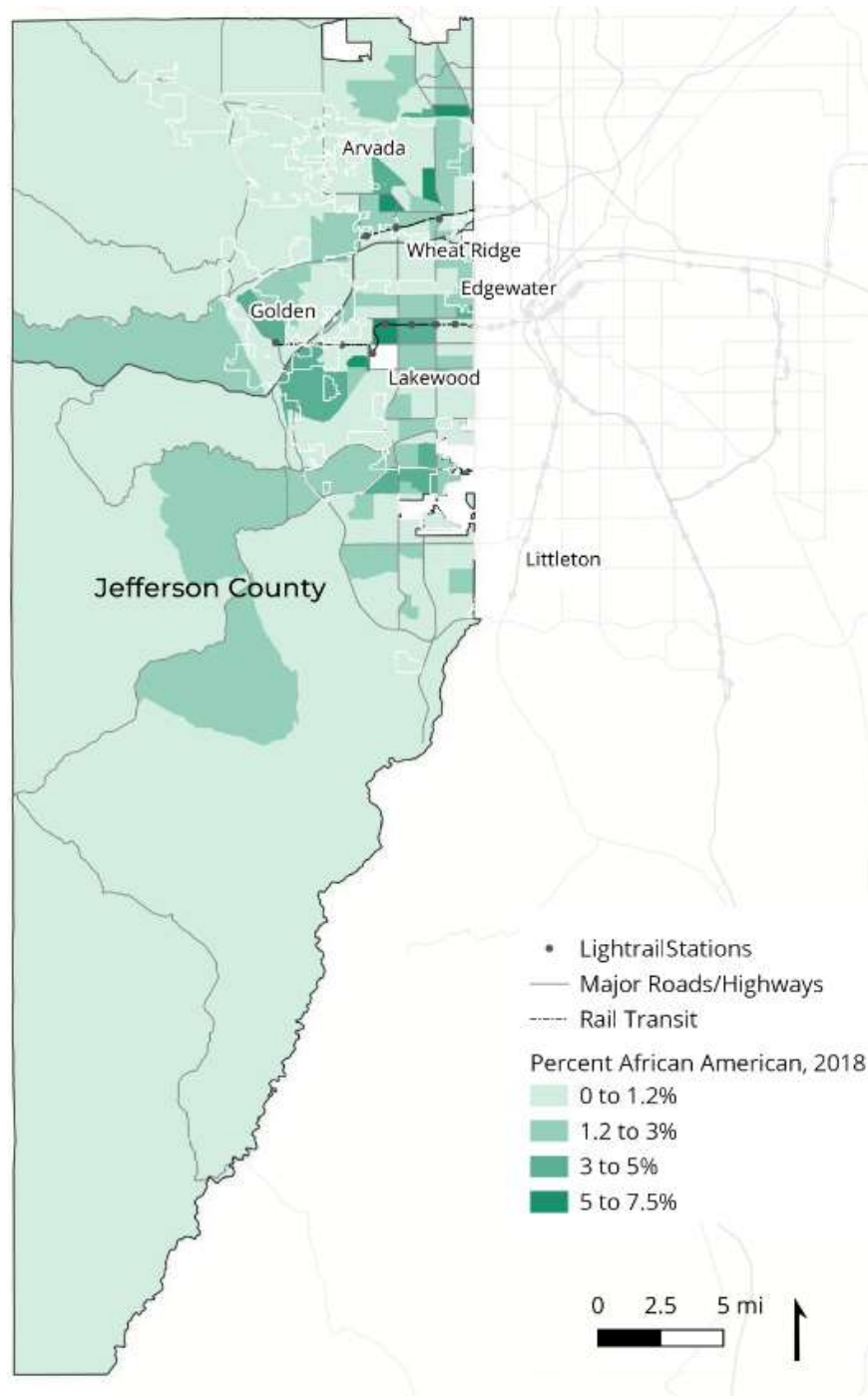
**Figure 2.  
Percent African  
American  
Population,  
Jefferson County,  
2018**

Note:

There are no block groups with  
a concentration (greater than  
21%) of the population  
identifying as African  
American.

Source:

2018 ACS 5-year estimate.



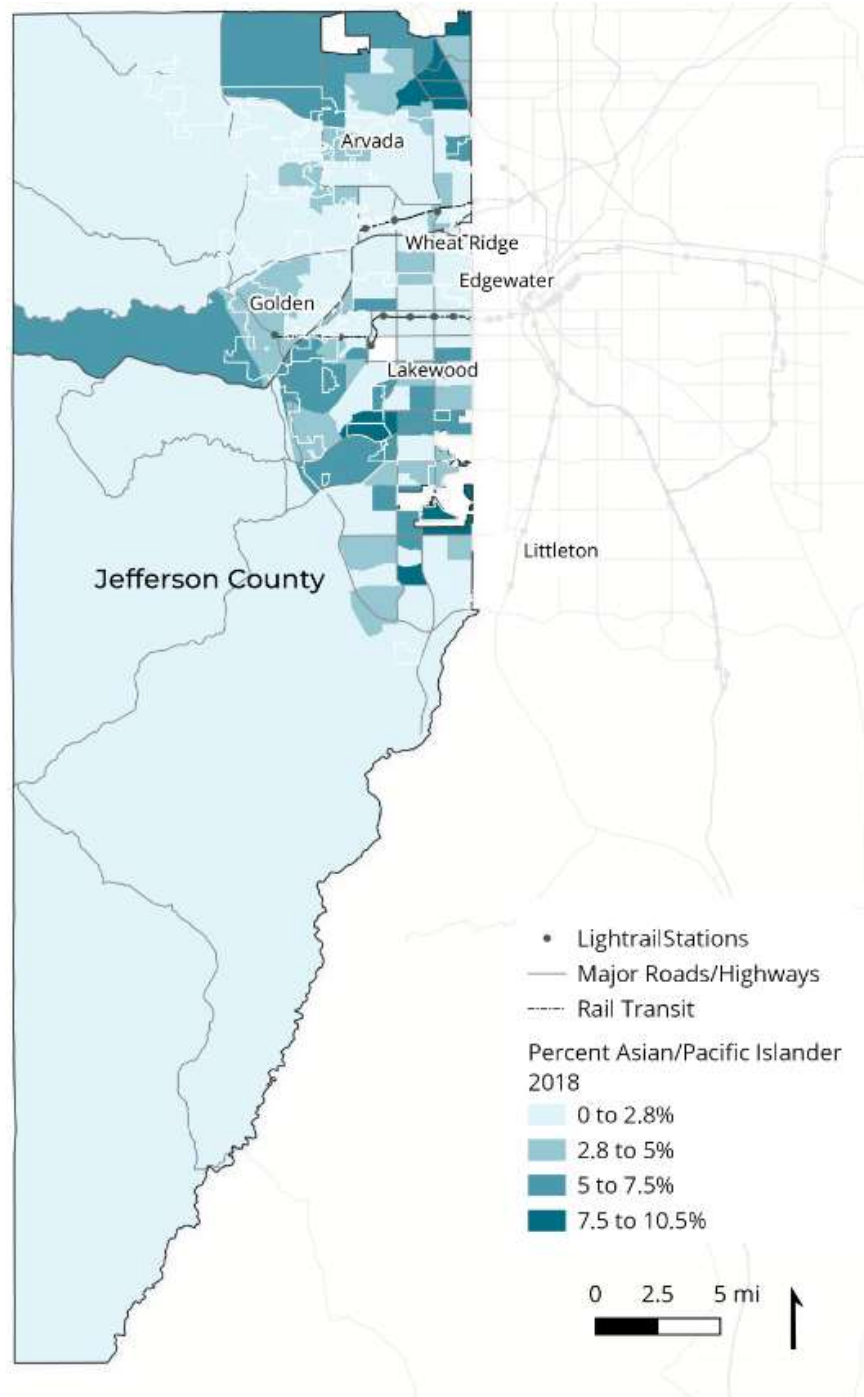
**Figure 3.  
Percent Asian  
Population,  
Jefferson County,  
2018**

Note:

xxx.

Source:

2018 ACS 5-year estimate.



## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

This section provides an overview of public housing in Jefferson County. Two housing authorities operate within the Jefferson County Consortium: the Jefferson County Housing Authority (JCHA) and Metro West Housing Solutions (MWHS) of Lakewood. The remainder of this introduction describes the type of housing that each housing authority has available for the jurisdiction.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	3,056	0	3,056	0	0	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: HUD Picture of Subsidized Households 2019

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	2	0	1	0		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	0	480	0	480	0	0
# of Disabled Families	0	0	0	31	0	310	0	0
# of Families requesting accessibility features	0	0	0	310	0	310	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	2,381	30	2,195	0	0	151
Black/African American	0	0	0	153	0	147	0	0	6
Asian	0	0	0	60	3	57	0	0	0
American Indian/Alaska Native	0	0	0	59	2	54	0	0	1

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	6	0	6	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	17	985	20	924	0	0	38
Not Hispanic	0	0	11	1,674	15	1,535	0	0	120
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

JCHA does not have any public housing units. The Housing Authority owns Low Income Housing Tax Credit (LIHTC) developments, project based Section 8 units, and unrestricted, market rate developments.

Still, the Housing Authority has made expanding the accessible inventory in its properties through redevelopment of units a high priority. This can be challenging in older properties with galley kitchens, small door frames, and small and rectangular bathrooms.

In a focus groups with residents living in a newly-leased publicly-supported housing development (Indy Flats), participants described their pride and joy at living in their new homes. Several of the participants had been homeless prior to being accepted into the Indy Flats, others had been struggling to stay housed in the private market or were doubled up with relatives or friends. One participant described being displaced from the home she'd rented for 50 years because her landlady was selling the home. Among these residents, those who are transit-dependent struggle making north-south trips, as the area is well served by east-west routes, but lacks linkages to north-south trips. Others struggle with the cost of transit or being denied Access-a-Ride services. Access to employment near the property is difficult, as few employers are located within walking distance or a short transit trip. Overall, residents identified their greatest needs as education and training (for employment), transportation, sidewalk infrastructure, and the need for a neighborhood park.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The greatest challenges of Housing Authority clients are employment related. Clients have trouble finding and keeping jobs that pay a livable wage and often do not have the educational background or skills that employers need. Access to transportation for job interviews, interview coaching, and skills development are all employment barriers identified by participants in a housing authority focus group.

Another significant barrier is affordable child care. When clients become employed, they often find they are working just to pay child care. If they earn enough that they also lose food assistance and Medicaid benefits, working can become a net loss to the household. Lack of child care is also a difficulty experienced by women who participated in the domestic violence safehouse focus group. When social service, medical, job interviews or other appointments arise, women in the shelter either bring their children to the appointment or rely on other safehouse residents to watch their children. Several of the participants described missing job interviews due to lack of child care.

For voucher holders, the high security deposits required of landlords is a barrier to housing access. Nonprofit partners serving the county (Catholic Charities, Family Tree, Almost Home) offer some assistance with security deposits; however, these subsidies go quickly and the resources are usually depleted in the middle of their fiscal years.

Voucher holders also report barriers associated with documentation for child support payments. Landlords are often reluctant to count child support as a source of income because they view the payments as volatile and unreliable. Project-based Section 8 properties require a third-party verification of child support documentation and bank statement verification, which can cost clients \$30 or more.

The county also has a shortage of 1 bedroom units, which are in the greatest demand by voucher holders; 2- and 3-bedroom units do not have as high of demand.

### **How do these needs compare to the housing needs of the population at large**

The population at large is also facing rapidly increasing rental rates and growing cost-burden due to high rental costs. An inadequate supply of affordable units that accept Section 8 vouchers is burdening very low- and low-income households more significantly. These households are forced into overcrowded conditions, must leave the county to find housing in more affordable communities, and/or are at much greater risk of homelessness.

### **Discussion**

Please see above.

## **NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)**

### **Introduction:**

The 2019 Comprehensive Homeless Survey for Jefferson county prepared for the Comprehensive Homeless Survey Steering Committee was conducted in August 2019. This was a month long, comprehensive survey of individuals experiencing homelessness. In the report, homelessness is defined as individuals and families living in an emergency shelter, transitional housing, those who are unsheltered, and those who lack stable housing. At least one of the following criteria must be met to classify housing as unstable: the inability to sleep or stay in the same place for the next 14 days, the inability to pay for housing for the next 14 days, or inconsistent housing for the last 60 days.

Findings from the 2019 Comprehensive Homeless Survey for Jefferson County included:

- Across Jefferson County, there were 997 people experiencing homelessness in August 2019;
- Homelessness disproportionately impacts people of color;
- The largest gaps in services are related to housing assistance, transportation, and shelter; and
- Transportation, cost, and lack of availability are the top three barriers to accessing services.

**If data are not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The 2019 Comprehensive Homeless Survey for Jefferson County showed the following statistics of homelessness and at-risk populations in the region. There were 997 homeless persons included in the total count, 52 percent were unsheltered, and 21 percent were chronically homeless.

There were 707 households experiencing homelessness. Among those households:

- 86 percent did not include children;
- Over 30 percent of the homeless persons reported having a disability;
- 28 percent reported having a serious mental illness;
- 7 percent were veterans;
- 15 percent were fleeing domestic violence; and
- 4 percent were unaccompanied youth.



### **Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

### **Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

According to the Comprehensive Homeless Survey, there were 707 households experiencing homelessness. The majority of households (86%) did not include children. Fourteen percent of households had at least one child and one adult, and less than one percent of households were households with only children. Seven percent of respondents were veterans. The majority of respondents were adults (67%) followed by children (16%).

The 2010 Census estimates that 11 percent of the county's children live in poverty, up from 6 percent in 2000—a near doubling of the child poverty rate. Children have the highest poverty rate of any age group in the county at 8 percent; by comparison, 6 and 7 percent of seniors and adults aged 18 to 64, respectively, live in poverty. Approximately 8,872 children in Jefferson County live poverty.

### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Homeless persons in Jefferson County are 63 percent White, 8 percent African American, and 28 percent Hispanic or Latino, 11 percent multi-racial, and 5 percent Native American. Compared to the population of the County, respondents experiencing homelessness were more likely to be a member of a minority racial/ethnic group.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The 2019 Comprehensive Homeless Survey reported 48 percent of homeless as sheltered, either in emergency shelter, hotel or motel, housing with friends, or time-limited transitional housing. Close to one third of those counted (29%) were in a hotel/motel and one fourth where staying with a friend. Fifty two percent were unsheltered; of these individuals, almost 60 percent were sleeping on the street/sidewalk/encampment/under a bridge/park, and 40 percent were sleeping in a car.

### **Discussion:**

The 2019 Comprehensive Homeless Survey shows that there are gaps in the county in services related to housing assistance, transportation and shelter. More households report needing services in these areas compared to the number of households that report receiving services in these areas. Transportation, cost, and lack of availability are the top three barriers to accessing services in Jefferson County.

Respondents were asked to report on the types of services their household needs and receives in Jefferson County. The top three needs were housing assistance (66%), food (60%), and transportation assistance (34%). The top three services that households received were food (60%), medical or dental services (41%), and mental health services (11%). Nineteen percent of households reported that they did not receive any services.

## NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

### Introduction

This section provides an overview of the housing and supportive service needs of non-homeless special populations in the Consortium area. Information on needs was gathered through resident and stakeholder consultation.

### Describe the characteristics of special needs populations in your community.

- **Elderly households.** In Jefferson County, 49,599 households include at least one person 62 years or older, accounting for 31 percent of all households. Of those, one fifth (11,130 households) have some type of housing need. Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income.
- **Disability.** There are 44,030 households containing a person with a disability in Jefferson County. About 21,900 households include a person with a hearing or vision impairment, 22,100 include a person with an ambulatory limitation, 15,000 include a person with a cognitive limitation, and 16,000 include a person with a self-care or independent living limitation (note there is overlap in the specific types of disabilities as some people/households have more than one limitation).
- **Large families.** There are 9,097 large family households (five or more members) in Jefferson County.
- **Female headed households with children.** There are about 8,834 female headed households with children in Jefferson County. The poverty rate for these households is 21 percent—much higher than the County wide family poverty rate of 4.5 percent.
- **Limited English proficient households.** Over 3,242 households have limited English proficiency (LEP), meaning they speak English less than very well. The most common languages spoken by LEP households are Spanish (56% of all LEP households), Other Indo-European languages (26%), and Other Asian and Pacific Island (15%).
- **At risk of homelessness.** Households spending 50 percent or more of their income on housing are considered at risk of homelessness. In Jefferson County, 20,313 households (13% of all households) are severely cost burdened and therefore at risk of homelessness.
- **Substance Abuse.** Rates of alcohol and illicit drug dependence in Colorado (11%) are higher than the national rate (7%). Similarly, the rate of those who need but are not receiving treatment for alcohol use (8%) is higher than the national rate (5%), as is the rate of those needing but not receiving treatment for illicit drug use (4%) in Colorado compared to the national rate (2.5%).
- **Domestic Violence.** Based on the 2015 National Intimate Partner and Sexual Violence Survey by the CDC and 2018 ACS estimates, about 85,670 (36%) women and 77,399 (33.6%) of men in

Jefferson County have experienced sexual violence, physical violence, and/or stalking by an intimate partner in their lifetimes.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Housing and supportive service needs for the Consortium's non-homeless special needs populations are described below. Needs were determined either through occurrence of HUD-defined housing problems, income/employment status, and stakeholder and resident engagement.

- **Elderly households.** Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages.
- **Disability.** Overall, 45 percent of households that contain a member with a disability have one or more housing problems. By that measure, 2,655 households containing a person with a disability have some type of housing need. As discussed in the Regional AI, the top housing challenges for people with disabilities include: worrying about increasing rent and eviction, wanting to buy a house but not being able to afford a down payment, inadequate sidewalks, street lights, drainage, or other infrastructure in their neighborhood. Twenty percent of households that include a member with a disability indicated that their current home does not meet their accessibility needs. The most common modifications needed include grab bars in bathroom, stair lifts, as well a ramps and wider door ways.

Access to affordable, accessible, efficient public transportation is a critical need for residents with disabilities. In focus groups, participants with disabilities who are able to use fixed-route bus service (and therefore do not qualify for Access-A-Ride), describe access to transportation as one of the most significant barriers to employment, medical care, mental health care, and accessing supportive services they experience. While RTD offers discounted ride tickets to income-qualified residents, most nonprofits run out of those passes within hours of receiving them, leading to missed or canceled appointments and interviews.

- **Large families.** CHAS data indicate that 20 percent of these households have some type of housing problem. The most common housing need is related to cost burden, but large households are also be more susceptible to overcrowding (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).
- **Female headed households with children.** The estimated 1,850 female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.

- **Limited English proficient households.** These households may have trouble accessing resources and/or housing-related documents in their native language. The 9 percent of households with limited English proficiency that are living in poverty are most likely to have acute housing needs.
- **At risk of homelessness.** These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. In Jefferson County, 20,313 households (13% of all households) are severely cost burdened and therefore at risk of homelessness.
- **Substance Abuse.** Rates of alcohol and illicit drug dependence in Colorado (11%) are higher than the national rate (7%). Similarly, the rate of those who need but are not receiving treatment for alcohol use (8%) is higher than the national rate (5%), as is the rate of those needing but not receiving treatment for illicit drug use (4%) in Colorado compared to the national rate (2.5%).
- **Domestic Violence.** Although the supportive and housing services needed by IPV victims vary, generally, all need health care and counseling immediately following the event and continued mental health support to assist with the traumatic stress disorder related to the event. Victims may also require assistance with substance abuse and mental health services, both of which are common among IPV victims. Affordable housing is also critical: the National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence]...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness.

As discussed previously, a lack of affordable housing is the most pressing concern discussed by women living in a 30 day emergency IPV shelter. Transportation difficulties, especially the cost of rides and insufficient availability of income-based passes and the length of time required to reach major destinations by bus, strains the ability of participants to access county human services, apply for apartments, get kids to school, and attend physical and mental health care appointments.

**Desired programs and services.** According to responses from the resident survey, the most helpful services or programs for residents older than 60 or households with a member older than 60 are resources to help older family member or person with a disability, and information about programs or services.

The most helpful services or programs for households with a member with a disability are less expensive housing, resources to help older family member or person with a disability, resources for health care and dental care, and more information about programs.

For families with children the most helpful services or programs are free or low cost activities or sports for children, less expensive rent, and resources for mental health care.

For residents with income below \$25,000 the most helpful services included less expensive housing, Free food/food bank/food pantry/healthy food, and more information about programs or services.

Among focus group participants, improved access to affordable, accessible, and efficient public transportation was a key desired service.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

N/A; this plan does not cover HOPWA funding.

**Discussion:**

Please see above.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities in the county are generally in good condition. That translates into a relatively flat projection of current and upcoming maintenance costs to Public Facilities.

Analyzing data from the Adopted Budgets for Fiscal Years: 2018 through 2020, Capital Projects and Equipment have steadily decreased from \$48,387,600 (2018), \$46,814,500 (2019), and \$40,000,000 (2020). Based on the "Five-Year Project Plan", that generally represents non-recurring high cost investments that are expected to be used in the conduct of county operations for more than one year (which also require continued maintenance costs), recurring expenditures are planned on an annual basis and further included in the operating budget of the department responsible for their maintenance and repair. Other budgeted infrastructure projects include storm water infrastructure projects, roadway projects, event and venue projects, open space projects, and library projects.

### **How were these needs determined?**

These needs outlined above, have a life cycle that starts within a department but also incorporate public participation. A Comprehensive Master Plan, is readily available on the Jefferson County website as well as contact information provided for further questions. A key takeaway from the Comprehensive Master Plan is a survey instrument that collected over 1,500 responses to provide input about housing availability, land use, transportation topics, etc. A "Findings for 2019 Update" report was tabulated and is factored into implemented into the "Comprehensive Master Plan" at the 5-year mark.

In addition, a mechanism for collecting individual feedback on specific projects is outlined as part of the "Stakeholder Involvement Process" that includes a wide variety of community stakeholders to provide an opportunity for individuals (or groups) to review proposed projects and provide input on their design.

### **Describe the jurisdiction's need for Public Improvements:**

One critical public improvement need is sidewalks. Jefferson County was initially a rural community, developed without urban zoning or improvement requirements. As the county has matured into a suburb of metro Denver, its public improvement needs have changed. The county lacks sidewalks in many residential areas; where sidewalks exist, connections to services and transit are weak. Residents with disabilities have trouble navigating many parts of the county because of inadequate sidewalks.

Focus group participants prioritized public transportation as a critical public improvement needs. Residents shared that a lack of affordable and efficient public transportation in the county further burdens and exacerbates other barriers to stability in housing and self-sufficiency experienced by low income residents and members of special need populations. While RTD recently began offering income-based fares, demand far outstrips supply. With the expansion of light rail to the county, critical inner-county bus routes were cancelled—including the route which connected residents to the County's

Human Services office. Now residents wishing to reach the Human Services office by public transit must first find their way to a light rail station, pay the higher cost of a light rail ticket, and then take a shuttle from light rail to the office.

Based on the survey results from the Comprehensive Master Plan (Findings for 2019 Update), two other public improvement issues in the community center on water resources and mixed-use development. Water was chosen due to community comments and the existing infrastructure and community/commercial needs. Mixed-use development was also highlighted to analyze whether there are general areas that would benefit from a broader mix of recommended uses.

### **How were these needs determined?**

The most critical public improvement needs were determined via resident and stakeholder surveys, and comments from public meetings. Survey results from the Comprehensive Master Plan were also considered.

### **Describe the jurisdiction's need for Public Services:**

In focus groups with residents and stakeholders, participants shared that public service needs in Jefferson County are great and growing—and these discussions were held prior to the COVID-19 outbreak, which further strained the system. According to service providers, funding for service provision is very limited. Services are not always available where they are needed, including within or near the housing developments that house low income residents. Lack of resources to pay for housing application fees and deposits is a significant barrier to housing stability in Jefferson County, particularly for the working poor, those attempting to transition out of emergency shelters or other unstable or unsafe situations. Case management to help vulnerable households achieve stability in housing is also a critical need.

In focus groups, participants who are low income residents, members of special need populations—including those who are homeless, and social service providers described how transportation challenges, lack of access to child care (especially for women living in a domestic violence safehouse), lack of access to the Internet, and lack of access to smart phones or devices to access the Internet all create significant barriers to stability and to securing housing or needed services.

### **How were these needs determined?**

The above needs were based the community engagement process—resident survey, resident and stakeholder focus groups and interviews; and on needs assessments conducted by the county. The discussion of needs also includes and stakeholder and citizen comments received in the public meetings held for this Consolidated Plan.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section continues the discussion of housing needs in the above Needs Assessment (NA) section with a more specific focus on housing costs and market trends.

Rents and home prices have risen dramatically in the past few years, making it even more challenging for the county's low- and moderate-income households to find affordable units. Challenge are particularly acute for the county's lowest income renters and renters with special needs.

Jefferson County's rental vacancy rate in the second quarter of 2019 (2Q19) was 5.4 percent, signaling a tight rental market. The lowest vacancy rate within the county was in Wheat Ridge (2.8%) and the highest was in Arvada (11.3%). The average rent in Jefferson County as of 2Q19 was \$1,490; the median was \$1,457. The lowest median rent within the county was in Wheat Ridge (\$1,124) and the highest in Golden (\$1,745). In the most recent years the average rent has increased more than the median, indicating that rent growth is stronger in existing older properties, which have historically provided some naturally occurring affordability. Rent growth for high end properties has been limited because of a need to find tenants who can afford these high in comparison rents.

Although rent growth at the high end has slowed, renters in Jefferson County who are not in the market for high-end units are cost burdened. Renters who are bearing the greatest burden of increasing rents are those earning less than \$35,000 per year who are not occupying subsidized housing.

Currently, renters in Jefferson County must earn \$59,600 to afford the average rent. The average rent in Jefferson county has grown nearly 50 percent since 2013. This growth rate far outpaces the income growth rate for renters, meaning renters are paying more of their incomes for rent, leaving less for other household costs. This can also affect renters' ability to become homeowners, as they have less to save for a home.

A "rental gaps analysis" was completed to support the 2020-2024 Five-year Consolidated Plan and evaluate mismatches in supply and demand in the rental market. The gaps analysis compared the number of renters at various income levels with the number of units affordable to them.

The gaps analysis identifies about 23,700 renters in Jefferson County earning less than \$35,000 per year. These renters had about 9,500 affordable rental units to choose from—leaving a shortage of around 14,200 units. These renters needed units priced at less than \$875 per month, including utilities, to avoid being cost burdened. Given that new apartment construction tends to target higher price brackets, the increase in supply of rental units is concentrated at income levels above \$35,000, doing little to alleviate the rental gap at lower income levels.

The figure on the following page shows the results of the gaps analysis, highlighting the need for additional rentals that are priced affordably for households earning less than \$35,000 per year.

### Jefferson County Rental Gaps Analysis

Income Range	Renters		Maximum Affordable Rent	Rental Units		Rental Gap
	Num.	Pct.		Num.	Pct.	
Less than \$15,000	9,218	13%	\$375	2,167	3%	-7,051
\$15,000 to \$24,999	7,701	11%	\$625	2,327	3%	-5,374
\$25,000 to \$34,999	6,797	10%	\$875	4,999	7%	-1,798
\$35,000 to \$49,999	10,526	15%	\$1,250	19,071	26%	8,545
\$50,000 to \$74,999	13,753	19%	\$1,875	30,400	41%	16,647
\$75,000 or more	23,051	32%	\$1,875+	15,625	21%	-7,426
<b>Total/Low Income Gap</b>	<b>71,046</b>	<b>100%</b>		<b>74,589</b>	<b>100%</b>	<b>-14,223</b>

Source: 2018 ACS and Root Policy Research.

The for-sale market in Jefferson County has also lost affordability over the past five years. The median value home in Jefferson County is \$440,200 and only 13 percent of all homes are affordable to households earning less than \$100,000 per year. Rising for sale prices have made it more challenging for renters to convert to owners within county, but there are also current owners who face housing challenges. The city still has many long-time owners who have aged, are living on fixed incomes and/or who have become unemployed and have difficulty paying their mortgage and maintaining their homes.

## MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

### Introduction

This section provides a broad overview of the types of residential units available in the Consortium, including those that target low income residents. The original data in the tool have been updated with 2018 ACS data where possible.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	152,157	65.23%
1-unit, attached structure	21,429	9.19%
2-4 units	11,413	4.89%
5-19 units	26,857	11.51%
20 or more units	19,268	8.26%
Mobile Home, boat, RV, van, etc	2,148	0.92%
<b>Total</b>	<b>233,272</b>	<b>100.00%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2018 ACS 1-Year Estimates

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	498	0.31%	3,017	4.25%
1 bedroom	2,330	1.44%	18,725	26.36%
2 bedrooms	25,410	15.66%	30,348	42.72%
3 or more bedrooms	133,988	82.59%	18,956	26.68%
<b>Total</b>	<b>162,226</b>	<b>100.00%</b>	<b>71,046</b>	<b>100.00%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2018 ACS 1-Year Estimates

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to HUD's Multifamily Assistance and Section 8 Contracts Database (formerly the expiring use database), there are 16 properties (1,069 units) in the Consortium planning area with public subsidies. Over half (56%) of those units have rents below 80 percent of FMR, and another 28% of those units have rents between 80 and 100 percent of FMR. More than two-thirds of units with public subsidies are

located in Arvada (42%) and Lakewood (26%). There are just 98 units (9%) that are 202 units, specifically Supportive Housing for the Elderly.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

According to HUD's Multifamily Assistance and Section 8 Contracts Database, there are 185 subsidized units (17%) whose Section 8 contracts will expire on or before May 2023. Of those, 132 units will expire before the end of 2021. The remaining subsidized units do not expire for 5 or more years.

**Does the availability of housing units meet the needs of the population?**

No, it does not. The problem is particularly acute for low income renters. For renter households making less than \$35,000 per year, there is a rental gap of approximately 14,200 units. Ownership units are also very difficult to find for moderate income renters seeking to buy.

Increasing rents and home prices have caused more households to be cost burdened or severely cost burdened. Households making 30 percent or less of the Area Median Income (AMI), 30 to 50 percent of the AMI, or 50 to 80 percent of the AMI, are disproportionately cost-burdened.

Over 37,500 and 20,000 Jefferson County households, making 80 percent or less of AMI, are cost-burdened and severely cost-burdened, respectively. There are just 29,000 rental units affordable to these extremely low income households. Although there are nearly 13,600 homeowner units affordable to these households, most of these homes are not for sale or renters cannot afford to become a homeowner. These households and other low income households will have a hard time finding sufficient and available housing that is affordable in Jefferson County.

The county's renters with the greatest needs are a diverse group. Some are seniors living on fixed incomes; some are working low-paying retail and service jobs; some are single parents and married couples with children. Many of the county's renters with the worst-case needs are special needs populations, at-risk of homelessness or formerly homeless, persons with disabilities, victims of domestic violence, residents challenged by health/mental health, and substance abuse.

**Describe the need for specific types of housing:**

Specific types of housing needed are rental units serving residents earning less than 30 percent AMI (including those transitioning out of homelessness); rentals affordable to households earning 30 to 80 percent AMI; and affordable ownership options for low- and moderate-income households. There is also a need for more affordable accessible housing options for people with disabilities, permanent supportive housing, and transitional housing.

## **Discussion**

Please see above.

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

This section contains pre-populated HUD tables that support the housing needs and market analysis discussions above. Where appropriate, alternative data sources have been referenced and numbers updated.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	\$259,300	\$440,200	70%
Median Contract Rent	\$785	\$1,288	64%

Table 28 – Cost of Housing

Data Source: 2010 Census (Base Year), 2018 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,491	3.59%
\$500-999	12,197	17.59%
\$1,000-1,499	26,631	38.40%
\$1,500-1,999	18,015	25.97%
\$2,000 or more	10,026	14.46%
<b>Total</b>	<b>69,360</b>	<b>100%</b>

Table 29 - Rent Paid

Data Source: 2018 ACS 1-Year Estimates

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,743	No Data
50% HAMFI	9,968	2,652
80% HAMFI	28,955	13,608
100% HAMFI	No Data	26,638
<b>Total</b>	<b>40,666</b>	<b>42,898</b>

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,029	1,204	1,508	2,119	2,461
High HOME Rent	1,029	1,111	1,336	1,534	1,691
Low HOME Rent	812	870	1,045	1,206	1,346

**Table 31 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

No, rental units that are affordable to households earning less than \$35,000 per year are limited in the county. For households earning less than \$35,000 per year the maximum affordable rent to avoid cost burden is \$875; there is rental gap of over 1,700 units at that price range, and a renter purchase gap of 9 percent. The rental gap is the highest for households earning less than \$20,000 per year who can afford a maximum rent of \$625, the rental gap is 3,500 units, and there is a renter purchase gap of 6 percent.

Please see the discussions on housing needs in NA-05, MA-05 and MA-10 for additional detail.

### How is affordability of housing likely to change considering changes to home values and/or rents?

In the near term, the Consortium is unlikely to see much relief from the gaps in availability and affordability of homes to purchase and rent. It is difficult for supply to keep up with continued demand by households moving into the region and many communities limit in the supply of new housing. Home prices are likely to remain high in desirable, mountain areas and could increase in more urban parts of the county with redevelopment.

Since 2010, the median home value has increased by 70 percent and the median rent by 64 percent. Over the same period median household income has only increased by 30 percent. As home prices and rents keep rising faster than incomes, affordability will continue to decline and the number of cost burdened households will continue to rise. If current trends continue, the rate of transition from renter to homeowner will slow down.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME and Fair Market Rents (FMRs) for one-bedroom rental units are much lower than the median contract rent in the county; the HOME and FMRs are closer for three-bedroom units. Given the recent, rapid rise in rents in the county, it is likely that current rents are much higher than HOME and FMRs.

## **Discussion**

Please see above.



## MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

### Introduction

This section provides data on the condition of housing in Jefferson County. Data in the following tables are provided by the U.S. Census and HUD.

### Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

Jefferson County operates its rehabilitation program in conformance with all local codes and ordinances, as well as all requirements established by the U.S. Department of Housing and Urban Development (HUD) and the State of Colorado pertaining to the Community Development Block Grant Program and HOME funding guidelines. To determine units suitable for rehabilitation as part of its rehabilitation program Jefferson County utilizes HUD guidelines regarding maximum investment and resale value limits, as well as performance reviews and subsidy layering analyses.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	30,098	18.55%	33,682	47.41%
With two selected Conditions	75	0.05%	1,682	2.37%
With three selected Conditions	0	0.00%	58	0.08%
With four selected Conditions	44	0.03%	0	0.00%
No selected Conditions	132,009	81.37%	35,624	50.14%
<b>Total</b>	<b>162,226</b>	<b>100.00%</b>	<b>71,046</b>	<b>100.00%</b>

Table 32 - Condition of Units

Data Source: 2018 ACS 1-Year Estimates

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	25,057	15.45%	10,542	14.84%
1980-1999	52,082	32.10%	20,872	29.38%
1950-1979	78,586	48.44%	34,931	49.17%
Before 1950	6,501	4.01%	4,701	6.62%
<b>Total</b>	<b>162,226</b>	<b>100.00%</b>	<b>71,046</b>	<b>100.00%</b>

Table 33 – Year Unit Built

Data Source: 2018 ACS 1-Year Estimates

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	63,854	57%	30,339	60%
Housing Units build before 1980 with children present	9,170	8%	6,259	12%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			9,744
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

### Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

There is a consistent need for rehabilitation of both owner-occupied and rental units in the county due to the aging of the housing stock and the residents who occupy the units. This need is expected to grow in the next 20 years as more residents become seniors and are living on fixed incomes.

Overall around 20 percent of survey respondents rated the condition of their home fair (16%) or poor (4%). Seventy percent of those who rated their home condition as fair or poor indicated that their home needed some repair and half of them indicated that the repairs have not been made because they cannot afford to do them. The most common types of needed repairs included repairs related to windows, electrical wiring, bathroom plumbing, and interior walls or ceilings.

### Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Lead-based paint (LBP) is a concern because of its effects on children: elevated blood lead levels in young children can lead to a host of problems from relatively subtle developmental disabilities to severe impairment or even death.

The use of lead-based paint was banned from residential usage in 1978. However, a majority of the structures constructed prior to the ban are at risk of containing lead-based paint. Lead poisoning is most likely to occur in old, poorly maintained dwellings with deteriorated paint. Remodeling of homes with lead paint will exacerbate exposure if lead hazards have not been mitigated.

According to the HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing (2012 Edition), approximately 67 percent of homes built before 1940 are likely to have “significant” lead-based paint hazards. Likelihood for homes built between 1940 and 1959 is 39 percent, and likelihood for homes built between 1960 and 1977 is 11 percent. Based on the overall age distribution on housing stock in Jefferson County, 20 percent of homes built before 1980 may have lead based paint.

According to HUD’s estimates in the table above, there are 9,170 owner occupied and 6,259 housing units built before 1980 in the Consortium that are occupied by families with children. Of the 15,429 housing units built before 1980 occupied by families with children, 20 percent (3,086 units) may have lead based paint hazard. These potential LBP hazards are HUD upper bounds of risk.

## **Discussion**

Please see above.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

Two housing authorities operate within Jefferson County: The Jefferson County Housing Authority (JCHA) and Metro West Housing Solutions (MWHS) of Lakewood. Jefferson County Housing Authority (JCHA) serves all of Jefferson County with administration of Section 8 vouchers and provision of affordable housing. The housing authority does not own public housing units. Instead, the housing authority owns and operates 17 affordable properties in the jurisdiction: five are in Arvada, one in Evergreen, two in Golden, two in Lakewood and seven in Wheat Ridge.

The following PHA table contains aggregated data on subsidized rental programs provided by the PHAs in the county.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	3,056	0	3,056	0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

N/A; Jefferson County does not own public housing units. The Housing Authority owns 392 units in Low Income Housing Tax Credit (LIHTC) properties; 180 in Project-based Section 8 developments; and 460 unrestricted, market rate units.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

N/A; Jefferson County does not own public housing units.

## Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 37 - Public Housing Condition

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

N/A; Jefferson County does not own public housing units. The condition of the developments the Housing Authority owns are good, in general, and well taken care of—however, most are older properties and would benefit from rehabilitation. Each property has a capital improvement plan.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

As stated above, Jefferson County does not own public housing units. The Housing Authority had a Family Self Sufficiency program at one point, but it was discontinued due to lack of interest. The Housing Authority's strategy for improving the living environment of low- and moderate-income families is largely to provide staff assistance as needed—in locating rental units that accept Housing Choice Vouchers; in assisting with employment applications; in providing resources for security deposit assistance and affordable child care; in accessing resources; and in advocating for families.

### **Discussion:**

Please see above.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

HUD requires reporting of the types and number of beds that are available to individuals and families who are experiencing homelessness. In Jefferson County, homeless adult-only households are largely served through church networks; a formal network of housing to assist the homeless is not in place. Family Tree has 15 units of emergency shelter available to families experiencing homelessness related to domestic violence. Most individuals and families must go to Denver to find shelter. The table below also includes state housing vouchers for PSH being used in Jefferson County.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	54		214	103	
Households with Only Adults		80		161	
Chronically Homeless Households					
Veterans				95	
Unaccompanied Youth					

Table 38 - Facilities Targeted to Homeless Persons

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Consortium has very limited shelter space within its jurisdiction. Persons needing shelter are typically served by City of Denver facilities. Jefferson Center for Mental Health (JCMH) provides mental health services to those seeking it. The agency connects those individuals to services while seeking temporary shelter in motels.

There are several not for profit and faith based organizations that provide employment and basic services to those experiencing homelessness. Most of the organizations rely on private donations and foundations for funding. The Workforce Center serving Jefferson County is located with the Human Services Department and other County departments in Golden making it difficult for homeless individuals to access services. When homeless individuals travel to Golden they are provided information for other emergency services (food assistance, TANF etc.) while being connected to formal employment and training programs. Often homeless individuals are facing significant challenges so the agency focuses on addressing the more urgent needs first to ensure they are able to successfully search for employment and take full advantage of the employment services.

In 2018, Jefferson County Human Services added a Homeless Navigator position to help homeless families to find available housing options while also accessing the services available to them. Seven other homeless navigator positions have been created and filled throughout Jefferson County, which includes at least one in each major municipality. This navigation team will help improve a coordinated service delivery by reducing barriers to access and providing information to households experiencing or at risk of homelessness.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Please see above.



## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

This section complements earlier sections that discuss special needs populations in Jefferson County by discussing activities in the county that serve these residents.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

NA-35 contains estimates of the number of special needs residents in Jefferson County. These residents' supportive housing needs are varied but most include mental health support and counseling, job training and employment. Many of the services needed by special populations are available in the county yet funding to support them is limited. Service provision could also be improved if made available onsite at affordable housing developments in which special populations reside.

In addition to adding capacity to currently available supportive services, access to affordable, accessible, efficient public transportation is a need shared by focus group participants. Lack of access to transportation is an impediment shared by all low income residents and members of special need populations who do not have access to a personal vehicle. For many, the cost of a bus ride to critical service providers (e.g., mental health services, county social service offices).

Both stakeholders and participants in the domestic violence focus group raised a need for increasing training and awareness of trauma-informed care among frontline service provider staff. Further, incorporating transitional housing with wraparound services for residents with mental illness and those fleeing domestic violence, would close a gap in the system for people who do not need permanent supportive housing, but do need high intensity services plus housing for a shorter period of time.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The county has not had any formal programs to assist residents released from mental or physical health institutions or from the criminal justice system in the past. The need for housing communities offering supportive services for these resident groups was identified by stakeholders who participated in the Consolidated Plan process. Jefferson County is currently working on a plan to increase opportunities for the development of additional permanent supportive housing, which would help serve these populations.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

As discussed in the 2020 Annual Action Plan, 2020 CDBG and HOME funds will be primarily used to increase and maintain affordable housing and supportive services within the County. Approximately 61 percent of the County's non-admin 2020 CDBG funding will be directed to housing stability and supportive services, including services for people who are not homeless but have other special needs. These funds will assist low- to moderate-income residents to attain housing and remain stably housing, with access to supportive services. In addition, nearly 30 percent of the County's non-admin 2020 CDBG funding and all of the County non-admin 2020 HOME funding will be allocated to affordable rental housing, which will benefit special needs populations and other low- to moderate-income households. These efforts are supported by the County's one-year goals, discussed in the 2020 Action Plan (sections AP-20 and AP-55).

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

In 2020, Jefferson County, in collaboration with the City of Arvada and City of Lakewood, conducted a Fair Housing Analysis which identified the following barriers to affordable housing development for the county overall:

- Lack of accessible housing limits the housing choices of persons with physical disabilities and mobility limitations.
- Lack of affordable housing to rent or buy limits the housing choices of racial/ethnic minorities, persons with disabilities, and families with children.
- Residential credit can be difficult for minority households in Jefferson County, Arvada, and Lakewood to access.
- NIMBYism may create barriers to affordable development.
- Group home regulations may create disparate treatment of group homes for persons with certain types of disabilities.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

This section provides an overview of the economic and community development climates in the Consortium study area.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,126	864	1.15%	0.39%	-0.75%
Arts, Entertainment, Accommodations	30,136	24,707	11.04%	11.22%	0.18%
Construction	18,410	14,955	6.74%	6.79%	0.05%
Education and Health Care Services	54,353	47,380	19.91%	21.52%	1.61%
Finance, Insurance, and Real Estate	18,915	11,724	6.93%	5.33%	-1.60%
Information	8,479	4,442	3.11%	2.02%	-1.09%
Manufacturing	18,023	21,160	6.60%	9.61%	3.01%
Other Services	24,083	19,617	8.82%	8.91%	0.09%
Professional, Scientific, Management Services	34,440	26,181	12.62%	11.89%	-0.72%
Public Administration	13,179	9,560	4.83%	4.34%	-0.49%
Retail Trade	27,186	29,066	9.96%	13.20%	3.24%
Transportation and Warehousing	9,126	3,400	3.34%	1.54%	-1.80%
Wholesale Trade	13,502	7,083	4.95%	3.22%	-1.73%
Total	272,958	220,139	--	--	--

**Table 39 - Business Activity**

**Data Source:** 2018 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	320,057
Civilian Employed Population 16 years and over	306,295
Unemployment Rate	4.30%
Unemployment Rate for Ages 16-24	10.54%
Unemployment Rate for Ages 25-65	3.51%

**Table 40 - Labor Force**

Data Source: 2018 ACS 1-Year Estimates

Occupations by Sector	Number of People
Management, business and financial	68,050
Farming, fisheries and forestry occupations	392
Service	45,717
Sales and office	67,603
Construction, extraction, maintenance and repair	23,256
Production, transportation and material moving	31,076

**Table 41 – Occupations by Sector**

Data Source: 2018 ACS 1-Year Estimates

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	155,155	53.74%
30-59 Minutes	111,602	38.66%
60 or More Minutes	21,932	7.60%
<b>Total</b>	<b>288,689</b>	<b>100.00%</b>

**Table 42 - Travel Time**

Data Source: 2018 ACS 1-Year Estimates

## Education:

### Educational Attainment by Employment Status (Population 25 to 64)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,872	706	5,651

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	46,332	1,981	13,076
Some college or Associate's degree	78,030	2,998	17,069
Bachelor's degree or higher	119,636	3,573	17,120

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2018 ACS 1-Year Estimates

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	84	1,214	1,040	2,294	2,084
9th to 12th grade, no diploma	5,488	3,672	3,032	5,870	4,284
High school graduate, GED, or alternative	16,500	16,568	11,951	32,198	21,692
Some college, no degree	14,866	16,321	14,100	36,653	21,444
Associate's degree	1,624	6,664	6,261	14,055	6,260
Bachelor's degree	5,517	30,623	25,562	44,320	20,592
Graduate or professional degree	1,311	10,644	17,994	23,770	19,163

**Table 44 - Educational Attainment by Age**

Data Source: 2018 ACS 1-Year Estimates

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,105
High school graduate (includes equivalency)	40,286
Some college or Associate's degree	41,431
Bachelor's degree	61,091
Graduate or professional degree	72,313

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2018 ACS 1-Year Estimates

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The Business Activity tables above show that the employment sectors within the jurisdiction that employ the most workers are education and health care (20% of workers), professional and scientific

(13% of workers), Arts, Entertainment and Accommodations (11%) and the retail trade (10% of workers). Outside of these three employment sectors the jurisdictions workforce is rather diverse.

### **Describe the workforce and infrastructure needs of the business community:**

The jurisdiction workforce is concentrated at high education levels, with more than 47 percent of civilian employed having a bachelor's degree or higher. Around 4 percent of the employed have a less than a high school degree and 18 percent have a high school degree. About 30 percent of the civilian employed have some college or Associate's degree. Most of the county's residents who are unemployed have less than a high school degree. Proportionately, these individuals represent less of the unemployed population than residents who are more educated.

Generally, basic needs of the business community are being met in terms of utilities, telecommunications, transportation and real estate. Though transportation has improved through the completion of the light rail, additional amenities and improvements to areas such as sidewalks, flood plain and others will increase better connection for employers to employees and create for a more robust business investment climate. Additionally, pedestrian and bicycle connectivity is continually being improved and planned for to increase transportation options and access.

Low income residents and advocates identified a need for additional workforce training and education to help equip workers for higher paying employment opportunities. Transportation was also highlighted as a barrier to employment for workers and households without a car. Residents perceived public transit to be limited by destination (not serving interconnections within the County or cities within the County).

According to resident survey responses, around 14 percent of respondents have been late for work or lost their job due to transportation issues. Residents were also asked "what is needed to help you achieve your employment goal?" Almost half of respondents indicated information about what types of careers/jobs they could get would be helpful, 45 percent indicated financial help to pay for education, training, certificate program would be helpful, and 38 percent indicated financial help to pay household expenses while taking classes/training would be helpful.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The opening of the West Line light rail connects major commercial corridors, employment centers and neighborhoods in the western portion of metro Denver not only locally but to the greater metro Denver transportation system improving employment mobility and job and business growth opportunities. The addition of the "A-Line" has enabled businesses to move across the metro and beyond with a

connection to Denver International Airport. In recent years, Denver International Airport has continued to expand their domestic and international routes, further creating opportunities for growth, exporting, foreign direct investment, collaboration and access to new technologies and ideas. This will grow as Denver International Airport adds additional terminals and routes to their system.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The business activities table above shows a small mismatch of workers to jobs in Jefferson County in some business sectors. Overall there are about 1.2 times as many workers as there are jobs. The Agriculture, Mining, Oil & Gas Extraction sector has the highest mismatch with over 3 times as many workers as there are jobs, followed by the Transportation, Warehousing, and Utilities sector with over 2 times as many workers as there are jobs.

ACS 2018 one-year estimates show that 72 percent of the Jefferson County population has some college experience or higher education, and 6 percent do not have a high school diploma. African Americans have a higher unemployment rate than the population as a whole, at 7.8 percent compared to 4.3 percent overall. Educational level in Jefferson County is directly correlated to employment rates, as those with no high school diploma have a 6 percent unemployment rate compared to 3 percent for those with a bachelor's degree or higher.

Attracting professional businesses to the county, and providing greater educational opportunities for low-income and Hispanic residents will improve the county's job opportunities.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Consortium is served by the Jefferson County Business and Workforce Center (formerly the American Job Center). Within this region are several public and private higher education centers as well as the state's largest public-school district, Jeffco R-1. The higher education institutions include Red Rocks Community College, Colorado School of Mines, Colorado Christian University, the Rocky Mountain College of Art + Design and numerous other private trade schools.

Red Rocks Community College's Rocky Mountain Education Center is a leader in providing customized training for a range of industries including manufacturing, extractive industries, renewable energy, health care, and more. The Jefferson County Business and Workforce Center is actively involved in enabling veterans to be competitive in the labor market through various training programs and priority service. Jeffco R-1 School District students are involved in NASA's HUNCH program designed to excite



students about science, technology, engineering and mathematics. All of these institutions are experiencing enrollment, curriculum and facility expansion to meet workforce needs.

These programs are examples of the many programs in Jefferson County designed to address the workforce needs of the business community and expand employment opportunities to all of Jefferson County's workforce. As our economy evolves, our businesses and educational institutions need to be able to respond accordingly. Partnerships between the governmental entities, businesses and educational institutions (K-12 and higher education) allow us to prepare a workforce that has the skill sets needed for the ever-changing employment landscape. Partnerships like these create a trained workforce that can meet the demands of employers to create an active and thriving economy.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Jefferson County does not participate in a Comprehensive Economic Development Strategy (CEDS) through the U.S. Economic Development Administration though the county is involved in numerous regional organizations whose collective missions support a comprehensive strategy to ensure the economic well-being of metro Denver's business community, residents and environment.

Specifically, Consortium involvement with the Metro Denver Economic Development Corporation, Jefferson County Economic Development Corporation, West Metro Chamber, Colorado Metro Mayors Caucus, Denver Regional Council of Governments, as well as locally based organizations is built around a strategic approach to economic development in the community.

**Discussion**

Please see above.

## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?  
(include a definition of "concentration")**

As shown in the map below (from HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool, or AFFH-T), the areas with the highest proportions of households with cost burden are neighborhoods in Lakewood, Wheat Ridge and Evergreen. As discussed in the Needs Assessment section, cost burden is by far, the most common housing problem in the county.

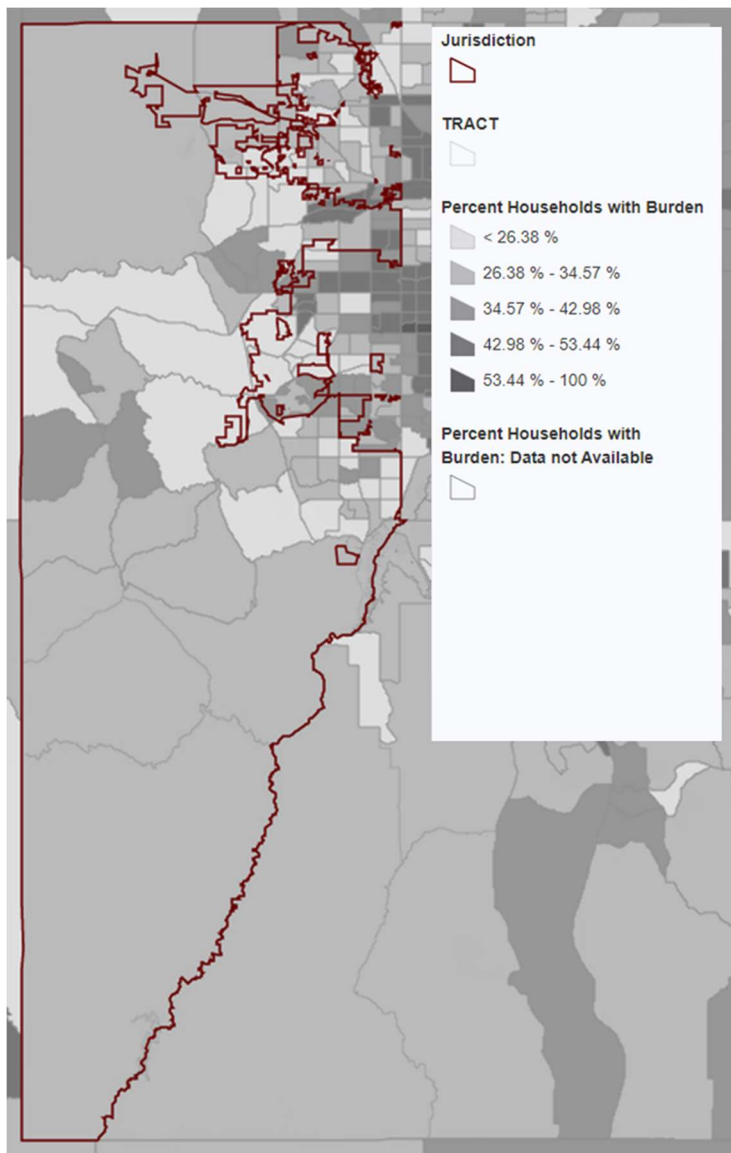


Figure Title: Cost Burden by Census Tract

Source: HUD Affirmatively Furthering Fair Housing Tool (AFFHT).

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Jefferson County's population is approximately 15 percent Hispanic, making persons of Hispanic origin the largest minority group. Municipalities with Hispanic population percentages higher than that of the county's are Lakewood, Edgewater, Mountain View and Wheat Ridge. Over half of the county's Hispanic population lives in Arvada and Lakewood (60%), which is moderately higher than the overall population share of these cities (47%).

Maps of the distribution of residents by race/ethnicity were prepared for the Jefferson County AI. These maps (see NA-30 of this Consolidated Plan) show ethnic concentration data by census tract in Jefferson County. For the purposes of this Consolidated Plan, racial/ethnic "concentration" is defined as the following:

- 1) The percentage of residents belonging to a particular racial or ethnic minority group in a given block group is at least 20 percentage points higher than the percentage of that racial/ethnic group for the city overall;
- 2) The total percentage of minority persons in a given block group is at least 20 percentage points higher than the total percentage of all minorities in the city as a whole.

By this definition, a "concentration" of Hispanic residents means a tract in which at least 35 percent of residents identify as Hispanic. The areas of Hispanic concentration are located near the eastern border of the county, mostly in Lakewood. In fact, of the eight concentrated tracts seven are in Lakewood. There are no tracts that meet the threshold for concentration of African American or Asian residents.

Poverty concentrations are areas where the poverty rate is at least 40 percent or three times the metro-wide poverty rate. There are no concentrations of poverty in Jefferson County.

**What are the characteristics of the market in these areas/neighborhoods?**

The areas of Hispanic concentration and low income households have aging housing stock, some of the county's most affordable housing and areas of underutilized and vacant commercial properties. Recent redevelopment efforts have begun to reshape the character of these areas: façade improvements to a large, commercial shopping district have occurred, new multi-family housing has been developed, and the creation of the 40 West Arts District has engaged the arts community and is nurturing economic development within the area.

**Are there any community assets in these areas/neighborhoods?**

Yes, these market areas contain many assets and opportunities, which are likely to sustain revitalization of the areas. The former site of St. Anthony hospital along Colfax Avenue has been redeveloped into a mix of residential and commercial property. A light rail line is located within these target areas; the land around the light rail stops is developing into mixed-use, mixed-income housing. The 40 West Arts

District has spurred economic development, neighborhood revitalization and community partnerships within north east Lakewood. The highly successful Belmar redevelopment along Alameda Avenue has been a major catalyst for improvements within the target areas surrounding Belmar.

**Are there other strategic opportunities in any of these areas?**

Please see above.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Countywide, 86 percent of households have a desktop or laptop computer and 87 percent have a smartphone. Eighty one percent of households have broadband access by cable, fiber, or DSL and 91 percent have some type of broadband access—7 percent only have internet through their cellular data plan.

However, ACS data indicate that internet access is much lower for low- and moderate-income households. In Jefferson County just 2 percent of households earning \$75,000 or more per year are without an internet subscription compared to 32 percent of households earning less than \$20,000 per year and 13 percent of households earning between \$20,000 and \$35,000 per year.

The Jefferson County Housing Authority has not observed a need for expanded digital access among clients. The Housing Authority reports that phones and wireless access are relatively inexpensive, given the competition of providers.

For very low income residents, including those who are homeless or at risk of homelessness, lack of access to Internet service is a secondary impediment. The primary impediment for these residents is lacking Internet capable devices (e.g., smart phones). Among focus group participants, several of those who are homeless or at-risk of homelessness shared that their Lifeline phones (“Obama phones”) are not Internet capable. As a result, they are only able to access the Internet to obtain information about social services or housing at libraries or other locations with public computers. For those with devices, information about low-cost broadband service is not widely available nor is the availability of such programs common knowledge.

In a focus group with social service stakeholders, participants discussed innovative ideas for providing broadband access to low income residents of apartment complexes, including a mobile Internet bus that could be parked outside where low income residents live. Bridging the digital divide, especially for households with children in Jefferson County Public Schools, is a priority. A broadband provider interviewed discussed the efficiency in providing broadband access on a per-development basis (as opposed to a per household model). Many market-rate multifamily developments are offering this service and extending that service to LIHTC or other affordable developments could help increase access for low and moderate income populations. Some states have formalized this process by requiring it in the Qualified Allocation Plan for LIHTC.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

According to the Federal Communications Commission database, the City of Lakewood is served by five broadband providers. The map on the following page illustrates high access to multiple providers throughout the city.

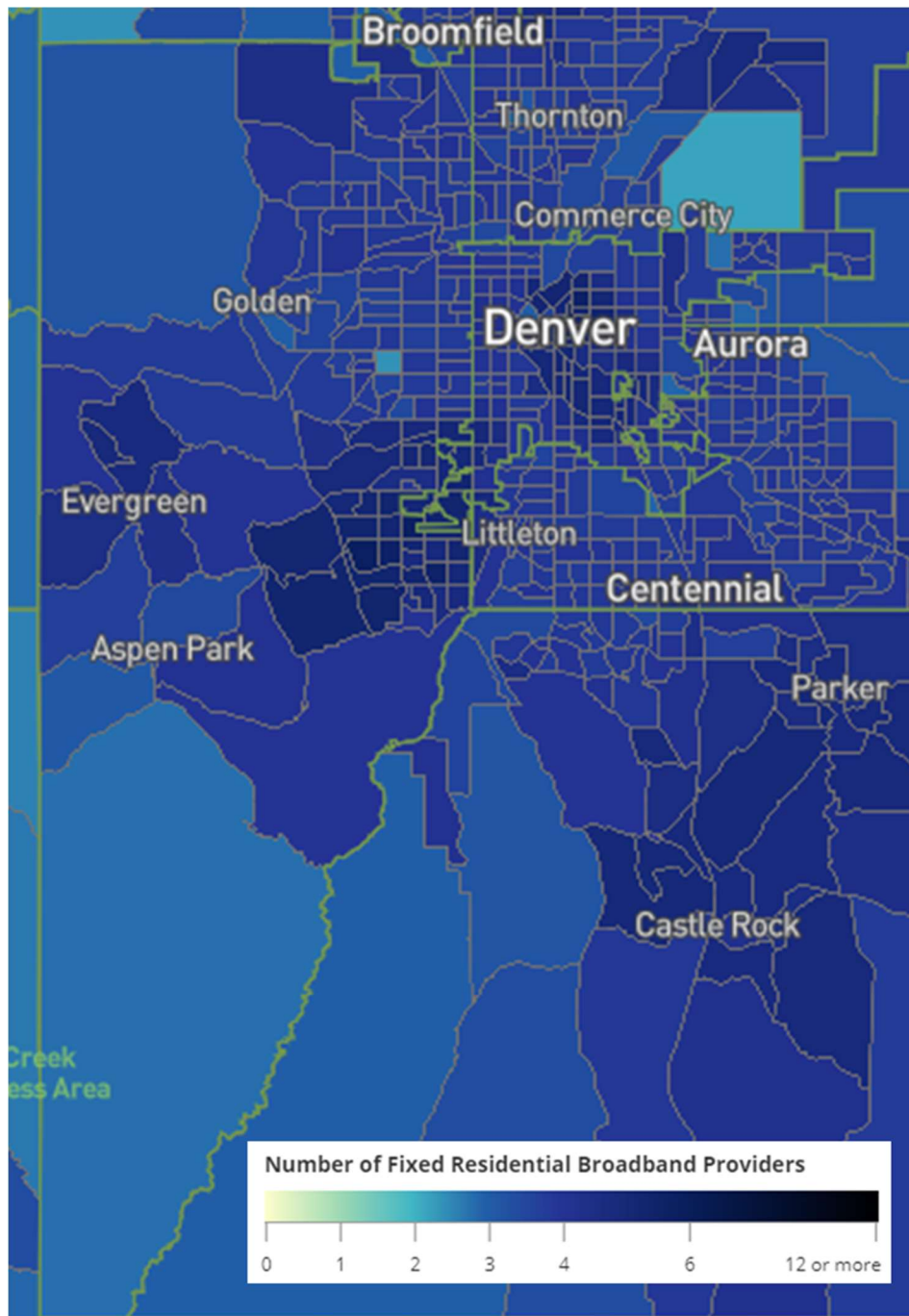


Figure Title: Fixed Broadband Deployment Map: All Providers Reporting Service  
Source: HUD Affirmatively Furthering Fair Housing Tool (AFFHT).

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

At this time, Jefferson County uses information from the 2015 Colorado Local Resilience Project report, which addresses climate-related risks for the state and was developed with participation of Jefferson County representatives. The climate hazards relevant to Jefferson County, which were identified in the report include:

- **Wildfires:** Wildfires are pervasive across Colorado, with over 2,400 events per year. Many areas in Colorado experience regular "natural" wildfires as fire is part of a regeneration cycle of many forest and grasslands. However, humans cause numerous wildfires that would not otherwise occur, either voluntary or by accident. The fastest-growing type of firefighting expenditure is the defense of populated areas in the wildland-urban interface. Such areas are especially concentrated in exurban locations along the Front Range, such as Jefferson County.
- **Floods:** Colorado experiences dozens of floods annually; all counties and nearly all town and cities (270 of 271) in Colorado contain flood-prone areas. Major flood disasters have occurred every five years on average since 1959. Certain parts of Colorado are particularly vulnerable to flash floods following intense storm events.
- **Droughts:** Drought occurs when precipitation is below average levels for a sustained period of time. Short droughts (under three months long) occur somewhere in Colorado nine out of every ten years. Colorado has been affected by statewide multi-year severe droughts in the 1930s, 1950s, and 2000s. Colorado is uniquely exposed to drought, even compared with other western states. As of March 2015, nearly 580,000 Coloradans and 68% of the State's land area were impacted by some level of drought.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Climate-related risks to people's health may be greater for children, the elderly, the sick, lower-income people, and the socially isolated. Low- and moderate-income households may not have the financial means to adapt and overcome the impacts of climate hazards. More specifically:

- Children and youth, the elderly, disabled persons, and persons with chronic diseases are most significantly impacted by extreme temperatures (both hot and cold), poor air quality, and have relatively greater difficulty evacuating in the event of emergencies.
- Persons living in sub-standard housing may also be more vulnerable to extreme temperatures, property damage, poor air quality, and flooding if located within floodplains and floodways.
- Some households may experience significant financial burden from higher water rates resulting from water scarcity, higher taxes used to offset increased infrastructure maintenance needs, higher food costs during times of drought or crop disease, and damage

to personal property caused by extreme precipitation events, flooding, and insect infestations.

- Outdoor workers and emergency workers, including police, fire, and other first responders also experience higher exposure to hazards from heat, cold, floods, poor air quality, and other extreme events due to the nature of their work.

Jefferson County's Public Health Department notes that while climate change affects everyone, some people are at a greater risk for health problems than others. This includes:

- Older adults;
- Children;
- Communities of color;
- People with disabilities;
- Low income communities;
- People who live alone; and
- People with existing medical conditions such as heart disease or asthma.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This section contains the Strategic Plan for Housing and Community Development that will guide the Consortium's allocation of CDBG and HOME funding during the 2020-2024 planning period.

The five-year strategic plan for the allocation of CDBG and HOME will focus on the continuation of programs that have been successful and are still in demand in the county, in addition to the expansion of activities to increase the supply of affordable rental housing.

The Consortium has identified the following goals for the planning period:

- **Goal 1. Housing Stability & Supportive Services** —Assist low to moderate income residents to attain housing and remain stably housed, with access to supportive services.
- **Goal 2. Affordable Rental Housing**—Increase the inventory of affordable housing.
- **Goal 3. Homeowner Rehabilitation**—Assist low to moderate income homeowners in completing accessibility modifications and home repairs.
- **Goal 4. Permanent Supportive Housing for Special Populations**—Support the purchase, constructions and rehabilitation of units designated as supportive housing for special populations, including persons who are homeless.
- **Goal 5. Affordable Homeownership**—Provide opportunities for low to moderate income residents to become homeowners.
- **Goal 6. Improvements to and Construction of Public Facilities**—Revitalize and maintain public infrastructure for the benefit of low and moderate income residents.

## **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

### **Geographic Area**

CDBG funds will be used throughout the Urban County through programs where project eligibility is based on the income of individuals who will directly benefit from the CDBG funds. Projects that benefit an entire area or neighborhood will be focused in low- to moderate-income neighborhoods (HUD-designated income-qualifying census tracts).

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

All Strategic Plan goals have been written to serve the entire urban county. All jurisdictions in the urban county and the City of Lakewood are eligible for HOME funding. County CDBG funds will be used to serve urban county residents.

CDBG projects are selected through a competitive application process and HOME projects are selected through a non-competitive process due to the complexity of the HOME program. All HOME projects are selected in a coordinated manner between the City of Lakewood and Jefferson County staff in an effort to more directly impact targeted long term housing goals.

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

1	<b>Priority Need Name</b>	Permanent Supportive Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County residents and City of Lakewood
	<b>Associated Goals</b>	Permanent Supportive Housing for Special Populations Program Administration - HOME and CDBG
	<b>Description</b>	To provide permanent supportive housing for the homeless and other special needs populations.
	<b>Basis for Relative Priority</b>	Support the purchase and rehabilitation of units designated as supportive housing for special populations.
2	<b>Priority Need Name</b>	Affordable Rental Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County residents and City of Lakewood
	<b>Associated Goals</b>	Affordable Rental Housing Program Administration - HOME and CDBG
	<b>Description</b>	Preserve existing affordable rental units and increase the inventory of affordable housing through acquisition, rehabilitation and construction of additional affordable rental housing.
	<b>Basis for Relative Priority</b>	The inventory of affordable rental housing in the Jefferson County HOME Consortium region is extremely low. Preservation, acquisition, rehabilitation and construction of additional affordable units is vital to the needs of low to moderate income households in the region.
<b>3</b>	<b>Priority Need Name</b>	Homeowner and Renter Rehabilitation
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County residents and City of Lakewood
	<b>Associated Goals</b>	Homeowner Rehabilitation Affordable Rental Housing Program Administration - HOME and CDBG
	<b>Description</b>	Assist low to moderate income homeowners and renters in completing accessibility modifications and home repairs.
	<b>Basis for Relative Priority</b>	The population of elderly and special needs in the Consortium region are in need of assistance with accessibility and repairs in order to age in place, and maintain decent affordable housing.
<b>4</b>	<b>Priority Need Name</b>	Housing Stability and Supportive Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County residents and City of Lakewood
	<b>Associated Goals</b>	Housing Stability & Supportive Service Program Administration - HOME and CDBG
	<b>Description</b>	Provide self-sufficiency programs and housing related supportive services to Consortium region residents.
	<b>Basis for Relative Priority</b>	To increase the likelihood of maintaining housing, and economic well-being by providing assistance to low to moderate income residents with housing related services.
<b>5</b>	<b>Priority Need Name</b>	Homeownership Opportunity
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County residents and City of Lakewood
	<b>Associated Goals</b>	Affordable Homeownership Program Administration - HOME and CDBG
	<b>Description</b>	To provide down payment and closing cost assistance.
	<b>Basis for Relative Priority</b>	To provide opportunities for low to moderate income residents to become homeowners.
6	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County residents and City of Lakewood
	<b>Associated Goals</b>	Improvements to and Construction of Public Facilities Program Administration - HOME and CDBG
	<b>Description</b>	Make improvements to and construction of public facilities.
	<b>Basis for Relative Priority</b>	Revitalize and maintain public infrastructure for the benefit of low and moderate income residents.

**Table 46 – Priority Needs Summary**



## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Continued rising rents, high demand for Housing Choice Vouchers, gap of 14,200 rental units to meet need for renters earning less than \$35,000 per year.
TBRA for Non-Homeless Special Needs	Continued rising rents, high demand for Housing Choice Vouchers, gap of 14,200 rental units to meet need for renters earning less than \$35,000 per year.
New Unit Production	Continued rising rental and homeownership prices.
Rehabilitation	Stagnant incomes of owners who are low income; aging population living on fixed income, presence of special needs populations.
Acquisition, including preservation	Continued rising rental and homeownership prices.

**Table 47 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,099,261	\$10,000	\$0	\$1,109,261	\$4,397,044	Projection assumes consistent annual allocation; does not include CARES Act funding (CDBG-CV).
HOME	public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$985,434	\$100,000	\$0	\$1,085,434	\$3,941,736	Projection assumes consistent annual allocation; does not include CARES Act funding.

Table 48 - Anticipated Resources

### 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Currently there is no publicly owned land that is anticipated to be used to address the needs identified in this plan.

**Discussion**

Please see above.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Jefferson County Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 49 - Institutional Delivery Structure

## Assess of Strengths and Gaps in the Institutional Delivery System

According to the resident survey, most residents are not informed about resources available in their community. Around 80 percent of respondents are unaware of any services available to help pay for childcare; classes on how to buy a home, and down payment to buy a home. Over 70 percent are unaware of any services to help them with financial help to move into a home/different home, domestic violence resources, resources to learn to be more financially stable, help with car repair, and programs and activities for positive youth development.

Jefferson County has an efficient network of providers for emergency services, although access to supportive services is lacking. Providing navigation and case management will be a focus area for Jefferson County over the next five years.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			
Other			

**Table 50 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Action Center, Mountain Resource Centers and STRIDE provide basic services (counseling, job training and search help, assistance locating housing) or connections to such services. Persons who are homeless or at-risk of homelessness are eligible to receive services through these organizations.

Family Tree specializes in clients who have experienced domestic violence, child abuse and/or are currently experiencing or at-risk of homelessness. Family Tree is the only provider of emergency or transitional housing for survivors in the county.

Connecting clients who are homeless to housing resources is challenging due to the limited supply of affordable housing, particularly permanent supportive housing and rapid rehousing programs. In many

cases, clients must leave the county to find housing opportunities. The county has insufficient housing providers and resources to meet the need.

Jefferson County recently added a Homeless Navigator position to help individuals and families access the services available to them. Similar positions have been hired (or are in the process) in each major municipality. These teams will help improve service delivery by reducing barriers to access and providing information to households experiencing or at risk of homelessness.

In addition, the communities within Jefferson County recently partnered to conduct a month-long comprehensive count of individuals experiencing homelessness. That report was released in March 2020 and the data from that count was used to revise the Jefferson County Homelessness Action Plan, which will serve as the guiding document for the work of Heading Home collaborative and the Regional Homeless Coordinator.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Gaps in the delivery system are not related to institutional delivery as much as lack of funds to support needed programs, lack of resident awareness of existing programs, and limited number of non-profit service providers (particularly those focused on rehousing and grant administration). County and municipal leadership are committed to addressing the need for efficient and effective service delivery to homeless and special needs populations. New collaborative and innovative strategies have been identified through the Heading Home collaborative, which have created objectives and measurable key results needed to ensure homelessness is prevented in Jefferson County, and when it is not, the experience is rare and brief.

Gaps in service delivery for people experiencing homelessness include permanent street outreach, one-stop shop housing navigation center, where persons can meet their basic needs (laundry, showers, storage, health, housing support, etc.). Also, a major gap is permanent supportive housing and emergency shelter for adult-only households and families.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Heading Home Collaborative, a subcommittee of Jeffco Connections collaborative management program, seeks to prevent homelessness where possible, and when not, ensure it is a rare and brief experience for its residents. Jefferson County has taken strides to improve the links between supportive services and affordable housing developments by participating in the PSH Toolkit and Built for Zero initiative. Working with the City of Lakewood and multiple area service providers and developers, these

groups are dedicated to increasing the supply of additional permanent supportive housing. Additional goals of the Heading Home Action Plan includes optimizing the crisis resolution system, decreasing barriers to exiting homelessness, increasing data collection and data sharing and increasing community involvement in development of the solutions to homelessness.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Stability and Supportive Services	2020	2024	Affordable Housing	All jurisdictions in the urban county and the City of Lakewood	Housing Stability and Supportive Services	CDBG: \$537,000 HOME: \$887,111	395 households assisted
2	Affordable Rental Housing	2020	2024	Affordable Housing	All jurisdictions in the urban county and the City of Lakewood	Affordable Rental Housing	CDBG: \$2,016,630 HOME: \$1,330,667	330 households assisted
3	Homeowner Rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	All jurisdictions in the urban county and the City of Lakewood	Homeowner and Renter Rehabilitation	CDBG: \$436,817 HOME: \$443,556	205 households assisted
4	Permanent Supportive Housing	2020	2024	Homeless Non-Homeless Special Needs	All jurisdictions in the urban county and the City of Lakewood	Permanent Supportive Housing	CDBG: \$1,407,269 HOME: \$591,407	150 households assisted
5	Affordable Homeownership	2020	2024	Affordable Housing	All jurisdictions in the urban county and the City of Lakewood	Homeownership Opportunity	HOME: \$443,556	65 households assisted
6	Improvements to and Construction of Public Facilities	2020	2024	Non-Housing Community Development	All jurisdictions in the urban county and the City of Lakewood	Public Facilities	n/a	n/a
7	Program Administration - HOME and CDBG	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	All jurisdictions in the urban county and the City of Lakewood	Permanent Supportive Housing Affordable Rental Housing Homeowner and Renter Rehabilitation Housing Stability and Supportive Services Homeownership Opportunity Public Facilities	CDBG: \$1,099,428 HOME: \$1,232,099	1 Other

Table 51 – Goals Summary



## Goal Descriptions

1	<b>Goal Name</b>	Housing Stability and Supportive Services
	<b>Goal Description</b>	Assist low to moderate income residents to attain housing and remain stably housed, with access to supportive services.
2	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	Preserve, acquire, rehabilitate and construct affordable rental housing for low to moderate income households.
3	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	Assist low to moderate income homeowners in completing accessibility modifications and home repairs.
4	<b>Goal Name</b>	Permanent Supportive Housing
	<b>Goal Description</b>	Support the purchase, constructions and rehabilitation of units designated as supportive housing for special populations, including persons who are homeless.
5	<b>Goal Name</b>	Affordable Homeownership
	<b>Goal Description</b>	Provide opportunities for low to moderate income residents to become homeowners.
6	<b>Goal Name</b>	Improvements to and Construction of Public Facilities
	<b>Goal Description</b>	Revitalize and maintain public infrastructure for the benefit of low and moderate income residents.
7	<b>Goal Name</b>	Program Administration - HOME and CDBG
	<b>Goal Description</b>	Funds for the administration of the HOME and CDBG programs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

An estimated 100 extremely low-income, low-income and moderate income families will be provided affordable housing in program year 2020.

**SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A; The Consortium does not have any public housing units.

**Activities to Increase Resident Involvement**

N/A; The Consortium does not have any public housing units.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No, the PHAs in Jefferson County are not designated as troubled.

**Plan to remove the 'troubled' designation**

N/A

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

In 2020, Jefferson County, in collaboration with the City of Arvada and City of Lakewood, conducted a Fair Housing Analysis which identified the following barriers to affordable housing development for the county overall:

- Lack of accessible housing limits the housing choices of persons with physical disabilities and mobility limitations.
- Lack of affordable housing to rent or buy limits the housing choices of racial/ethnic minorities, persons with disabilities, and families with children.
- Residential credit can be difficult for minority households in Jefferson County, Arvada, and Lakewood to access.
- NIMBYism may create barriers to affordable development.
- Group home regulations may create disparate treatment of group homes for persons with certain types of disabilities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The Consortium continues to prioritize federal resources (CDBG and HOME) to help address affordable housing needs and reduce barriers to fair housing choice. Top priorities for the 2020-2024 planning period related to removing barriers to affordable housing include increasing the inventory of affordable rental housing, assisting low and moderate income homeowners in completing accessibility modifications and home repairs, supporting the purchase, construction and rehabilitation of permanent supportive housing for special populations, and providing opportunities for low to moderate income residents to become homeowners.

Additionally, Community Development staff collaborate with each municipality and community partners to continue addressing the growing needs for affordable housing. Housing Authorities, private and not for profit developers, faith-based organizations and community civic leaders are engaged in these efforts. Working together awareness for the need and value of affordable housing has grown significantly and many groups are now working towards positive policy recommendations for community leaders. Community Development will continue to support these efforts and direct funding towards the creation of and retention of affordable housing.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

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

In 2019, several local governments in Jefferson County, Colorado partnered to conduct a month-long, comprehensive survey of individuals experiencing homelessness. The Jefferson County comprehensive survey attempted to reach individuals who met the US Department of Housing and Urban Development (HUD) definition of literal homelessness, and those who lack stable housing. The expanded definition was informed by the 2009 Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act with the aim to capture the unique characteristics of individuals experiencing homelessness in Jefferson County.

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

- Continue participation in Metro Denver Homeless Initiative Board and committees to help to shape metro wide response to homelessness
- Support the implementation of Homeless Navigators within each municipality and Jefferson County (Lakewood, Arvada, Golden, Wheat Ridge and Edgewater, Jefferson County Human Services)
- Continue development of and participation in Heading Home and its workgroups
- Support the creation of permanent supportive housing to serve those who are experiencing chronic 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 provide housing support services
- Continue educating community leaders and the public about the needs of residents experiencing extreme poverty and homelessness in the County

### **Addressing the emergency 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. Additionally, Community Development Staff are exploring options to better support the Severe Weather Shelter Network, operated by churches throughout Jefferson County on severe weather nights. The motels are not meeting the shelter need for the community, the church shelters often reach full capacity and the volunteer base is shrinking. The County and Cities are engaged in ongoing

discussions on how to continue addressing the growing need of homeless individuals/families.

**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 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 identify the unmet need for permanent supportive housing and develop a plan to create enough units to meet the need.

Additionally, the County has hired a Regional Homeless Coordinator to work with the community and government entities to identify strategies, funding and opportunities to best address the growing needs of those experiencing homelessness. Collaboration with multiple non-profit service providers and Human Services divisions including Community Assistance, Children, Youth and Families, Workforce, Child Support and Head Start is key to addressing these issues. Jefferson County has a strong network of agencies working together to address community challenges.

The Collaborative Management Program which consists of leadership from all major agencies in Jefferson County (District Attorney, Cities, County, Probation, Child Welfare, Mental Health, Public Health, Behavioral Health, Domestic Violence, School District, Criminal Justice) also serves as a vehicle to increase awareness of the issues and help identify solutions. In 2019 they directed funding to support the increased need for motels on severe weather nights for families with children.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and 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 2019. 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. Collaboration amongst the numerous service providers will again be emphasized in 2019. The Heading Home sub-committee has identified the need to improve housing coordination with criminal justice and healthcare systems as a primary goal in its three-year plan. Lutheran Hospital has provided a \$10,000 grant to provide medical respite motel vouchers that will be used by the County and municipal Homeless Navigators to assist those in need. Additionally, we hope to build upon this collaboration by identifying the highest utilizers of public systems and prioritizing them for housing resources in the near future.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

For residents receiving assistance under the Jefferson County's Housing Rehabilitation program where a lead based paint hazard is present, the county complies with federal regulations when levels are greater than *de minimis* standards. To determine if a lead based paint hazard is present, houses built before 1978 are tested for the presence of lead by a certified technician. In the event lead based paint is present, the county follows HUD guidelines in conjunction with its program specifications to address the lead issues.

All HOME- and CDBG-funded projects will meet all applicable regulations related to lead-based paint.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Much of the housing in the Consortium was built after lead-based paint was commonly used in residential construction. As such, lead-based paint hazard risks are lower than in nearby Denver (which has much older housing stock) and in comparable suburban communities in the eastern U.S. Addressing lead-based paint hazards through the county's rehabilitation programs is efficient and cost-effective given the relatively low risk of hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

Lakewood Housing Authority and Metro West Housing Solutions have integrated lead-hazard evaluation and reduction activities into existing housing programs. Additionally, all Jefferson County Community Development contracts contain a lead-based paint clause.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing 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. The Consortium has identified the following goals to help reduce poverty throughout the county:

- Goal 1. Housing Stability & Supportive Services —Assist low to moderate income residents to attain housing and remain stably housed, with access to supportive services.
- Goal 2. Affordable Rental Housing—Increase the inventory of affordable housing.
- Goal 3. Homeowner Rehabilitation—Assist low to moderate income homeowners in completing accessibility modifications and home repairs.
- Goal 4. Permanent Supportive Housing for Special Populations—Support the purchase, constructions and rehabilitation of units designated as supportive housing for special populations, including persons who are homeless.
- Goal 5. Affordable Homeownership—Provide opportunities for low to moderate income residents to become homeowners.
- Goal 6. Improvements to and Construction of Public Facilities—Revitalize and maintain public infrastructure for the benefit of low and moderate income residents.

In addition, the Jeffco Prosperity Partners is a successful generational poverty model developed several ago in Jefferson County Human Services to better serve low income families with the goal of ensuring that all children reach high school graduation. The program started with Head Start families and has since broadened to other customer bases. JPP works with over 60 partners to wrap around all generations within a family unit. The JPP motto is 'Education plus Opportunity = Success' and the outcomes JPP is achieving are proving that this works. Community Development is a strong supporter of JPP.

The Business and Workforce Center also partners with JPP and has demonstrated outcomes for helping low income individuals enter employment and training programs to pursue career pathways that lead to self-sufficiency. Partners in this effort include TANF, Housing Authorities, JPP, Child Welfare, Food Assistance/Employment First and businesses throughout Jefferson County.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**



Since the Consortium does not have a formal anti-poverty program, this Consolidated Plan and the goals identified herein form the basis of the county's goals, programs, and policies related to poverty reduction.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

**General Monitoring.** Regular and ongoing monitoring occurs with each sub-recipient while the projects are underway and until completion via phone calls, email and various forms of technical assistance. This informal monitoring is a way for staff to assist sub-recipients during the project and allows for the identification of potential issues early in the project providing time to resolve the issues. If issues are not able to be resolved funds are reallocated to other projects addressing needs identified in the Consolidated Plan.

The Jefferson County CDBG Formal Monitoring procedure is to complete annual risk assessment for each sub-recipient and based on the results the monitoring schedule will be developed. The risk assessment considers the sub-recipients performance during the project to date. Each sub-recipient is evaluated on the same criteria to ensure equity. All high-risk sub-recipients receive onsite monitoring. The tool is reevaluated annually.

Formal monitoring includes financial management, procurement practices, labor standards, record keeping practices including client data. Onsite monitoring is scheduled in advance at the convenience of the sub-recipient to ensure the appropriate sub-recipient staff are available during the monitoring. Most project specific financial records are reviewed during draw down requests but may also be reviewed during the monitoring on site depending on the scope of the project.

HOME monitoring conducted in accordance with program rules as dictated by number of units and affordability periods. HQS inspections are completed onsite and rehab standards are also monitored to ensure full compliance.

**Program Monitoring.** To ensure the Consolidated Plan goals and objectives are met, any proposed projects are reviewed in relation to the Goals and Needs. This includes the National Objective, scope of project, Goals and Needs the proposed project will address, how previous projects with the sub-recipient have been managed, the capacity of the organization to manage the proposed project and whether the Uniform Relocation Act regulations will be applicable and how the agency proposes to address them. The County recognizes that meeting every goal and need identified in the Consolidated Plan will be challenging but every year the objective remains to utilize existing resources to address the needs of the jurisdiction.

**Environmental Monitoring.** Periodically, HUD conducts an on-site environmental monitoring review of the County's CDBG and HOME programs. The County underwent an environmental monitoring in May 2013. The review included all environmental records for projects occurring during program years 2009 –

2012 and resulted with no findings. The review also included technical assistance which was utilized and much appreciated. The review substantiated the belief that current processes and procedures are strong and areas that needed refinement were immediately strengthened.

**Fair Labor Standards Monitoring.** HUD Office of Labor Relations performs periodic reviews of the County's CDBG and HOME projects to ensure compliance with fair labor standards. The County underwent a monitoring review of 2011 projects in April 2012. No findings were issued and technical assistance was used to bolster existing processes and procedures.

## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,099,261	\$10,000	\$0	\$1,109,261	\$4,397,044	Projection assumes consistent annual allocation; does not include CARES Act funding (CDBG-CV).
HOME	public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$985,434	\$100,000	\$0	\$1,085,434	\$3,941,736	Projection assumes consistent annual allocation; does not include CARES Act funding.

**Table 52 - 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Currently there is no publicly owned land that is anticipated to be used to address the needs identified in this plan.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Stability and Supportive Services	2020	2024	Affordable Housing	All jurisdictions in the urban county and the City of Lakewood	Housing Stability and Supportive Services	CDBG: \$537,000	395 households assisted
2	Affordable Rental Housing	2020	2024	Affordable Housing	All jurisdictions in the urban county and the City of Lakewood	Affordable Rental Housing	CDBG: \$257,376 HOME: \$739,014	330 households assisted
3	Homeowner Rehabilitation	2020	2024	Affordable Housing Non-Homeless Special Needs	All jurisdictions in the urban county and the City of Lakewood	Homeowner and Renter Rehabilitation	CDBG: \$85,000	205 households assisted
4	Permanent Supportive Housing	2020	2024	Homeless Non-Homeless Special Needs	All jurisdictions in the urban county and the City of Lakewood	Permanent Supportive Housing	\$0	150 households assisted
5	Affordable Homeownership	2020	2024	Affordable Housing	All jurisdictions in the urban county and the City of Lakewood	Homeownership Opportunity	\$0	65 households assisted
6	Improvements to and Construction of Public Facilities	2020	2024	Non-Housing Community Development	All jurisdictions in the urban county and the City of Lakewood	Public Facilities	\$0	n/a
7	Program Administration - HOME and CDBG	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	All jurisdictions in the urban county and the City of Lakewood	Permanent Supportive Housing Affordable Rental Housing Homeowner and Renter Rehabilitation Housing Stability and Supportive Services Homeownership Opportunity Public Facilities	CDBG: \$219,885 HOME: \$246,420	1 Other

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Housing Stability and Supportive Services
	<b>Goal Description</b>	Prevent, prepare, and respond to the COVID-19 pandemic and its lasting effects on Jefferson County Residents by assisting low to moderate income residents to attain housing and remain stably housed, with access to supportive services.
2	<b>Goal Name</b>	Affordable Rental Housing
	<b>Goal Description</b>	Preserve, acquire, rehabilitate and construct affordable rental housing for low to moderate income households.
3	<b>Goal Name</b>	Homeowner Rehabilitation
	<b>Goal Description</b>	Assist low to moderate income homeowners in completing accessibility modifications and home repairs.
4	<b>Goal Name</b>	Permanent Supportive Housing
	<b>Goal Description</b>	Support the purchase, constructions and rehabilitation of units designated as supportive housing for special populations, including persons who are homeless.
5	<b>Goal Name</b>	Affordable Homeownership
	<b>Goal Description</b>	Provide opportunities for low to moderate income residents to become homeowners.
6	<b>Goal Name</b>	Improvements to and Construction of Public Facilities
	<b>Goal Description</b>	Revitalize and maintain public infrastructure for the benefit of low and moderate income residents.
7	<b>Goal Name</b>	Program Administration - HOME and CDBG
	<b>Goal Description</b>	Funds for the administration of the HOME and CDBG programs.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

#	Project Name
1	Housing Stability & Supportive Services
2	Homeowner Rehabilitation
3	Affordable Rental Housing
4	HOME and CDBG Administration

**Table 54 – 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. The unexpected arrival of COVID-19 only exacerbated the challenge, especially among the most vulnerable. Therefore, 2020 CDBG and HOME funds will be primarily used to increase and maintain affordable housing and supportive services within the County. Housing providers, developers and service providers agree the biggest barrier to addressing these needs is a severe lack of available funding.



## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Housing Stability & Supportive Services
	<b>Target Area</b>	All jurisdictions in the urban county and the City of Lakewood
	<b>Goals Supported</b>	Housing Stability & Supportive Services
	<b>Needs Addressed</b>	Housing Stability & Supportive Services
	<b>Funding</b>	CDBG: \$537,000
	<b>Description</b>	Prevent, prepare, and respond to the COVID-19 pandemic and its lasting effects on Jefferson County Residents by assisting low to moderate income residents to attain housing and remain stably housed, with access to supportive services.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Roughly 150 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.
	<b>Location Description</b>	Projects and activities will be implemented in the Urban County.
	<b>Planned Activities</b>	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 through housing counseling and navigation.

<b>2</b>	<b>Project Name</b>	<b>Homeowner Rehabilitation</b>
	<b>Target Area</b>	All jurisdictions in the urban county and the City of Lakewood
	<b>Goals Supported</b>	Homeowner Rehabilitation
	<b>Needs Addressed</b>	Homeowner Rehabilitation
	<b>Funding</b>	CDBG: \$85,000
	<b>Description</b>	Provide grants and loans to mainly senior and disabled homeowners to address emergency home repairs and modifications.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 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.
	<b>Location Description</b>	Projects and activities will be implemented in the Urban County.
	<b>Planned Activities</b>	Single family homeowner maintenance and rehabilitation to include emergency repairs.
<b>3</b>	<b>Project Name</b>	<b>Affordable Housing</b>
	<b>Target Area</b>	All jurisdictions in the urban county and the City of Lakewood
	<b>Goals Supported</b>	Affordable Rental Housing
	<b>Needs Addressed</b>	Affordable Rental Housing
	<b>Funding</b>	CDBG: \$257,544 HOME: \$739,259
	<b>Description</b>	Funding will be for land acquisition and associated costs, and construction costs for affordable housing.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 100 families will benefit from the acquisition of land to construct affordable rental housing, and the construction of affordable housing.
	<b>Location Description</b>	Activities will be planned throughout the Urban County and the City of Lakewood.
	<b>Planned Activities</b>	Acquisition of land for and construction of affordable housing.

<b>4</b>	<b>Project Name</b>	<b>HOME and CDBG Administration</b>
	<b>Target Area</b>	All jurisdictions in the urban county and the City of Lakewood
	<b>Goals Supported</b>	Program Administration - HOME and CDBG
	<b>Needs Addressed</b>	Affordable Rental Housing Homeowner Rehabilitation Housing Stability and Supportive Services
	<b>Funding</b>	CDBG: \$219,885 HOME: \$246,420
	<b>Description</b>	Administration of the HOME and CDBG programs.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	Administration of HOME & CDBG programs.

## **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**

<b>Target Area</b>	<b>Percentage of Funds</b>
All jurisdictions in the urban county and the City of Lakewood	100

**Table 55 - 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)

The allocation of CDBG and HOME dollars in 2020 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.

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	35
Non-Homeless	215
Special-Needs	20
Total	270

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	35
The Production of New Units	100
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	155

Table 57 - One Year Goals for Affordable Housing by Support Type

#### Discussion

Please see above.

## **AP-60 Public Housing - 91.420, 91.220(h)**

Section is N/A; Jefferson County Housing Authority does not own public housing units.

### **Introduction**

Two housing authorities operate within the Jefferson County Consortium: the Jefferson County Housing Authority (JCHA) and Metro West Housing Solutions (MWHS) of Lakewood. 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 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 that it is much harder for clients to find affordable rentals in high opportunity areas than it has been in the past.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The section discusses the 2020 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:**

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

In 2019, several local governments in Jefferson County, Colorado partnered to conduct a month-long, comprehensive survey of individuals experiencing homelessness. The Jefferson County comprehensive survey attempted to reach individuals who met the US Department of Housing and Urban Development (HUD) definition of literal homelessness and those who lack stable housing. The expanded definition was informed by the 2009 Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act with the aim to capture the unique characteristics of individuals experiencing homelessness in Jefferson County.

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

- Continue participation in Metro Denver Homeless Initiative Board and committees to help to shape metro wide response to homelessness
- Support the implementation of Homeless Navigators within each municipality and Jefferson County (Lakewood, Arvada, Golden, Wheat Ridge and Edgewater, Jefferson County Human Services)
- Continue development of and participation in Heading Home and its workgroups
- Support the creation of permanent supportive housing to serve those who are experiencing chronic 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 provide housing support services
- Continue educating community leaders and the public about the needs of residents experiencing extreme poverty and homelessness in the County

#### **2) 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. Additionally, Community Development Staff are exploring options to better support the Severe Weather Shelter Network, operated by churches throughout Jefferson County on severe weather nights. The motels are not meeting the shelter need for the community, the church shelters often reach full capacity and the volunteer base is shrinking. The County and Cities are engaged in ongoing discussions on how to continue addressing the growing need of homeless individuals/families.

**3) 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 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 identify the unmet need for permanent supportive housing and develop a plan to create enough units to meet the need.

Additionally, the County has hired a Regional Homeless Coordinator to work with the community and government entities to identify strategies, funding and opportunities to best address the growing needs of those experiencing homelessness. Collaboration with multiple non-profit service providers and Human Services divisions including Community Assistance, Children, Youth and Families, Workforce, Child Support and Head Start is key to addressing these issues. Jefferson County has a strong network of agencies working together to address community challenges.

The Collaborative Management Program which consists of leadership from all major agencies in Jefferson County (District Attorney, Cities, County, Probation, Child Welfare, Mental Health, Public Health, Behavioral Health, Domestic Violence, School District, Criminal Justice) also serves as a vehicle to increase awareness of the issues and help identify solutions. In 2019 they directed funding to support the increased need for motels on severe weather nights for families with children.

**4) 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 2019. 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. Collaboration amongst the numerous service providers will again be emphasized in 2019. The Heading Home sub-committee has identified the need to improve housing coordination with criminal justice and healthcare systems as a primary goal in it's three-year plan. Lutheran Hospital has provided a \$10,000 grant to provide medical respite motel vouchers that will be used by the County and municipal Homeless Navigators to assist those in need. Additionally, we hope to build upon this collaboration by identifying the highest utilizers of public systems and prioritizing them for housing resources in the near future.

**Discussion**

Please see above.

## **AP-75 Barriers to affordable housing - 91.420, 91.220(j)**

### **Introduction**

Affordable Housing continues to be a significant need throughout Jefferson County and is becoming more difficult to address with the limited supply of reasonably priced housing options. Community Development targets all efforts to addressing this need.

### **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**

The Consortium continues to prioritize federal resources (CDBG and HOME) to help address affordable housing needs and reduce barriers to fair housing choice. Top priorities for the 2020-2024 planning period related to removing barriers to affordable housing include increasing the inventory of affordable rental housing, assisting low and moderate income homeowners in completing accessibility modifications and home repairs, supporting the purchase, construction and rehabilitation of permanent supportive housing for special populations, and providing opportunities for low to moderate income residents to become homeowners.

Additionally, Community Development staff collaborate with each municipality and community partners to continue addressing the growing needs for affordable housing. Housing Authorities, private and not for profit developers, faith-based organizations and community civic leaders are engaged in these efforts. Working together awareness for the need and value of affordable housing has grown significantly and many groups are now working towards positive policy recommendations for community leaders. Community Development will continue to support these efforts and direct funding towards the creation of and retention of affordable housing.

### **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 2020-2024 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. The Jeffco Prosperity Partners is a successful generational poverty model developed several ago in Jefferson County Human Services to better serve low income families with the goal of ensuring that all children reach high school graduation. The program started with Head Start families and has since broadened to other customer bases. JPP works with over 60 partners to wrap around all generations within a family unit. The JPP motto is 'Education plus Opportunity = Success' and the outcomes JPP is achieving are proving that this works. Community Development is a strong supporter of JPP.

The Business and Workforce Center also partners with JPP and has demonstrated outcomes for helping low income individuals enter employment and training programs to pursue career pathways that lead to self-sufficiency. Partners in this effort include TANF, Housing Authorities, JPP, Child Welfare, Food

Assistance/Employment First and businesses throughout Jefferson County.

### **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. According to service providers in the County, gaps in institutional structure are not significant, although the coordination of housing and homelessness services could be improved. Limited housing to serve the County's lowest income residents remains the most critical need in the County. The Regional Homeless Coordinator position in conjunction with Homeless Navigators in the County and each municipality will help support a stronger infrastructure for coordinated services.

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

Efforts continue in this arena. Great strides have been made to enhance coordination. Currently the Jefferson County Housing Authority is developing options for support housing to serve our Foster Care Youth working with our Child Welfare Division. Multiple developers throughout Jefferson County continue to engage Human Services and identify innovative solutions. Community Development is implementing a new requirement that all CDBG/HOME funded affordable housing projects must prioritize referrals from Human Services for housing units. Once implemented social services customers will have a greater ability to access available affordable housing units funded by CDBG and HOME dollars.

The Heading Home Collaborative, a subcommittee of Jeffco Connections collaborative management program, seeks to prevent homelessness where possible, and when not, ensure it is a rare and brief experience for its residents. Jefferson County has taken strides to improve the links between supportive services and affordable housing developments by participating in the PSH Toolkit and Built for Zero initiative. Working with the City of Lakewood and multiple area service providers and developers, these groups are dedicated to increasing the supply of additional permanent supportive housing. Additional goals of the Heading Home Action Plan includes optimizing the crisis resolution system, decreasing barriers to exiting homelessness, increasing data collection and data sharing and increasing community involvement in development of the solutions to homelessness.

### **Discussion**

Please see above.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(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	90

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(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:

Financial assistance may come in the form of assistance to purchase and rehabilitate a property, homebuyer/homeowner assistance or as a development subsidy (a development subsidy is the difference between the total development cost of the unit and the fair market value).

The two methods for ensuring the long-term affordability of projects and the security of HOME

funds are as follows:

Resale: This method is used solely in cases where HOME funding is provided as a subsidy to a developer in order to reduce project costs, thereby making the price of the home affordable to the buyer.

Recapture: This method applies both to cases where HOME funding is provided directly to the buyer or homeowner, and in cases where funding is provided as both a developer subsidy and direct subsidy.

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:

Please see above. Additional information may be found in the Jefferson County Recapture and Resale Policy, updated in 2015.

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.