



# ADAMS COUNTY

**COLORADO**  
BOARD OF COUNTY COMMISSIONERS

Eva J. Henry - District #1  
Charles "Chaz" Tedesco - District #2  
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STUDY SESSION AGENDA  
TUESDAY  
October 27, 2020

*ALL TIMES LISTED ON THIS AGENDA ARE SUBJECT TO CHANGE*

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10:40 A.M.	<b>ATTENDEE(S):</b>	<b>Jill Jennings Golich / Ryan Nalty / Melissa Scheere / Heidi Aggeler, Root Policy Research / Julia Jones, Root Policy Research</b>
	<b>ITEM:</b>	<b>2020-2024 Consolidated Plan, 2020 Annual Action Plan, and AI</b>
11:50 A.M.	<b>ATTENDEE(S):</b>	<b>Jill Jennings Golich / Ryan Nalty / Dave Ruppel / Nick Eagleson / Jen Rutter</b>
	<b>ITEM:</b>	<b>Colorado Air and Space Port (CASP) Subarea Plan Update</b>
12:30 P.M.	<b>ATTENDEE(S):</b>	<b>Nancy Duncan</b>
	<b>ITEM:</b>	<b>Adams County Financial Outlook</b>
1:10 P.M.	<b>ATTENDEE(S):</b>	<b>Nancy Duncan / Marc Osborne</b>
	<b>ITEM:</b>	<b>2020 CIP Review</b>
1:50 P.M.	<b>ATTENDEE(S):</b>	<b>Nancy Duncan</b>
	<b>ITEM:</b>	<b>Review of 2021 Proposed Budget</b>
2:30 P.M.	<b>ATTENDEE(S):</b>	<b>Raymond Gonzales</b>
	<b>ITEM:</b>	<b>Administrative Item Review / Commissioners Communication</b>
3:10 P.M.	<b>ATTENDEE(S):</b>	<b>Heidi Miller</b>
	<b>ITEM:</b>	<b>Executive Session Pursuant to C.R.S. 24-6-402(4)(b) and (e) for the Purpose of Receiving Legal Advice and Instructing Negotiators Regarding EEOC Charges</b>

**TO WATCH THE MEETING:**

- Watch the virtual Zoom Study Session through our [You Tube Channel](#)  
(AND SUCH OTHER MATTERS OF PUBLIC BUSINESS WHICH MAY ARISE)

\*\*\*AGENDA IS SUBJECT TO CHANGE\*\*\*



## STUDY SESSION ITEM SUMMARY

<b>DATE OF STUDY SESSION:</b> October 27, 2020
<b>SUBJECT:</b> 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice
<b>OFFICE/DEPARTMENT:</b> Community & Economic Development
<b>CONTACT:</b> Jill Jennings Golich, Director; Ryan Nalty, Deputy Director; Melissa Scheere, Community Development Manager; Heidi Aggeler, Managing Director of Root Policy Research, Julia Jones, Research Associate of Root Policy Research.
<b>FINACIAL IMPACT:</b> N/A
<b>SUPPORT/RESOURCES REQUEST:</b> N/A
<b>DIRECTION NEEDED:</b> BOCC plan approvals and feedback
<b>RECOMMENDED ACTION:</b> Approval to move forward with next steps (slides 26 and 46)

### **DISCUSSION POINTS:**

- Purpose of the study session is to discuss and seek BOCC approval on the final draft 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice completed by Root Policy Research
- Major takeaways from each plan:
  - AI:
    - Community engagement results – Slides 7-14
    - Impediments to fair housing choice – Slide 15
    - Fair housing action items – Slides 17-24
  - Con Plan:
    - Community engagement results – Slides 30-34
    - Five-year goals and priorities – Slides 36-39 (approved by BOCC on April 7, 2020)
  - 2020 AAP:
    - Annual allocation and partner distribution – Slide 42 and 44
    - CDBG projects – Slide 43
    - HOME projects - 45
- BOCC Action items outlined on slide 26 and 46

*A presentation to the BoCC regarding*

# Analysis of Impediments to Fair Housing Choice, 2020-2024 Consolidated Plan, and 2020 Annual Action Plan

## Community & Economic Development

October 27, 2020



ADAMS COUNTY  
COLORADO

# Agenda

- Recap Prior Study Sessions
- Analysis of Impediments to Fair Housing Choice (AI)
  - Action Items and Next Steps
- Consolidated Plan (Con Plan) and Annual Action Plan (AAP)
  - Action Items and Next Steps



# Prior Study Sessions

- August 20, 2019
  - Informational study session
- April 7, 2020
  - Community engagement results
  - BOCC approved proposed goals and priorities for Con Plan

Adams County

# Analysis of Impediments to Fair Housing Choice (AI)

PRESENTED BY

Heidi Aggeler, *Managing Director*



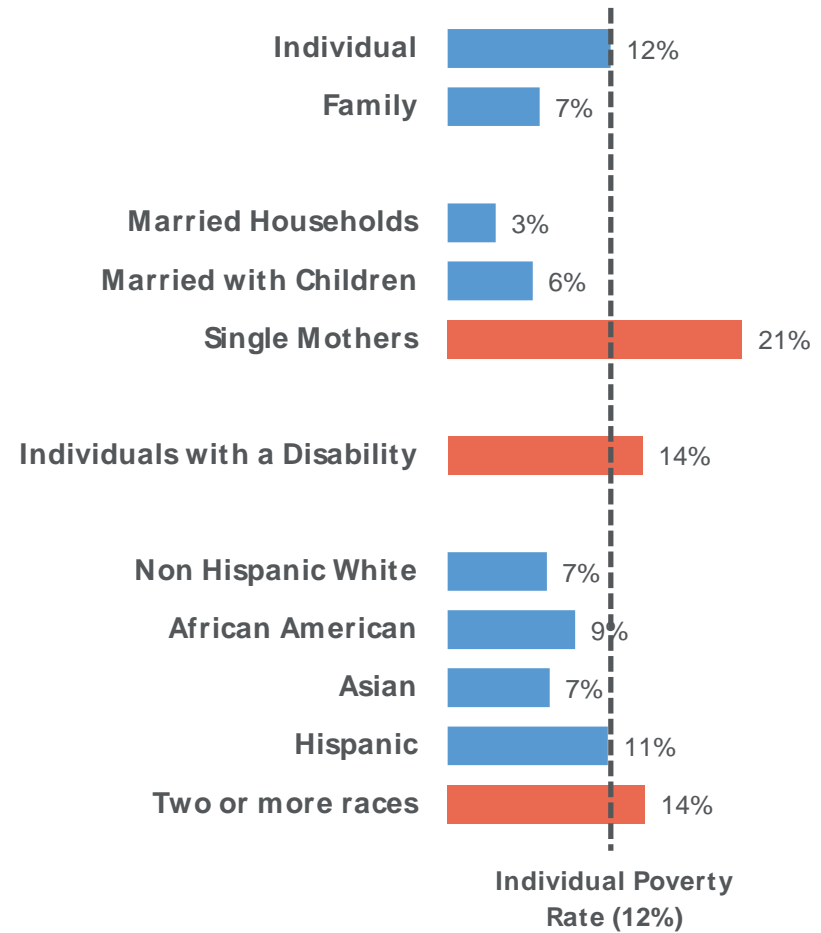
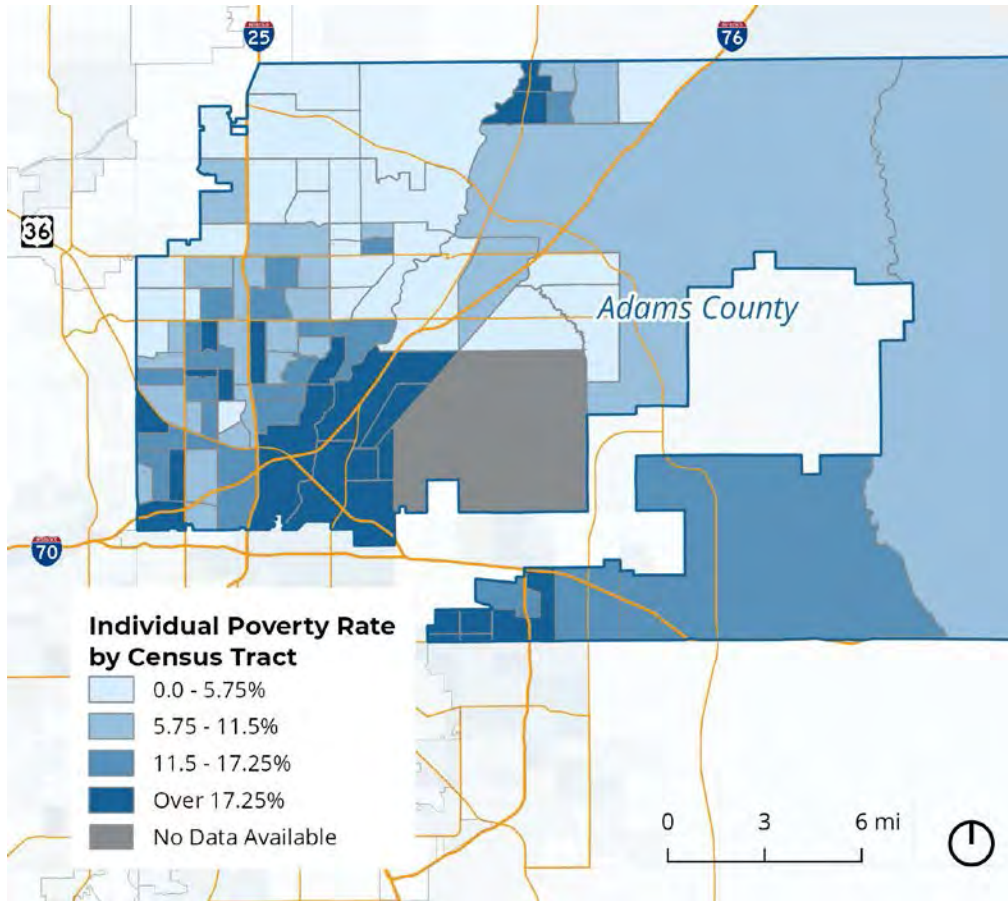
6740 East Colfax Ave, Denver, CO 80220  
970-880-1415 x102  
heidi@rootpolicy.com

# Analysis of Impediments to Fair Housing Choice

- Brief history/background
- Assessment of Fair Housing
- Roll back
- Options

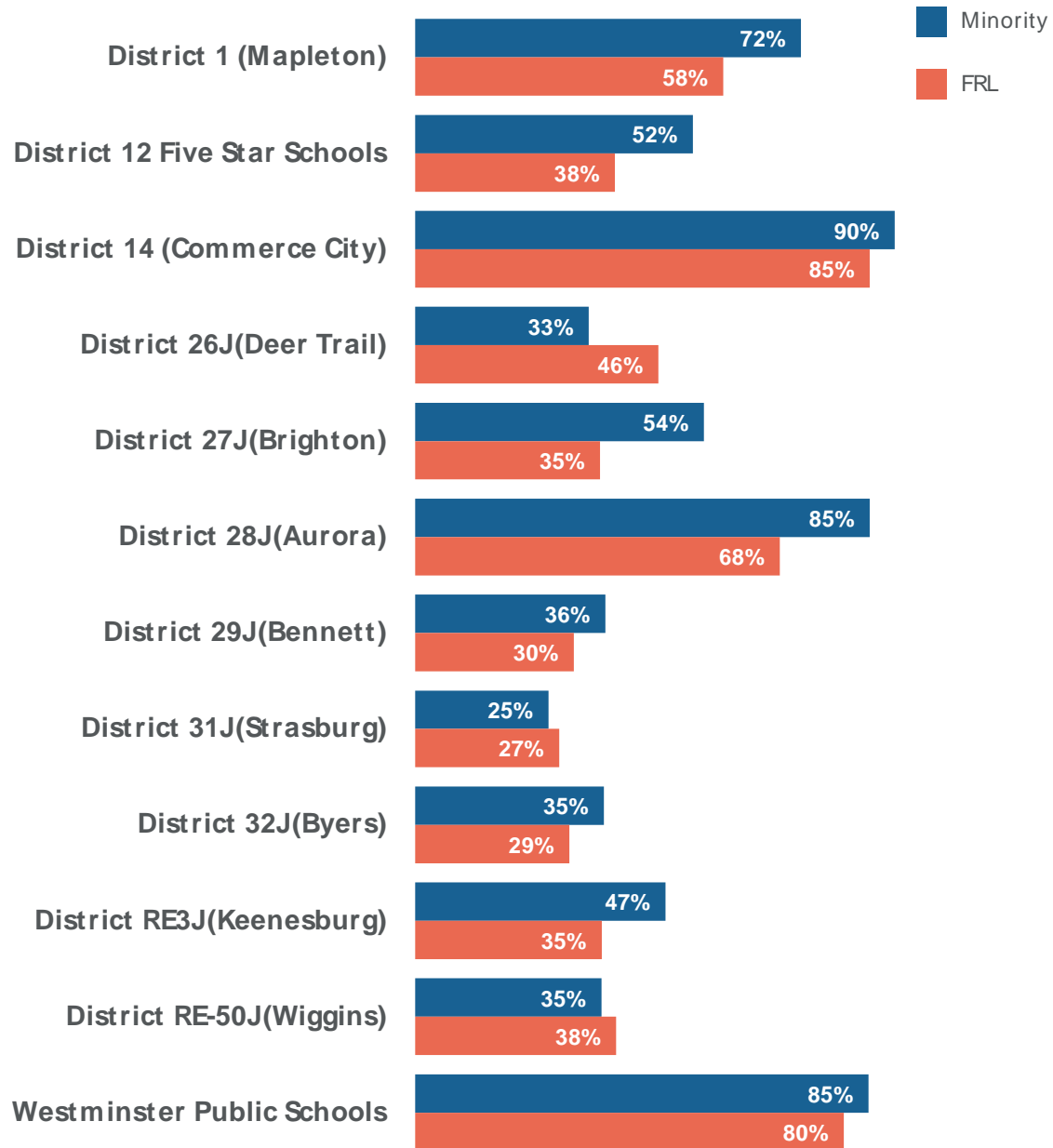
**Access to opportunity**  
**Disproportionate housing needs**  
**Private and public sector barriers**  
**=**  
**Impediments to fair housing choice**

**How do we determine impediments?**



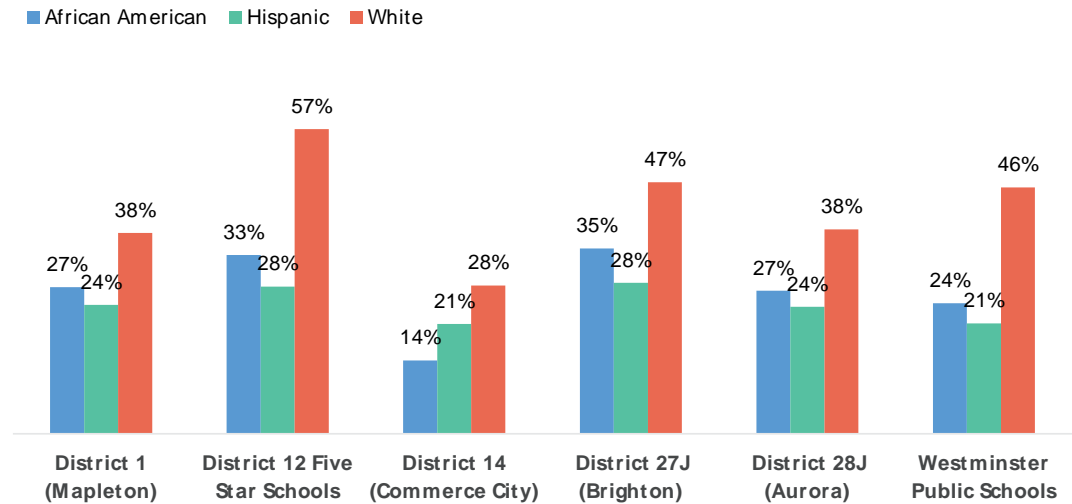
# Poverty

# Free and Reduced Lunch (FRL) Students and Share Non-White and/or Hispanic Students

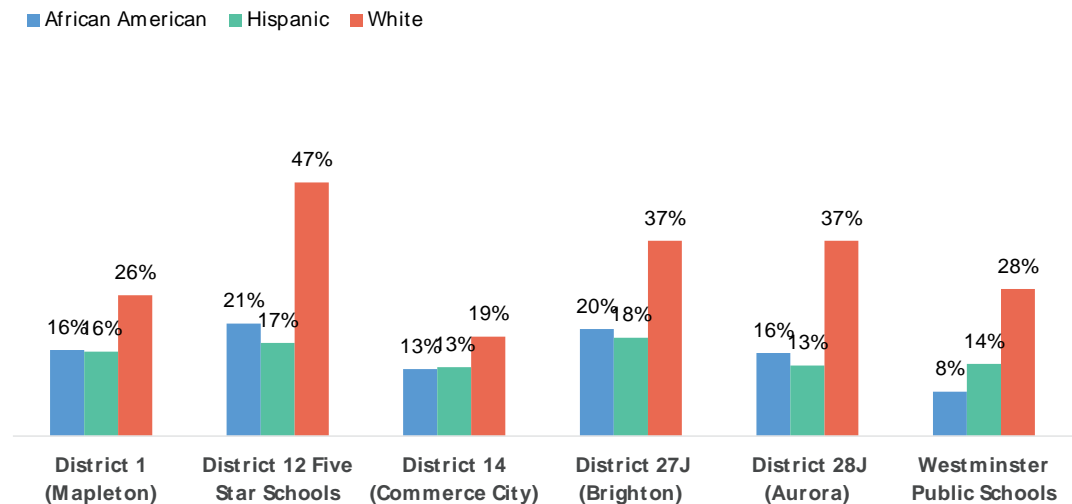















# Differences in School Proficiency

## English



## Math



	Percent Displaced	REASON FOR DISPLACEMENT			
		Rent increased more than I could pay	Lost job/hours reduced	Evicted: behind on the rent	Was living in unsafe conditions (e.g., domestic assault, harassment)
<b>Jurisdiction</b>					
Adams County	 13%	36%	17%	16%	12%
<b>Income</b>					
< \$25,000	 26%	32%	22%	22%	15%
\$25,000 - \$50,000	 13%	-	-	-	-
\$50,000 - \$100,000	 7%	-	-	-	-
\$100,000+	 3%	-	-	-	-
<b>Household Characteristics</b>					
Hispanic	 22%	46%	33%	29%	20%
African American	 20%	-	-	-	-
Native American	 20%	-	-	-	-
White	 9%	45%	14%	20%	14%
Children < 18	 16%	48%	30%	26%	22%
Large family	 19%	43%	25%	30%	11%
Disability	 17%	48%	23%	27%	16%
Senior	 6%	-	-	-	-

# Experienced Displacement



**22% Homeowners**

**24% Renters**

**47% Precariously housed**

***Live in housing that **DOES NOT** meet the accessibility needs of a household member with a disability.***

**Top accessibility improvements needed (all):**

**#1 Grab bars in bathroom (43%)**

**#2 Ramps (27%)**

**#3 Reserved accessible parking spot by entrance (24%)**

**Households with Accessibility Needs**

## Disproportionate housing needs look like...

An **African American/Black** Adams County resident is...

- **2.2x** more likely to experience severe cost burden
- **3.1x** more likely to face housing discrimination
- **4.5x** more likely to occupy public housing than what demographics would suggest
- **2x** more likely to get a subprime loan when buying or refinancing a home—even if I earn > \$100,000

*Compared to a **non-Hispanic White** resident.*

## Disproportionate housing needs look like...

A **Hispanic/Latino** Adams County resident is...

- **1.5x** more likely to experience severe cost burden
- **2.1x** more likely to face housing discrimination
- **1.3x** more likely to occupy public housing than what demographics would suggest
- **2.5x** more likely to get a subprime loan when buying or refinancing a home—even if I earn > \$100,000

*Compared to a **non-Hispanic White** resident.*

## Disproportionate housing needs look like...

An Adams County resident living with a **disability** is...

- **1.5x** more likely to be doubled up
- **1.7x** more likely to face housing discrimination
- **1.6x** more likely to be living in poverty
- **6x** more likely to be unbanked
- **1.2x** more likely to be underbanked

*Compared to residents **without a disability**.*

# 2020 Impediments

- Shortage of affordable, accessible housing units
- Discrimination in rental transactions
- Barriers to ownership
- Lack of resources to address poor housing conditions
- Disparate access to opportunity
- Limited zoning and land use regulations

# Fair Housing Action Plan

# Fair Housing Actions

**Action 1.** Maintain a regular 10-year schedule for updating the county and individual jurisdictions' comprehensive plans and respective land use codes. Consider the land use recommendations presented in the AI as the county moves forward with the comprehensive planning process Advancing Adams County in 2021.

- Fair housing issues/impediments addressed:
  - Shortage of affordable, accessible housing
  - Limited zoning code and land use regulations

**Adams County and respective jurisdictions**

# Fair Housing Actions

**Action 2.** Collaborate regionally to develop resources and training for financial literacy, focused specifically around disproportionate impacts and housing challenges identified in the AI (e.g., credit scores, refinancing).

- Fair housing issues/impediments addressed:
  - Discrimination in rental transactions
  - Barriers to homeownership

**Adams County, respective jurisdictions, and  
nonprofit partners**



# Fair Housing Actions

**Action 3.** Investigate funding sources to provide grants for home improvement, specifically to groups with high rates of denials for home improvement loans.

- Fair housing issues/impediments addressed:
  - Lack of resources to address poor housing conditions

**Adams County and nonprofit partners**

# Fair Housing Actions

**Action 4.** Continue participation in the Metro-Denver Down Payment Assistance Program and consider affirmatively marketing to protected classes that are underrepresented in homeownership.

- Fair housing issues/impediments addressed:
  - Barriers to homeownership

**Adams County and nonprofit partners**

# Fair Housing Actions

**Action 5.** Expand resources for the development of affordable housing in the county. Consider establishing a permanent Housing Trust Fund with a source of funding that is tied to inflation.

- Fair housing issues/impediments addressed:
  - Shortage of affordable, accessible housing
  - Lack of resources to address poor housing conditions

**Adams County and respective jurisdictions**

# Fair Housing Actions

**Action 6.** Inventory public land and other resources that may contribute to attracting or constructing affordable housing in the county.

- Fair housing issues/impediments addressed:
  - Shortage of affordable, accessible housing

**Adams County**

# Fair Housing Actions

**Action 7.** Carry forward response and recovery efforts related to the impacts of the COVID-19 pandemic.

- Fair housing issues/impediments addressed:
  - Discrimination in rental transactions
  - Barriers to homeownership
  - Lack of resources to address poor housing conditions

**Adams County, respective jurisdictions, and  
nonprofit partners**

# Fair Housing Actions

**Action 8.** Expand internet access in the county, specifically for low income households. Access to opportunity including employment, quality education, and health care depend heavily on strong internet access throughout the COVID-19 pandemic.

- Fair housing issues/impediments addressed:
  - Disparate access to opportunity

**Adams County, respective jurisdictions, and  
nonprofit partners**

The AI can be a(n)...

**Internal working document**

**Public facing informational document**

**Tool to affirmatively further fair housing**

**How do we use this information?**

# Next Steps and Action Items

## AI

1. Staff recommends the AI be a public facing informational document.
  - If BOCC agrees, the AI will be open for public comment in conjunction with the Con Plan and AAP.
2. Questions or Comments?



# **Consolidated Plan and Annual Action Plan**

# Consolidated Plan

Strategic plan for allocating block grant funds from the U.S. Department of Housing and Urban Development (HUD)

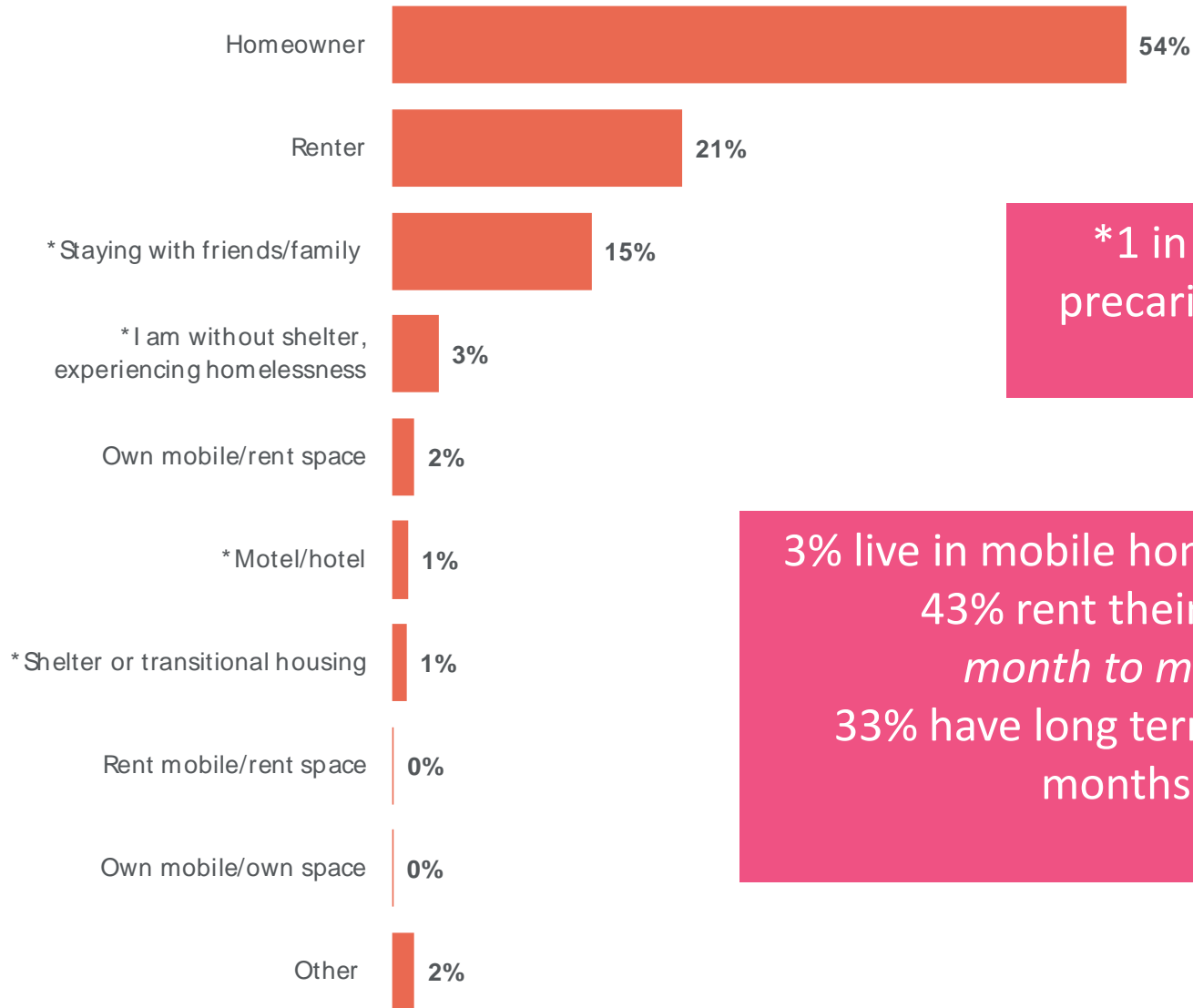
Sets expectations for allocation of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) based on results of community engagement

# Community Engagement

## Community Engagement

- 55% Non-Hispanic White; 18% Hispanic
- 16% large families (5+ members), 13% seniors
- 28% persons with disabilities
- 38% incomes < \$25,000
- 58% incomes < \$50,000

# Current Housing Situation



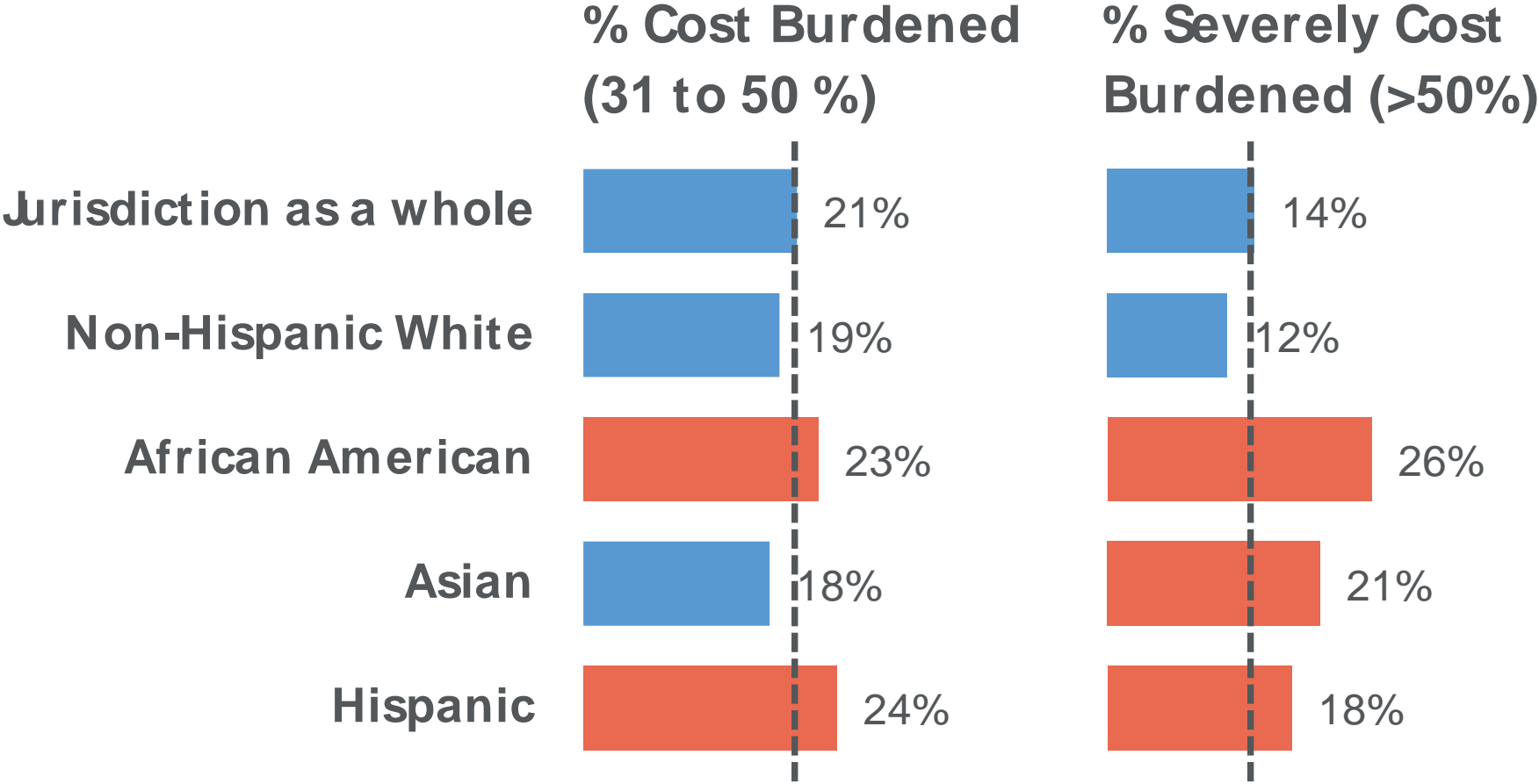
\*1 in 5 (22%) are precariously housed

3% live in mobile homes. Of these:  
43% rent their space *month to month*  
33% have long term lease (>6 months)

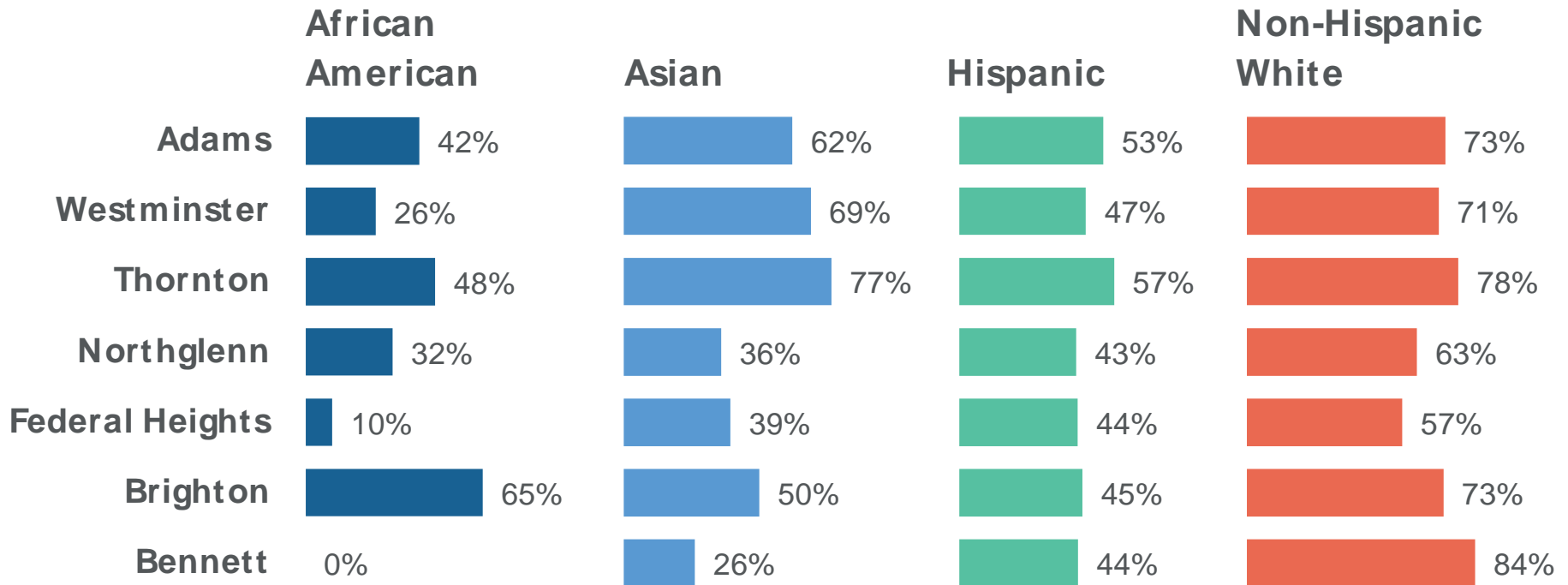
## Community Engagement Results

- **1 in 5** respondents struggle to pay their rent or mortgage
- **30%** of respondents rate the condition of their home “fair” or “poor”
- **1 in 8** experienced displacement in the last 5 years
- **78%** of respondents whose household includes a member with a disability have accessibility needs in the home or to access the home
- Priority outcomes identified at community events include safety, preserving affordable housing, and quality neighborhood public schools.

# Cost Burden



# Homeownership Rates





# Goals and Priorities

## 2020-2024 Goals

**Goal 1.** Increase the stock of affordable rental units and provide tenant based rental assistance to stabilize low income families.

**Goal 2.** Improve public infrastructure in low and moderate neighborhoods to help low and moderate-income households remain in their homes, facilitate safe neighborhoods, and better access services, recreation/parks, and transit.

**Goal 3.** Stabilize households with repair needs and invest in innovative programs to increase homeownership options as opportunities arise.

## 2020-2024 Goals

**Goal 4.** Support service providers to address the needs of low-income residents, residents vulnerable to displacement, and special needs populations.

**Goal 5.** Provide community development and economic assistance to businesses, residents, and neighborhoods in need.

## 2020-2024 Priority Needs

- Priority needs and populations
  - Low and moderate-income owners and renters
  - Renters facing eviction
  - Renters wanting to buy
  - Persons at risk of homelessness
  - Seniors aging in place
  - Youth aging out of foster care
  - Persons with disabilities
  - Residents in mobile home parks

## 2020-2024 Priority Needs

- Priority needs and populations cont. (non-housing)
  - Communities without Internet access
  - Neighborhoods with aging infrastructure and/or poverty concentrations
  - Businesses that provide jobs to low-and-moderate income workers
  - Construction, rehabilitation, acquisition funding
  - Operating support for nonprofit partners
  - Resources for needs gathering and response plans

# Annual Action Plan

# Annual Action Plan

Outlines annual CDBG and HOME projects to carry out the goals and priorities set forth in the Con Plan

# 2020 CDBG Allocation and Distribution

## 2020 CDBG Allocation

**\$1,411,148**

### *Distribution to Urban County Members*

Adams County	\$573,403
Brighton	\$192,817
Northglenn	\$241,500
Federal Heights	\$106,578
Bennett	\$14,620
Administration (20%)	\$282,230



# 2020 CDBG Projects

Project	Urban County Member	Supported Goal	Amount
Minor Home Repair Program	Adams County*	Stabilize households with repair needs	\$151,535
	Northglenn		\$241,500
	Federal Heights		\$24,578
	Brighton		\$75,000
Total			\$492,613
Adams County Respite Housing Program	Adams County Brighton	Support service providers	\$120,000
			\$30,000
Total			\$150,000
Rental Housing Inspection Program	Federal Heights	Improve public infrastructure	\$82,030
City of Brighton Historic City Hall ADA Bathroom Remodel**	Brighton	Improve public infrastructure	\$264,461
Adams County Sherrelwood ADA Sidewalks and Ramps***	Adams County	Improve public infrastructure	\$400,000

\*Includes CDBG Program Income

\*\*Includes prior year resources and any unused budget will be moved to MHR Program or Adams County Respite Housing Program

\*\*\*Supplemental funding to the 2019 project underway

# 2020 HOME Allocation and Distribution

## 2020 HOME Allocation

**\$1,038,668**

### *Distribution to HOME Consortium Members*

Adams County	\$346,084
Westminster	\$189,038
Thornton	\$191,946
CHDO Set-Aside* (15%)	\$155,800
CHDO Operating (5%)	\$51,933
Administration (10%)	\$103,867

\*Required set-aside for a qualified Community Housing and Development Organization

## 2020 HOME Projects

- Adams County did not receive any HOME applications during the application period
  - Open April 8-30, 2020
- Applications will reopen November 1, 2020

# Next Steps and Action Items

## Con Plan and AAP

1. Does BOCC support the Con Plan as drafted?
2. Does BOCC support the proposed CDBG projects as outlined in the AAP?
3. Questions or Comments?

If supported, staff will move forward with a 30- day public comment period.

1. Public hearing date of December 8, 2020.
2. Subsequent submission of the Con Plan and AAP to HUD upon BOCC approval.



**Root Policy Research**

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[www.rootpolicy.com](http://www.rootpolicy.com)

970.880.1415

*Adams County*

*2020-2024*

*Consolidated Plan &  
2020 Action Plan*

*PREPARED FOR:*

Adams County, Colorado  
4430 S. Adams County Parkway  
Brighton, CO 80601  
720.523.6210

*DRAFT*

Created  
October 13, 2020

## Executive Summary

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

#### 1. Introduction

Adams County is eligible to receive an annual allocation of HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD). This document is the Adams County 2020–2024 Consolidated Plan (Con Plan) for the Adams County HOME Consortium (Consortium) and Urban County. The Con Plan is the five-year plan that addresses strategic goals and program objectives for the future use of HOME and CDBG. The goals and objectives of the Con Plan were developed based on stakeholder and community feedback.

HOME is a federal housing grant that assists communities in addressing residents' housing needs. The HOME Consortium includes the Urban County, as defined below, as well as the cities of Thornton and Westminster. Adams County is the lead agency for the Consortium's HOME funds.

CDBG funds are used to address community development and housing needs of the residents of the Urban County, which includes the cities of Northglenn, Federal Heights, Brighton, the Town of Bennett, and unincorporated Adams County. The Cities of Westminster and Thornton receive CDBG directly and, as such, do not receive CDBG funds from the County.

In 2020, Adams County is eligible to receive \$1,411,148 in CDBG funds and \$1,038,668 in HOME funds. Future funding is determined on an annual basis.

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

Adams County's new funding priorities were informed by stakeholder consultation, resident input, and the market analysis and needs assessment conducted for this Plan. These priorities were discussed with key community members, Urban County and Consortium members, and are used to evaluate applications for CDBG and HOME funding for the 2020-2024 program years.

##### **Goal 1. Increase the stock of affordable rental units and provide tenant based rental assistance to stabilize low income families.**

Priority needs/priority populations addressed:

- Affordable rental housing
- Low income renters
- Persons at risk of homelessness
- Youth aging out of foster care
- Special needs residents

**Goal 2. Improve public infrastructure in low and moderate neighborhoods to help low and moderate-income households remain in their homes, facilitate safe neighborhoods, and better access services, recreation/parks, and transit.**

Priority needs/priority populations addressed:

- Neighborhoods with aging infrastructure and/or poverty concentrations
- Seniors aging in place
- Persons with disabilities
- Residents in mobile home parks
- Communities without Internet access
- Low and moderate-income owners and renters

**Goal 3. Stabilize households with repair needs and invest in innovative programs to increase homeownership options as opportunities arise.**

Priority needs/priority populations addressed:

- Low and moderate-income homeowners
- Seniors aging in place
- Low to moderate-income renters wanting to become owners
- Persons with disabilities

**Goal 4. Support service providers to address the needs of low-income residents, residents vulnerable to displacement, and special needs populations.**

Priority needs/priority populations addressed:

- Persons at risk of homelessness
- Special needs populations
- Youth aging out of foster care
- Renters wanting to buy
- Renters facing eviction

**Goal 5. Provide community development and economic assistance to businesses, residents, and neighborhoods in need.**

Priority needs/priority populations addressed:

- Support or create facilities that aid through construction, rehabilitation, acquisition funding
- Assist businesses that provide jobs to low- and moderate-income workers
- Operating support
- Resources for needs gathering and response plans

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

Adams County has successfully focused its use of CDBG and HOME to meet housing and community development needs, targeted to low-to-moderate income residents, neighborhoods, and developments. Adams County plans to continue to focus federal resources on meeting the needs of the community.

Additionally, Adams County maintains positive relationships with organizational partners, including the Urban County and HOME Consortium members, local housing authorities, and non-profit organizations. Past project and program successes with these partners helped shape the County's goals for the 2020-2024 program years.

Adams County is committed to responsibility managing HOME and CDBG. Adams County has improved processes from the application through the required monitoring phases for each project. As such, Adams County works closely with the Subgrantees and Subrecipients to ensure that realistic and feasible projects are selected for funding. All projects must meet the goals and objectives defined in the Con Plan but must also be considered feasible and meet all federal regulations. The County is committed to ensuring compliance with all federal regulations.

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

Citizen participation in development of this Plan was primarily achieved through completion of a resident survey, community meetings, and focus groups.

Adams County residents had an opportunity to share their experiences with housing options and community resources through a resident survey. Offered in English and Spanish and in a 508-compliant format, the survey was available online and a postage-paid mail version. A total of 1,708 Adams County residents participated in the survey. Residents who commonly face disproportionate housing needs were well-represented by respondents, including:

- 637 households with children;
- 227 seniors, age 65 and older;
- 472 had a household member with a disability;
- 399 renters;
- 380 residents who were precariously housed (living in their cars, shelters, or temporarily staying with family or friends);
- 384 households with an annual income of less than \$25,000; and
- Another 270 households with an annual income of between \$25,000 and \$50,000.

The survey instrument included questions about residents' current housing and financial situation, housing and transportation challenges, knowledge of and access to community resources, and experience with housing discrimination.

In Fall 2019, housing and community development staff from Adams County and other Consortium jurisdictions participated in three community events—Adams County Cares Day, Westminster Halloween Harvest Festival, and Thornton Harvest Festival—to collect resident input on housing and



community development needs. A total of 401 residents participated in conversations and activities to identify top community needs; prioritize community development and housing investments; and pinpoint gaps in access to resources and institutional structures.

Growing Home and the Adams County Housing Authority (d/b/a Maiker Housing Partners) hosted a joint resident focus group with 13 participants to inform this plan.

Stakeholders engaged throughout the process include Maiker Housing Partners, Growing Home, Adams County Homelessness Task Force, Family Tree, Adams County Education Consortium, Adams 12 Student and Family Outreach Program, Adams County Workforce and Business Center, and Court Appointed Special Advocates (CASA).

**5. Summary of public comments**

This section will be completed when the public comment period is complete.

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

All comments and views were accepted.

**7. Summary**

In conclusion, CDBG and HOME funded projects for the 2020-2024 Consolidated Planning period will meet the County's priorities, goals, and objectives. Residents and community organizations will continue to be informed and invited to participate in the CDBG and HOME process to ensure projects meet the needs of the community.

**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.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	ADAMS COUNTY	Adams County Community and Economic Development
HOME Administrator	ADAMS COUNTY	Adams County Community and Economic Development

**Table 1 – Responsible Agencies**

**Narrative**

Adams County Community and Economic Development Department, through the Community Development Division (Community Development), administers Adams County’s annual CDBG and HOME awards. Adams County is the lead entity for preparing the Con Plan for the HOME Consortium and Urban County. The Urban County and HOME Consortium members participated in development of the Con Plan.

Thornton and Westminster completed its own Consolidated Plan for CDBG funds for its respective community.

**Lead Agency (CDBG Administrator)**

Adams County works in partnership with the cities of Brighton, Northglenn, and Federal Heights, Town of Bennett, and unincorporated Adams County to make up the Adams County Urban County. Each year, the Urban County members are awarded a proportionate share of CDBG funds that are to be utilized to meet the community and housing needs of each community. At minimum, 70% of CDBG funds benefit low-to-moderate income residents within the Urban County areas.

As the lead agency of the Urban County, Adams County assumes the responsibility of administering the CDBG funds and completes all required CDBG reporting. Adams County retains the allowable 20% cap of CDBG for program administration.

Each year the Urban County members submit a CDBG application for projects. Applications are reviewed for eligibility with CDBG by Community Development staff. Upon review, Community Development presents eligible applications to the Board of County Commissioners for final approval.

**Lead Agency (HOME Administrator)**

Adams County works in partnership with the cities of Thornton and Westminster to make up the Adams County HOME Consortium. Each year, the HOME Consortium and Urban County areas are awarded a proportionate share of HOME funds that are to be utilized to meet housing needs of each community. A minimum, 90% of HOME funds benefit low-to-moderate income residents within the Urban County and HOME Consortium areas.

As the lead agency of the HOME Consortium, Adams County assumes the responsibility of administering the HOME funds and completes all required HOME reporting. Adams County retains the allowable 10% cap of HOME funds for administration expenses.

Twice a year Adams County opens a Notice of Funding Availability (NOFA) to announce the HOME application cycle. Affordable housing developers apply for HOME funds directly from the County. Applications are reviewed for eligibility with HOME by Community Development staff and presented to the HOME Consortium members. Upon review, Community Development presents eligible applications to the Board of County Commissioners for final approval.

**Consolidated Plan Public Contact Information**

Melissa Scheere, Community Development Manager,  
Community and Economic Development Department

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Brighton, CO 80601

[mscheere@adcogov.org](mailto:mscheere@adcogov.org)

**PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

**1. Introduction**

Stakeholder consultation for this Five-year Plan included:

- 1) Regular meetings with housing and community development staff from partner jurisdictions;
- 2) Participation in meetings with the county's Poverty Reduction Team to develop a countywide plan to address homelessness;
- 3) Meetings and coordination with stakeholders on Response and Recovery Teams to address emerging and critical needs related to the COVID-19 pandemic;
- 4) Presentations at two study sessions with Adams County Commissioners and City Councils in Thornton and Westminster; and
- 5) Interviews with relevant stakeholders to ensure the needs of their clients were captured in the needs assessment.

**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)).**

Adams County works in collaboration with the cities of Westminster and Thornton through the HOME Consortium to distribute HOME funds for eligible projects that create or preserve housing. Adams County also works with local certified Community Housing Development Organizations (CHDOs) and local housing authorities to provide essential services. These organizations include Community Resources and Housing Development Corporation (CRHDC), Maiker Housing Partners, and the Brighton Housing Authority (BHA).

During development of the Con Plan, Adams County staff in Community and Economic Development and Poverty Reduction & Neighborhood Outreach were actively involved in several regional task forces to address regional challenges of homelessness; facilitate coordinated service provision; and deploy funds to mitigate economic losses and homelessness stemming from the COVID-19 pandemic. Adams County staff also led countywide outreach efforts to encourage residents to participate in the 2020 Census. These regional groups met weekly or monthly and included: Tri-County Health; Maiker Housing Partners; Growing Home; Rocky Mountain Cradle to Career Partnership; the Early Childhood Partnership of Adams County; Adams County School Districts; Colorado 9 to 5; Mile High Connects; Enterprise Community Partners; and the Colorado Center on Law and Policy.

**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 Metro Denver Homeless Initiative (MDHI) works closely with each county in the continuum (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson) to build a homeless crisis response system that gets people back into housing as quickly as possible. MDHI is a member of the Adams County task force overseeing development of a countywide plan to address homelessness. Adams

County has coordinated with homeless providers working in Adams County to fund programs serving homeless individuals, families, families with children, veterans, youth, and persons at risk of becoming homeless. The Continuum of Care system in the greater Denver area would benefit from a stronger network of community navigators and satellite sites outside of the City of Denver to connect persons experiencing homelessness more readily with resources.

**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; Adams County no longer receives ESG directly.

**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**

Agencies, groups, and organizations who were invited to participate in the stakeholder outreach, and who were consulted during development of the Con Plan included the following:

- Employment training and support services, including Adams County Education Consortium and Adams County Workforce and Business Center;
- Local housing authorities, including Maiker Housing Partners and Brighton Housing Authority;
- Services for people experiencing homelessness, including Family Tree, Adams 12 Student and Family Outreach Program, and Adams County Homelessness Task Force;
- Family resource centers, including Growing Home; and
- Organizations serving victims of domestic violence, including Growing Home and CASA.

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

N/A; the Adams County Consolidated Plan process provided an opportunity and invited participation and comments from all identified organizations serving low- and moderate-income Adams County residents and residents with special needs.

**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	Metro Denver Homeless Initiative	Adams County will continue to support Continuum of Care service providers including MDHI, Growing Home, ACCESS Housing, etc. in the provision of affordable housing and services to assist persons who are homeless and/or at-risk of homelessness.
Analysis of Impediments to Fair Housing Choice	Adams County	Approach funding priorities and strategic goals with equity framework.
Balanced Housing Plan, adopted 7/10/2018	Adams County	Con Plan goals and activities are aligned with this Plan.
2017 Community Needs Assessment	Adams County	Con Plan goals and activities are aligned with this Plan.
Housing Needs Assessment	Adams County	Identification of housing needs and opportunities to inform the Con Plan.
An Assessment of Adams County’s Efforts to Address Homelessness	Adams County	This plan informed the needs of people experiencing homelessness and regional coordination.
Imagine Adams County (Comprehensive Plan)	Adams County	Identify non-housing community needs and hazard mitigation.
Making Connections – Southwest Adams County	Adams County	Opportunities and infrastructure needs identified in this plan are reflected in the Con Plan.
PACT Adams County’s Poverty Reduction Plan	Adams County	Strategies for poverty reduction are articulated in the Con Plan.

## **Table 2 – 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(l))**

Adams County works in collaboration with the Urban County and HOME Consortium members to implement the Con Plan. These partnerships are solidified through Intergovernmental Agreements between Adams County and each of the HOME Consortium and Urban County jurisdictions. Adams County coordinates with these communities to distribute CDBG and HOME funds to high priority projects throughout the HOME Consortium and Urban County areas that meet the goals and objectives of the Con Plan.

HOME consortium members collaborated in the development of this Consolidated Plan in addition to ongoing administration of HUD funding. All of the Consortium members participate in the Metro Denver Homelessness Initiative (MDHI), which facilitates, integrates and tracks cooperative, community-wide and regional systems of care for people who have become homeless, but seek to live in a stable home and maximize self-sufficiency. Inter-jurisdictional collaboration in Adams County also occurs through the Adams County Coalition for the Homeless, Jefferson County Heading Home, Severe Weather Shelter Network, the Cold Weather Cares Advisory Board, the Adams County Municipal Workgroup and the Heading Home Governance Group, Maiker Housing Partners, and the Adams County Homelessness Task Force.

Finally, Adams County has created response and recovery teams to foster cross-sector community collaboration as part of its COVID-19 emergency management and recovery strategy. The teams have been developed to provide information and aid in real-time, including policy, resource, and system shifts to address emerging needs. The response and recovery teams include childcare, business support and retention, aging services, uninsured and healthcare access, housing stability, food security and essentials, and support for the unemployed and future workforce.

#### **Narrative**

Please see above.

**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 in development of the Con Plan was primarily achieved through completion of a resident survey, community meetings, and focus groups.

Adams County residents had an opportunity to share their experiences with housing options and community resources through a resident survey. Offered in English and Spanish and in a 508-compliant format, the survey was available online and in a paid postage mail version. A total of 1,708 Adams County residents participated in the survey. Residents who commonly face disproportionate housing needs were well-represented by respondents, including:

- 637 households with children;
- 227 seniors, age 65 and older;
- 472 had a household member with a disability;
- 399 renters;
- 380 residents who were precariously housed (living in their cars, shelters, or temporarily staying with family or friends);
- 384 households with an annual income of less than \$25,000; and
- Another 270 households with an annual income of between \$25,000 and \$50,000.

The survey instrument included questions about residents’ current housing and financial situation, housing and transportation challenges, knowledge of and access to community resources, and experience with housing discrimination.

In Fall 2019, housing and community development staff from Adams County and other Consortium jurisdictions participated in three community events—Adams County Cares Day, Westminster Halloween Harvest Festival, and Thornton Harvest Festival—to collect resident input on housing and community development needs. A total of 401 residents participated in conversations and activities to identify top community needs; prioritize community development and housing investments; and pinpoint gaps in access to resources and institutional structures.

The County’s consultant preparing this plan also worked with Growing Home and Maiker Housing Partners to facilitate a joint resident focus group with 13 participants.



Stakeholders engaged throughout the process include Maiker Housing Partners, Growing Home, Adams County Homelessness Task Force, Family Tree, Adams County Education Consortium, Adams 12 Student and Family Outreach Program, Adams County Workforce and Business Center, and CASA.

A 30-day comment period on the draft Con Plan, and a Public Hearing was held December 8, 2020 virtually on the Adams County's YouTube channel (<https://www.adcogov.org/events/bocc-public-hearing-16>).

Please see Citizen Participation in **Appendix \_\_\_** for a thorough discussion of the findings from the citizen participation process.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
1	Community Meetings	All residents, particularly those with housing and human services needs	260 Westminster Halloween Harvest Festival; 86 Thornton Harvest Festival; 55 Adams County Cares	Wide range of comments covering housing and community development needs.	All comments or views received were accepted.	
2	Citizen Survey for Consolidated Plan and Community Services	All residents, particularly those with housing and human services needs	1,708 Adams County residents; 525 Thornton; 535 unincorporated Adams; 297 Westminster; 252 Brighton; 99 Northglenn	Feedback related to housing and community development needs as well as human services needs and challenges.	All comments or views received were accepted.	
3	Resident focus groups	Residents most vulnerable to housing barriers and with disproportionate housing needs	13 residents of Maiker Housing Partner and Growing Home rental properties shared their experience with housing in Adams County; residents represented Spanish speakers, residents with a disability, and other minority groups	Feedback related to housing needs and challenges, community access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	

**Table 3– 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.** Growth in Adams County and the Denver Metro Region has contributed to rising housing prices and limited affordable supply. The most prominent housing problem for low income households in Adams County is cost burden. 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 Pacific Islanders and African American households in Adams County have some disproportionate need compared to the jurisdiction as a whole and white households.
- Severe housing problems are most prevalent among extremely low-income households earning less than 30 percent AMI. Among households earning less than 30 percent AMI, all minority groups, except Hispanic households, have disproportionate housing needs compared to white households.
- 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.** A total of 476 residents in Adams County were experiencing homelessness in 2020, a slight decrease compared to 483 residents in 2019. Of these residents, 95 were newly homeless and 170 were chronically homeless. The majority, 276 (58%), were living in emergency shelters, 160 persons (34%) were unsheltered, with 8 percent (40 persons) housed in transitional housing.

**Non-homeless special needs.** Non-homeless special needs populations include elderly households, households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation, and/or self-care/independent living limitation), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The characteristics of these populations are described in NA-45.

**Non-housing community development needs.** The primary community development needs identified in the 2017 Community Needs Assessment, besides housing, were food assistance for low-income residents experiencing food insecurity and accessible and affordable public transportation. Focus groups held for the Community Needs Assessment also identified a lack of free public pools, parks, and recreation areas for children. Residents expressed a need for access to public computers and basic adult education and vocational training services. There are several active public works projects in Adams County to improve drainage, sidewalk paving and ADA accessibility, and street paving. Most of these projects are in the more urbanized neighborhoods in the southwest portion of the county.

Needs are expected to increase with the outbreak of COVID-19. Adams County has created response and recovery teams to foster cross-sector community collaboration as part of its COVID-19 emergency management and recovery strategy.

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

### Summary of Housing Needs

Adams County, like many other counties in the greater Denver Metro Area, has experienced strong population and household growth since 2000. This growth has contributed to rising housing prices and limited affordable supply. Severe cost burden and severe housing problems<sup>1</sup> for extremely low-income renter and owner households are the most prevalent housing challenges in Adams County.

**Population and household growth.** The Adams County population grew by 139,310 individuals from 2000 to 2017 for a total population of 503,167 in 2017. This growth in population is an increase of 38.3 percent since 2000, compared to household growth which saw an increase of 29.3 percent over the same time. Slightly lower household growth rates indicate that household sizes increased.

**Income Growth.** Median household income in Adams County showed a strong growth rate of 40.6 percent, from \$47,323 in 2000 to \$66,517 in 2017.

**Cost Burden.** According to the 2011-2015 CHAS data, 7,940 extremely low-income rental households experience severe cost burden (61%). Among owner households, a lower number but similar proportion (4,080 households or 57%) are severely cost burdened.

**Housing Problems.** In 2015, 9,730 (75%) extremely low-income rental householders experience one or more severe housing problems. Among owner households, 4,505 (63%) have one or more severe housing problems.

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<sup>1</sup> A severe housing problem is defined by households with one or more severe housing problems that include lack of kitchen or incomplete plumbing, severe overcrowding and/or severe cost burden.

**HUD-Provided Tables**

The HUD-provided tables show cost burden and other housing problems by income level (AMI). For the purposes of this plan, these definitions will be used consistently throughout the NA and MA sections.

- 0-30% AMI = extremely low-income
- 30-50% AMI = very low-income
- 50-80% AMI = low-income
- 80-100% AMI = low-to-moderate income

<b>Demographics</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2017</b>	<b>% Change</b>
Population	363,857	503,167	38.3%
Households	128,156	165,730	29.3%
Median Income	\$47,323	\$66,517	40.6%

**Table 4 - Housing Needs Assessment Demographics**

**Data Source:** 2017 ACS 1-Year, 2000 U.S. Census

**Number of Households Table**

According to the Total Households Table below, the largest low-income populations by household type are small family households, households with young children (less than 6 years old), and senior households.

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	20,110	20,420	32,235	19,475	64,385
Small Family Households	7,100	7,390	13,520	8,625	36,685
Large Family Households	2,680	3,725	5,025	2,670	7,160
Household contains at least one person 62-74 years of age	3,315	3,660	5,875	3,495	10,725
Household contains at least one-person age 75 or older	2,215	2,685	2,675	1,305	3,090
Households with one or more children 6 years old or younger	5,255	5,525	8,155	4,184	12,075

**Table 5 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

Housing problems by type and income level are shown in the following tables. Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems. According to the HUD tables, 12,945 low- to moderate-income renter households (29% of all low- to moderate-income renters) experience cost burden<sup>2</sup> and 12,410 low- to moderate-income renter households (28% of all low- to moderate-income renters) experience severe cost burden<sup>3</sup>. Among low- to moderate-income owner households, 23 percent are cost burdened and 19 percent are severely cost burdened.

### 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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	195	145	120	595	45	60	40	10	155
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	525	315	330	80	1,250	85	60	165	90	400

<sup>2</sup> Cost burdened households are spending more than 30 percent of income on housing, but not more than 50 percent.

<sup>3</sup> Severely cost burdened households are spending more than 50 percent of income on housing.

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,135	1,075	735	325	3,270	295	525	680	175	1,675
Housing cost burden greater than 50% of income (and none of the above problems)	7,940	2,755	440	15	11,150	4,080	2,695	2,025	265	9,065
Housing cost burden greater than 30% of income (and none of the above problems)	1,230	4,640	5,690	935	12,495	1,065	3,100	6,630	3,525	14,320
Zero/negative Income (and none of the above problems)	715	0	0	0	715	560	0	0	0	560

**Table 6 – 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	9,730	4,345	1,655	540	16,270	4,505	3,335	2,915	545	11,300
Having none of four housing problems	2,465	6,455	12,370	5,750	27,040	2,130	6,285	15,300	12,650	36,365
Household has negative income, but none of the other housing problems	715	0	0	0	715	560	0	0	0	560

**Table 7 – 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	610	2,220	2,465	5,295	155	1,275	3,310	4,740
Large Related	490	995	680	2,165	180	680	810	1,670
Elderly	320	635	750	1,705	645	920	1,205	2,770
Other	380	1,395	2,005	3,780	180	430	1,500	2,110
Total need by income	1,800	5,245	5,900	12,945	1,160	3,305	6,825	11,290

**Table 8 – 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	3,705	1,200	105	5,010	1,515	1,010	910	3,435
Large Related	1,245	275	20	1,540	505	600	230	1,335
Elderly	1,100	625	175	1,900	1,515	635	460	2,610
Other	3,005	795	160	3,960	770	575	430	1,775
Total need by income	9,055	2,895	460	12,410	4,305	2,820	2,030	9,155

**Table 9 – Cost Burden > 50%**

**Data** 2011-2015 CHAS  
**Source:**

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	1,370	1,135	775	280	3,560	365	460	495	175	1,495
Multiple, unrelated family households	285	260	250	155	950	15	134	330	85	564
Other, non-family households	25	35	40	20	120	8	0	30	10	48
Total need by income	1,680	1,430	1,065	455	4,630	388	594	855	270	2,107

**Table 10 – Crowding Information - 1/2**

**Data** 2011-2015 CHAS  
**Source:**

	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								

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

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

The number of single person households in Adams County is 36,958. Based on the number of single person households living below the poverty level, 3,406 households (9%) need housing assistance. This need is projected to grow over the next five years to 3,674 single person households in need of assistance. Among single person households who responded to the survey conducted for the development of this Con Plan, 37 percent indicated they have a disability, 31 percent rated the condition of their home fair or poor, and 14 percent indicated they are precariously housed.

Many single person households are elderly residents who are disproportionately likely to have a disability and housing problems. HUD provided CHAS data suggests that more than one-third of elderly households have housing needs, or 13,655 households today and 14,728 in five years.

**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.**

**Households with disabilities.** An estimated 36,935 households in Adams County have at least one resident with one or more disabilities which accounts for 22 percent of all households. Nearly 50 percent of households living with a disability have at least one housing need—equal to 16,876 households—based on the housing problems (CHAS) data provided by HUD. In the next five years, households in need of housing assistance containing persons with hearing, vision, cognitive, ambulatory, self-care, and/or independent living difficulty is projected to grow by 1,325 households, for a total of 18,201 households.

**Victims of domestic violence.** According to the Centers for Disease Control (CDC), 37 percent of women and 34 percent of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking by an intimate partner in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking by an intimate partner in the previous year—are 5.5 percent for women and 5.2 percent for men.

Applying these rates to the Adams County population of women and men over 18 indicates that 19,674 residents are likely to have experienced some type of domestic violence, dating violence, sexual assault and/or stalking by an intimate partner in the previous year. National statistics show that 3.6 percent of women and 1.0 percent of men experiencing intimate partner violence need housing services. In Adams County, these statistics suggest that 495 victims of domestic violence require housing services each year.

Although the supportive and housing services needed by intimate partner violence (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.<sup>4</sup>

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

Severe cost burden and severe housing problems are the most common housing problems in Adams County for extremely low-income renter and owner households. According to the 2011-2015 CHAS data provided by HUD, 7,940 extremely low-income rental households experience severe cost burden (61%). Among owner households, a lower number but similar proportion (4,080 or 57%) are severely cost burdened.

Severe housing problems include lack of kitchen or incomplete plumbing, severe overcrowding and/or severe cost burden. More than 9,700 (75%) extremely low-income rental householders experience one or more severe housing problems. Among owner households, 4,505 (63%) have one or more severe housing problems.

The top ten housing challenges that emerged from resident survey responses include:

- I struggle to pay my rent or mortgage,
- I worry about my rent going up to an amount I cannot afford,
- Too much traffic or too much street noise,
- I want to buy a house but cannot afford the down payment,
- I want to buy a house, but I have too much debt to qualify for a mortgage,
- I have bad, rude, or loud neighbors,
- High crime in my neighborhood,
- My house or apartment is not big enough for my family members,
- No or few grocery stores or healthy food stores in the area,
- Poor or low school quality in my neighborhood.

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

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<sup>4</sup> [http://www.endhomelessness.org/pages/domestic\\_violence](http://www.endhomelessness.org/pages/domestic_violence)

“Small related” renter and “other” renter (“other” may include singles, roommates, people living in group homes, etc.) households are the most affected by cost burden. Table 9 shows 5,010 small, related renter households and 3,960 other renter households are cost burdened, which combined make up 72 percent of all low- to moderate-income renter households that are cost burdened.

For owner households, elderly households earning less than 30 percent AMI represent most of the cost burdened (56%) and about one in three of extremely cost burdened owner households earning less than 30 percent AMI. Crowding is particularly prevalent in single family households with 3,560 (77%) of single-family low-income renters and 1,495 (71%) single family homeowners experiencing overcrowding.

Housing problems disproportionately experienced by residents of minority races and ethnicities are discussed below. According to HUD CHAS data, residents who experience the highest rates of housing problems include: Pacific Islander, Asian, American Indian and African American households.

Disproportionate housing needs found in the Adams County resident survey include:

- **Home condition.** Overall, 30 percent of survey respondents rate the condition of their home “fair” or “poor”. More than half of those who are precariously housed, have household incomes less than \$25,000, are African American, or are renters consider their home to be in fair/poor condition. In contrast, only 10 percent of homeowners and three percent of those with household incomes of \$100,000 or more consider their home to be in fair/poor condition.
- **Size of home.** While 13 percent of all respondents report that their “house or apartment isn’t big enough for my family members,” renter households, precariously housed households, low income households, racial and ethnic minorities, and households with children are more likely and in some cases twice as likely (Hispanic, large families) to say their home isn’t big enough for their household.
- **Neighborhood crime.** Overall, 13 percent of Adams County respondents identify “high crime in my neighborhood” as a housing challenge. Residents with a housing subsidy are more than twice as likely to consider high crime a current challenge, and renters, African American respondents, and respondents with household incomes of \$25,000 to \$50,000 are also more likely to name high crime as a challenge.
- **School quality.** Respondents with children under the age of 18, those in large households, and those with household incomes greater than \$100,000 are more likely than the all Adams County respondents to identify “poor/low school quality in my neighborhood” as a challenge.

**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**

Households spending 50 percent or more of their income on housing are considered 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. CHAS data indicates that 20,215 Adams County households (11,150 renters and 9,065 owners) are severely cost burdened, spending more 50 percent or more of their income on housing. One in four African American households are severely cost burdened, spending more than 50 percent of their income on housing.

The resident survey identifies residents who are precariously housed as at risk of becoming unsheltered. Based on the Adams County resident survey, an estimated 22 percent of households in Adams County are precariously housed. Among resident survey respondents, two in five (43%) who are currently precariously housed experienced displacement from a residence in Adams County in the past five years. Three in 10 had to move because rent increased more than they could pay and one in four were evicted for being behind on the rent.

For those respondents who would move if they had the opportunity, the most typical barriers reflect market realities (i.e., lack of housing to rent or buy that the respondent can afford) and a lack of resources to pay the costs required to move into a new rental unit, especially deposits, application fees, and moving expenses. These factors compound the difficulty of finding an affordable home to rent. Further, it is likely a significant barrier keeping those who are precariously housed—doubled up, staying with friends and family, or homeless—in their tenuous situation.

**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:**

Two definitions for at-risk populations are included in the estimates provided above.

**Severely cost burdened households.** Households spending 50 percent or more of their income on housing are considered 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.

**Precariously housed households.** “Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing and residents who are “staying with friends/family” —people who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household exchange for housing (e.g., childcare, healthcare services).

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

The characteristics most commonly linked with housing instability and an increased risk of homelessness include prior history of eviction or foreclosure; being precariously housed; difficulty paying utilities or property taxes; bad credit history; criminal history; mental illness; prior episodes of homelessness; domestic violence in all its forms which includes but is not limited to: physical abuse, financial abuse, sexual abuse, technological abuse, and emotional abuse; LGBTQ youth; and/or extremely low-income households.

Among the resident survey respondents who are precariously housed: 54 percent have household incomes less than \$25,000; 47 percent have been denied housing due to bad credit; 26 percent have been denied housing due to past eviction history; and 15 percent experienced displacement due to domestic violence or harassment.

**Discussion**

See above.

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

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need. Housing problems include:

- Lack of complete kitchen facilities.
- Lack of complete plumbing facilities.
- Overcrowded households with more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 30 percent of income.

**Introduction**

A disproportionately greater need exists when the members of a racial or ethnic group at any income level experience housing problems at a greater rate (defined as 10 percentage points or more) than the income level as a whole or white households within the same income bracket. 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 that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

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

<b>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	16,530	2,305	1,275
White	7,315	1,240	820
Black / African American	1,065	110	25
Asian	605	55	70
American Indian, Alaska Native	95	0	0
Pacific Islander	25	0	0
Hispanic	7,195	865	305

**Table 12 - 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	15,420	5,005	0
White	7,085	2,830	0
Black / African American	490	175	0
Asian	410	95	0
American Indian, Alaska Native	80	4	0
Pacific Islander	15	0	0
Hispanic	7,100	1,765	0

**Table 13 - 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	16,885	15,350	0
White	9,750	8,490	0
Black / African American	370	380	0
Asian	580	440	0
American Indian, Alaska Native	45	35	0
Pacific Islander	50	10	0
Hispanic	5,780	5,855	0

**Table 14 - 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	5,540	13,940	0
White	3,650	8,795	0
Black / African American	160	230	0
Asian	200	230	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	1,480	4,340	0

**Table 15 - 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**

This section discusses the income categories in which a racial or ethnic group(s) has disproportionately greater need.

**0-30% AMI.** At this income level, 88 percent of all households have at least one of the four housing problems. Across all races and ethnicities, housing problems are very high. Pacific Islander households and American Indian households both experience disproportionate needs compared to White households and the jurisdiction as a whole. Both Pacific Islander and American Indian households are more likely to experience housing problems than White households by 14 percentage points and the jurisdiction by 12 percentage points.

**30-50% AMI.** Like the segments of the population earning less than 30 percent AMI, all households in this income group have high rates of housing needs. In the jurisdiction overall, 75 percent of households have at least one housing problem. For households earning 30 to 50 percent of AMI, Pacific Islander households experience a disproportionate need at 29 percentage points higher than White households. However, there are very few Pacific Islander households in this income bracket (15 households). American Indian households at this income level have a disproportionate need of 24 percentage points higher than White households.

**50-80% AMI.** Approximately half of households within this income classification experience one or more housing problems. Pacific Islander households experience a disproportionate need of 30 percentage points higher than White households and 31 percent higher than the jurisdiction as a whole.

**80-100% AMI.** More than one in four households earning 80 to 100 percent of AMI in the jurisdiction continue to have one or more housing problems. Disproportionately high housing needs are experienced by African American households at a rate 12 percentage points higher than White households and Asian households at 17 percentage point higher than White households.

**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.

**Introduction**

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Adams County households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems:

- Housing lacks complete kitchen facilities
- Housing lacks complete plumbing facilities
- Household has more than 1.5 persons per room
- Household cost burden exceeds 50 percent.

A disproportionately greater need exists when the members of a racial or ethnic group at any income level experience housing problems at a greater rate (10 percentage points or more) than the income level. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 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 that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

**0%-30% 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	14,235	4,595	1,275
White	6,115	2,445	820
Black / African American	965	210	25
Asian	545	115	70
American Indian, Alaska Native	80	15	0
Pacific Islander	25	0	0
Hispanic	6,300	1,765	305

**Table 16 – 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**

<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	7,680	12,740	0
White	3,305	6,615	0
Black / African American	245	420	0
Asian	280	230	0
American Indian, Alaska Native	55	30	0
Pacific Islander	0	15	0
Hispanic	3,625	5,245	0

**Table 17 – 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	4,570	27,670	0
White	2,230	16,005	0
Black / African American	55	695	0
Asian	265	755	0
American Indian, Alaska Native	15	70	0
Pacific Islander	0	60	0
Hispanic	1,890	9,740	0

**Table 18 – 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	1,085	18,400	0
White	560	11,890	0
Black / African American	4	385	0
Asian	100	330	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	420	5,395	0

**Table 19 – 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**

This section discusses the income categories in which a racial or ethnic group(s) has disproportionately greater need.

**0-30% AMI.** Like the previous discussion on housing needs, all groups have relatively high rates of severe housing problems at this income level with 76 percent of all households. Except for Hispanic households, all other minority groups have disproportionate housing needs at a rate higher than White households. Pacific Islander households at 29 percentage points higher, American Indian households at 13 percentage points higher and African American and Asian households equally at 11 percentage points higher than White households. The total number of Pacific Islander households is much lower than most other races or ethnicities (total of 25 Pacific Islander households at this income bracket).

**30-50% AMI.** In the jurisdiction overall, 38 percent of households have at least one severe housing problem. For households earning 30 to 50 percent of AMI, American Indian and Asian households experience a disproportionate need compared to White households with 65 and 55 percent respectively compared to 33 percent for White households.

**50-80% AMI.** For households earning 50 to 80 percent of AMI, Asian households (26%) experience a disproportionate need compared to White households (12%).

**80-100% AMI.** In this income bracket, Asian households (23%) experience disproportionate severe housing needs compared to White households (4%).

**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.

**Introduction**

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

A disproportionately greater need exists when members of a racial or ethnic group at a specific income level experience housing problems at a rate 10 percentage points or more than all other households at that specific income level. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need because they are at the same income level and experience housing problem at a rate 12 percentage point greater than other households with the same income.

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 that can be useful in describing overall need.

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

**Housing Cost Burden**

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	101,210	32,025	22,075	1,310
White	67,370	18,340	11,170	850
Black / African American	2,275	995	1,120	25
Asian	2,770	810	925	70
American Indian, Alaska Native	460	80	135	0
Pacific Islander	110	65	25	0
Hispanic	26,845	11,365	8,255	310

**Table 20 – Greater Need: Housing Cost Burdens AMI**

**Data** 2011-2015 CHAS  
**Source:**



## **Discussion**

Table 21 (above) shows housing cost burden by race/ethnicity of householders regardless of income. For the county overall, 101,210 households pay less than 30 percent of their income in housing costs while 32,025 pay between 30 and 50 percent (cost burdened), and 22,075 pay more than 50 percent (severely cost burdened). Countywide, 21 percent of all households are cost burdened and 14 percent are severely cost burdened.

Pacific Islanders (33%) are disproportionately cost burdened compared to the county (21%) and White households (19%). African American households (26%) are disproportionately severely cost burdened compared to the county (14%) and White households (12%).

**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?**

According to CHAS data, Pacific Islanders are disproportionately cost burdened and African American households are disproportionately *severely* cost burdened compared to the county overall and to White households.

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

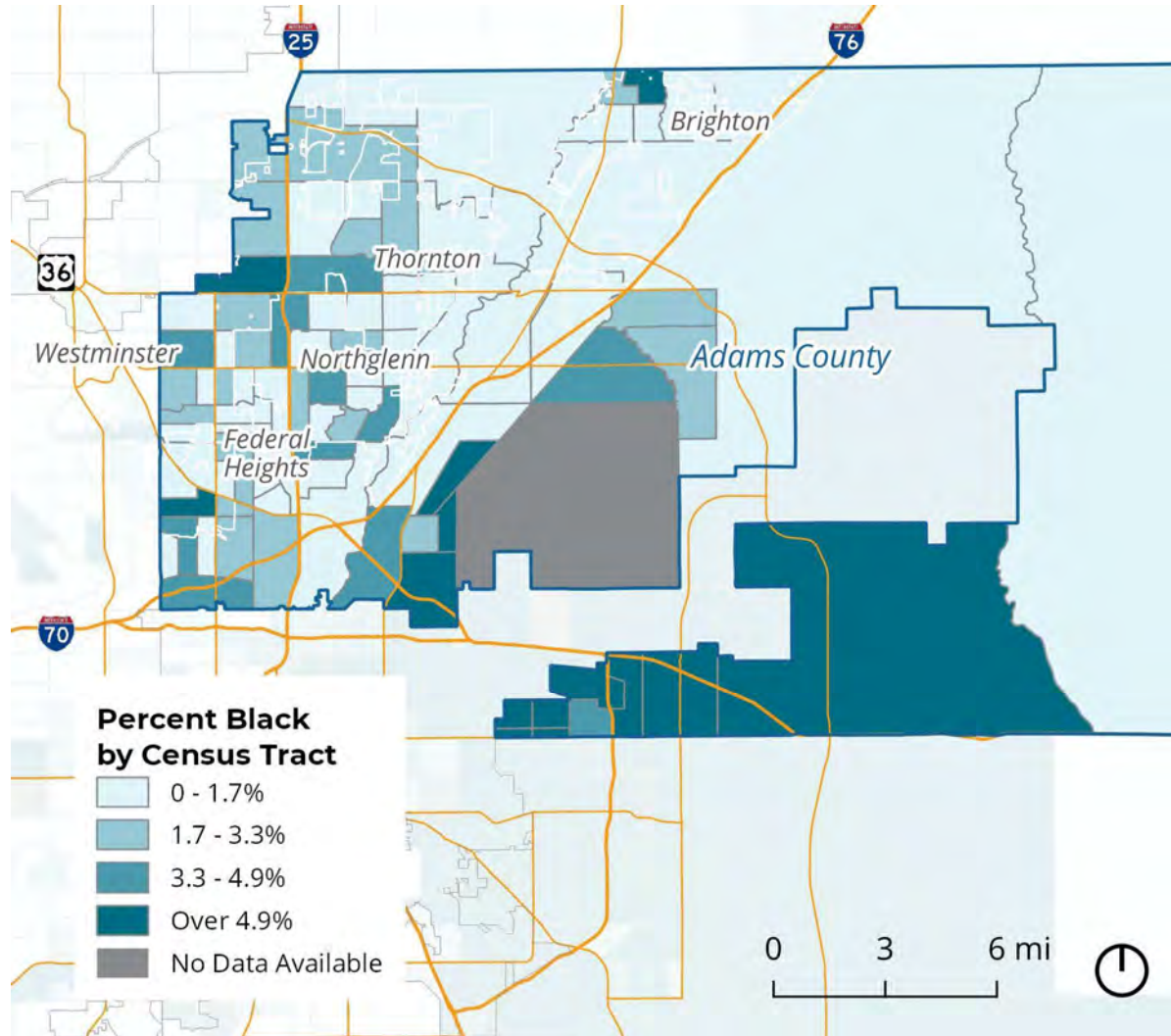
According to the resident survey conducted for the Con Plan, overall, 30 percent of Adams County households said they face housing challenges. These proportions are much higher for African Americans (53%), residents of Hispanic descent (45%), Native Americans (44%), and households earning lower than \$25,000 (57% have housing needs)—which is correlated with race and ethnicity.

The resident survey reveals a persistent pattern of disproportionate housing needs for African American residents in the county—including the experience of displacement, residing in a high crime neighborhood, and experiencing discrimination in accessing housing.

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

The African American population makes up just 3 percent of Adams County residents. As the map below shows, some neighborhoods within the county exhibit moderate concentrations of Black residents, particularly in the southeast.

**Percent of Black Residents by Census Tract, Select Cities, Adams County, 2018**



Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of Black residents (3.3%)

Source: 2018 ACS 5-year estimates and Root Policy Research

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

**Introduction**

The programs coordinated by Adams County Housing Authority, (doing business as Maiker Housing Partners) and Brighton Housing Authority remain the primary providers of affordable housing in the county for households in the lowest income categories. Maiker Housing Partners is the largest affordable housing provider in Adams County. Their mission is, “to disrupt generational poverty through socially conscious community development in Adams County.” The only other alternative is federally subsidized housing. Maiker Housing Partners and Brighton Housing Authority manage and maintain conventional public housing developments throughout the county and several scattered site developments. Both Maiker Housing Partners and Brighton Housing Authority own and operate public housing units, senior and disabled affordable units, and administer tenant and project-based Section 8 vouchers. Maiker Housing Partners and Brighton Housing Authority frequently apply for CDBG and HOME funds for non-public housing units to develop new affordable housing or preserve and maintain already affordable units throughout Adams County.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units' vouchers in use	N/A	N/A	42	1,505	75	1,430	70	50	14

**Table 21 - Public Housing by Program Type**

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

**Data Source:** Maiker Housing Partners and PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	N/A	N/A	11,005	13,959	11,727	14,070	13,746	10,876
Average length of stay	N/A	N/A	5.35	2.83	1.25	2.91	1.65	2.05
Average Household size	N/A	N/A	1.09	2.58	2.36	2.59	1.05	3.5
# Homeless at admission	N/A	N/A	N/A	201	N/A	201	51	N/A
# of Elderly Program Participants (>62)	N/A	N/A	N/A	376	N/A	376	24	N/A
# of Disabled Families	N/A	N/A	N/A	573	N/A	573	43	N/A
# of Families requesting accessibility features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of DV victims	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Table 22 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** Maiker Housing Partners and PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	N/A	N/A	N/A	1,120	N/A	1,120	47	N/A	N/A
Black/African American	N/A	N/A	N/A	269	N/A	269	9	N/A	N/A
Asian	N/A	N/A	N/A	18	N/A	18	0	N/A	N/A
American Indian/Alaska Native	N/A	N/A	N/A	42	N/A	42	1	N/A	N/A
Pacific Islander	N/A	N/A	N/A	3	N/A	3	0	N/A	N/A
Other	N/A	N/A	N/A	16	N/A	16	0	N/A	N/A

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

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

**Data Source:** Maiker Housing Partners and PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	N/A	N/A	N/A	759	N/A	759	11	N/A	N/A
Not Hispanic	N/A	N/A	N/A	709	N/A	709	46	N/A	N/A

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

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

**Data Source:** Maiker Housing Partners and PIC (PIH Information Center)

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

Maiker Housing Partners and Brighton Housing Authority provide HUD regulations and related PHA policies in their Administrative Plans. The needs of public housing tenants and applicants for accessible units varies greatly by the type of disability a person lives with. Some tenants and applicants with disabilities require physical accommodations to units, reasonable accommodation for the application process or for ongoing housing needs, or two-bedroom units to accommodate a live-in caretaker.

Maiker Housing Partners also provides a list of properties with handicap accessible units in their informational packet to all new applicates as well as any participants who request this information.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?**

With the acknowledgement that waiting lists do not reflect the total scale of community needs, there are nearly 5,000 households on the waitlist for Housing Choice Vouchers with Maiker Housing Partners as of December 2019. The number of residents on the waitlist for housing through the Brighton Housing Authority is unknown. Of the 5,000 households on the waitlist with Maiker Housing Partners, half of the households are white, 38 percent are Hispanic, and 31 percent are Black. Hispanic and Black households are overrepresented in the waitlists for Housing Choice Vouchers. While 38 percent of households on the waitlist are Hispanic, only 31 percent of the population is Hispanic. Similarly, 31 percent of households on the waitlist are Black while only three percent of the population is Black.

One in four residents on the waitlist have a disability compared to 11 percent living in the county with a disability. The overrepresentation of residents with a disability on the waitlist indicates a lack of accessible units that are affordable. Additionally, 43 percent of residents on the waitlist were homeless when they applied. There is an immediate need to house these nearly 2,000 residents experiencing homelessness on the waitlist.

**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?**

There are immediate needs to house residents experiencing homelessness and expand the availability of affordable, accessible housing for residents living with a disability in Adams County. Among resident survey respondents, six percent live in some form of publicly supported housing. Of respondents living in publicly assisted housing, 60 percent have a disability and 63 percent live with children under the age of 18. More than half (58%) of voucher holders indicated it is very difficult to find a landlord that accepts a housing voucher. For residents who found it difficult to use a housing voucher, the top reasons for difficulty were that there are not enough properties available, it is difficult to find information on landlords, landlords have a policy of not renting to voucher holders, and the voucher does not cover the rent for a place that suites my needs.

Resident survey respondents said the following about using vouchers in Adams County:



- *Not a safe place to stay at or other people use drugs in the Property or constantly fighting*
- *People have abused the system, so landlords do not want to take the chance to see if you're a good person or not*
- *Places that used to accept section 8, no longer do so the list is slimmer and slimmer*
- *The neighborhoods that the vouchers are available are not good neighborhoods. We have shootings nightly and my daughter was even almost shot in the summer while playing outside at 4pm.*

Stakeholders shared many of the same concerns about landlords and added that residents face other obstacles getting housed including a criminal history, evictions on their record, bad credit, and application fees and deposits required to move into a unit.

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

Affordable housing is a prevalent issue in Adams County and the needs of housing authority residents are further exacerbated due to lack of financial resources, loss of employment, illness, etc., to pay rents (i.e., priced at less than \$500/month to serve the County’s lowest income renters) in a tight economy. Private housing market factors combined with a lack of federal funding for public housing create extra challenges for housing authorities.

As a high performing Public Housing Authority, Maiker Housing Partners works closely with the region to address affordability needs for residents they serve. Maiker Housing Partners is actively pursuing innovative approaches to financing and acquiring assets to develop and maintain affordable housing throughout the County. Maiker is actively pursuing land banking and acquisition as well as implementing progressive policies around eviction prevention assistance and criminal screening.

Brighton Housing Authority established forward thinking goals in their 2020 5-year PHA Plan. The goals identified in the 5-year plan include: increase affordable housing inventory; work to increase service programs which ultimately reduce demand; strengthen community and cross-sector organizational partnerships; target home ownership programs; pursuing a refinance or new debt for the refinance of Brighton Village (63 senior units) and Hughes Station (120 family units); rehab remaining 10 units of the RAD conversion; and pursue diverse funding and resource opportunities to respond to community needs.

**Discussion**

Please see above.

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

**Introduction:**

According to the report, “An Assessment of Adams County’s Efforts to Address Homelessness,” by the Burnes Center on Poverty and Homelessness, the top three reasons for homelessness in Adams County in recent years include losing a job or unemployment, housing costs that are too high, and family or relationship breakup.<sup>5</sup> The Point in Time (PIT) count, conducted nationally, provides a snapshot of those experiencing homelessness on a single night. A total of 476 residents in Adams County were experiencing homelessness in 2020, a slight decrease compared to 483 residents in 2019. Of these residents, 95 were newly homeless and 170 were chronically homeless. The majority, 276 (58%), were living in emergency shelters, 160 persons (34%) were unsheltered, with 8 percent (40 persons) housed in transitional housing.

**Homeless Needs Assessment.** The following table is the most accurate and up-to-date estimate of people experiencing homelessness in the county based on the 2020 Point-in-Time Count.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	31	59	N/A	N/A	N/A	N/A
Persons in Households with Only Children	10	0	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	159	217	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	78	85	N/A	N/A	N/A	N/A

<sup>5</sup> <http://www.adcogov.org/sites/default/files/Adams%20Homelessness%20Assessment.pdf>

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	7	0	N/A	N/A	N/A	N/A
Veterans	12	17	N/A	N/A	N/A	N/A
Unaccompanied Child	10	0	N/A	N/A	N/A	N/A
Persons with HIV	0	0	N/A	N/A	N/A	N/A

**Table 25 - Homeless Needs Assessment**

**Data Source**

**Comments:** 2020 Point-in-Time Count

Indicate if the homeless population is:  Has No Rural Homeless

**If data is 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):**

A common misconception of the Point-in-Time (PIT) Homeless Count is that it provides a total yearly estimate of all of the individuals experiencing homelessness within the community—for example, approximating the total number of individuals who fall into homelessness or access shelters across the span of the year. As the name implies, however, the Point-in-Time count provides only a snapshot of one night of homelessness in a community.

During a year, different individuals enter, exit, and return to a state of homelessness in the community. In other words, the homeless population is in constant flux as different individuals enter and exit homelessness each week.

Taking into consideration this dynamic of homelessness, researchers can use the results of the PIT Count to approximate the total number of individuals who will likely experience homelessness or access shelters at least once during the year. These annualized estimates are typically calculated as two to three times the nightly estimate of nightly homelessness. The 2020 Homeless Count suggests that approximately 950 to 1,450 residents in Adams County will experience homelessness during the next

year. The needs of residents experiencing homelessness and at risk for homelessness are going to become more acute with the economic fallout of the COVID-19 pandemic.

**Chronic Homelessness:** The National Alliance to End Homelessness reports that the chronically homeless are among the most vulnerable of persons experiencing homelessness. Chronic homelessness is strongly correlated with high rates of severe mental illness, substance abuse disorders and other physical illnesses. According to the Colorado Health Institute, chronically homeless individuals live an average of 30 years less than individuals who have never experienced homelessness. HUD classifies individuals as chronically homeless if they have experienced homelessness for a year or longer, or if they have experienced four or more episodes of homelessness in the past three years and have a disability.

More than one in four homeless individuals are chronically homeless in Adams County. The percentage of individuals experiencing chronic homelessness (27%) compared to the total population experiencing homelessness is higher than in previous years. Individuals experiencing chronic homelessness make up 37 percent of the unsheltered population in the 2019 Point-in-Time Count. According to Point in Time data, adults without children are most likely to be unsheltered and chronically homeless, while families with children are more likely to be newly homeless. Newly homeless is defined as a person who has been experiencing homelessness for less than one year and this was their first episode of homelessness.

**Families with Children:** The National Coalition for the Homeless reports that poverty, the lack of affordable housing, decreasing government supports, and domestic violence are the primary causes of family homelessness. Unlike the chronically homeless, family homelessness tends to be shorter term—ending a single episode of homelessness within three to six months. In 2020, 27 families with 90 individuals were experiencing homelessness in Adams County. Of these, 59 were in emergency shelters, seven were unsheltered, and 24 were living in transitional housing at the time of the count.

Typically, families become homeless after a period of housing instability characterized by eviction or moving from a housing unit due to inability to pay, doubling up with other households, couch surfing, and finally living in cars or motels before entering a shelter system. Most homeless families are single mothers, under age 30, with two young children. Many are fleeing domestic violence. More than 90 percent of homeless mothers’ report being physically or sexually abused in their life.

According to the report, “An Assessment of Adams County’s Efforts to Address Homelessness,” by the Burnes Center on Poverty and Homelessness, service providers indicated the need to turn away families experiencing homelessness because of insufficient space to shelter them. Additionally, school liaisons reported that due to insufficient space to house families in Adams County, many families must live in Denver shelters. Children attending Adams County schools and living in Denver shelters face major logistical barriers for learning and school attendance.<sup>6</sup>

Homelessness can impact the education, health, sense of safety, and overall development of young children. Compared to low-income families not experiencing homelessness, homeless children have

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<sup>6</sup> <http://www.adcogov.org/sites/default/files/Adams%20Homelessness%20Assessment.pdf>

higher levels of emotional and behavioral problems, increased risk of serious health problems, are more likely to experience family separation, and are more likely to face education stability issues such as high mobility, dropping out, or repeating a grade. Homeless children are sick at twice the rate of other children and one in three homeless children develop a major mental disorder by age eight.<sup>7</sup>

**Veterans:** Six percent of homeless individuals in 2020 were Veterans. About half of Veterans were sheltered (12 individuals) and 17 were unsheltered.

In June 2018, the U.S. Interagency Council on Homelessness released the report, “Homelessness in America: Focus on Veterans,” which summarizes the most relevant data and research to inform policy for addressing homelessness among veterans. This report is part of the Homelessness in America series which will include reports which focus on subgroups of the homeless population including unaccompanied youth, families with children, individual adults, and people experiencing chronic homelessness.

Services for homeless veterans nationwide are provided through homeless services programs for emergency shelter and transitional housing, the Department of Veterans Affairs’ Supportive Services for Veteran Families (SSVF) program for rapid rehousing assistance, and through the HUD-VASH program which provides permanent supportive housing opportunities for veterans and their families.

According to the report, from 2010 to 2017 the number of veterans experiencing homelessness nationwide was reduced by an estimated 46 percent and the number of unsheltered veterans experiencing homelessness was reduced by an estimated 50 percent. According to the Homelessness Screening Clinical Reminder responses through the VA health system, 0.8 percent of veterans are currently experiencing homelessness and 1 percent are at risk of homelessness.

Post 9/11 veterans, typically serving in Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), and Operation New Dawn (OND), have higher rates of service connected disability, are more likely to receive public assistance, and have lower incomes compared to older veterans. Experiences before, during, or after military service have an impact on individuals risks of experiencing homelessness including, “poverty, unemployment and economic hardships, trauma, mental health conditions (including but not limited to PTSD), substance use disorders, family or relationship conflicts, disruptions in connections to social support networks, social isolation, and incarceration.”<sup>8</sup>

**Youth:** At the time of the 2020 PIT count, there were 10 unaccompanied youth living in emergency shelter. Unaccompanied or Transition Age Youth are defined as single youth who are under the age of 25 and not accompanied by a parent or guardian. Transition age youth are specifically those between 18-24 years old. Parenting youth are defined as those in the household that are under 25 years of age

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<sup>7</sup> <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/children-and-families/>

<sup>8</sup> Homelessness in America: Focus on Veterans (2018). U.S. Interagency Council on Homelessness.

and are the guardian of a child under the age of 18.

The National Alliance to End Homelessness estimates that approximately 550,000 unaccompanied youth and young adults (age 24 and younger) experience an episode of homelessness for a week or more annually.<sup>9</sup> Youth homelessness is primarily caused by family conflict, but can also arise from circumstances like poverty, housing insecurity, racial disparities, mental health disorders, and substance use disorders.

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<sup>9</sup> <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/youth/>

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
251 (53%) White	N/A	N/A
146 (31%) African American		
0 (0%) Asian		
23 (5%) American Indian/Native American		
0 (0%) Pacific Islander		
50 (11%) Multiple Races (6 or 1% did not disclose)		
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
377 (79%) Non-Hispanic/Latino	N/A	N/A
99 (21%) Hispanic/Latino		

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

According to the 2020 PIT count, as discussed above, there were 27 families and 29 veterans (119 total residents) experiencing homelessness. According to 2018 ACS estimates, there are approximately 7,700 families and 1,600 Veterans living in poverty in Adams County. Both families and Veterans need deeply subsidized housing units with onsite supportive services.

According to the Adams County Homelessness Task Force, service providers perceive there being a great deal of families experiencing homelessness who are living in their cars as well as people experiencing mental health concerns.

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

According to the Point in Time data, the greatest number of people experiencing homelessness are white, non-Hispanic; however, as compared to the overall Adams County demographics, people of color are overrepresented in the homeless population. Non-white populations make up a greater percentage of those

experiencing homelessness than they do of the general population. This is especially the case for people who identify as Black and multiple races.

In the 2020 PIT, Black residents made up 31 percent of the homeless population compared to only three percent countywide, homeless residents of multiple races made up 11 percent compared to four percent, and Native Indian homeless residents made up five percent compared to one percent. Hispanic residents are underrepresented in the homeless population with 21 percent compared to nearly 40 percent in the countywide population.

The Corporation for Supportive Housing (CSH) recently created a Racial Disparities and Disproportionately Index that measures whether a racial and/or ethnic group's representation in a particular public system is proportionate to, over or below their representation in the overall population. The index is currently only available at the state level. In Colorado, disparities in homelessness are highest for Native American and African American residents. The index suggest that Native Americans are more than 5 times more likely to experience homelessness than Non-Hispanic White residents; African Americans are more than 4 times more likely. Asian residents are much less likely than any other group to experience homelessness, and Hispanic residents have rates that are just slightly higher than Non-Hispanic White residents.

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

According to the 2020 PIT count, 160 (34%) of adults and children were unsheltered (e.g., on the street, under a bridge, or in a car). This is up from 2019, when 139 people were unsheltered. Unsheltered residents are most likely to be adults without children. In 2019, 153 adults were unsheltered while 7 families with children were unsheltered.

**Discussion:**

Please see above.



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

### **Introduction**

This section provides data and information about special needs populations in Adams County. Non-homeless special needs populations include elderly households, households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation, and/or self-care/independent living limitation), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The characteristics of these populations are described below.

### **Describe the characteristics of special needs populations in your community. What are the housing and supportive service needs of these populations and how are these needs determined?**

Housing and supportive service needs for the special needs population in Adams County are diverse including transitional housing, supportive housing, counseling, care management, transportation to health care facilities and employment, and more. Needs were determined through occurrence of HUD-defined housing problems, income/employment status, and stakeholder and resident engagement.

**Elderly:** In Adams County more than 65,600 residents are 62 years or older, accounting for 13 percent of all residents. Of the elderly residents in Adams County, 4,529 of them are frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework). Frail elderly comprises less than one percent of residents in the County.

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. Most seniors desire to age in place but may need accessibility modifications as they age and additional support services to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages.

The Community Needs Assessment conducted in 2017 provides an overview of the needs of low-income residents in the county, services available, and gaps or barriers to accessing services. The assessment covers the needs of special populations including the elderly. The two major barriers to accessing needed services for older adults include knowing what services are available and transportation. Supportive services for seniors should include case management for accessing services and reliable, accessible transportation.

One-third of the resident survey respondents are age 60 or older or have a household member in that age group. One in eight want to stay in their current home but worry they will not be able to stay. Those respondents who want to stay in their current home but worry they will not be able to stay identify financial issues, health issues, and maintenance/housekeeping issues as the primary threats to their aging in place.

One in four respondents with older adults in the home want to move but worry they will not be able to find a place that meets their needs and is affordable. Needs in a future home may include one-level living, small or

no yards to maintain, and, for many, be in or near their current neighborhood. In addition to affordable rent or mortgages, for those looking to buy, HOA fees can be an impediment.

**Persons with mental, physical, and/or developmental disabilities:** In Adams County, 56,398 persons live with a mental, physical, and/or developmental disability, accounting for 11 percent of all residents.

Stakeholders indicated the greatest needs for persons with disabilities in Adams County include accessible transportation, functional infrastructure near housing (e.g. sidewalks and walk signals at intersections), and accessible housing that is located near services and transit. Among the resident survey respondents whose household includes a member with a disability, 78 percent have accessibility needs in the home or to access the home. Nearly three in 10 (28%) live in a home that does not meet the accessibility needs of their household member with a disability. The most common improvements or modifications needed include:

- Grab bars in bathroom (43%);
- Ramps (27%);
- Reserved accessible parking spot by entrance (24%);
- Stair lifts (24%);
- Wider doorways (23%);
- Service or emotional support animal allowed in apartment/room/home (18%); and

Alarm to notify if someone leaves the home (12%). In addition to accessibility needs within the home, among resident survey respondents whose household includes a member with a disability most needed services or supports if the person with a disability in the households wants to get a job or a better job. When asked what is needed most to help the member of the household with a disability participate in community activities and amenities, transportation access and sidewalk improvements were the most common responses.

Transportation access includes improved bus service, on weekends and to destinations, and availability of accessible parking at events and destinations.

**Persons with alcohol or other drug addiction:** 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%).

**Persons with HIV/AIDS and their families:** Jurisdiction-specific data is not available for the number of persons living with HIV/AIDS. The CDC reports the number of persons living with HIV/AIDS by state only and jurisdictional numbers are estimated based on the state. In Adams County, it is estimated that 1,329 persons, or 0.3 percent of the total population, live with HIV/AIDS. Similarly, the Biannual Colorado HIV Surveillance Report, reports on the size of the population with HIV/AIDS in 21 Regions in Colorado. This report estimates in June 2019 1,277 people were living with HIV in Adams County and 75 percent (954 individuals) were engaged in care.

**Victims of domestic violence, dating violence, sexual assault, and stalking:** Jurisdiction-specific data is not available for the number of victims of domestic violence. Based on the 2015 National Intimate Partner and

Sexual Violence Survey by the CDC and 2017 ACS estimates, it is estimated that 19,674 persons, or four percent of the total population, are victims of domestic violence, dating violence, sexual assault, and stalking in Adams County.

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 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.

Adams County stakeholders shared there is no prominent domestic violence shelter or service provision within the county, and individuals experiencing domestic violence must go to Boulder or Jefferson County to access services. Service providers in Adams County are currently working together to elevate the need for accessible, safe shelter for victims in the county. In addition to immediate care and response, there is an ongoing need for mental health support for families and individuals who have experienced domestic violence.

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

N/A

**Discussion:**

Please see discussion above.

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

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

The Community Needs Assessment conducted in 2017 provides an overview of the needs of low-income residents in the county, services available, and gaps or barriers to accessing services. The assessment covers community needs including education, income management, health, nutrition, housing and household utilities, transportation, childcare, emergency services, and employment. The primary needs identified in the assessment, besides housing, were food assistance for low-income residents experiencing food insecurity and accessible and affordable public transportation.

Focus groups held for the Community Needs Assessment (CNA) also identified a lack of free public pools, parks, and recreation areas for children. There is also a need for access to public computers and basic adult education and vocational training services.

Imagine Adams County, the County's comprehensive plan updated in 2012, also includes policies and strategies to improve the provision of public facilities as new development enters the county. The county is currently updating the comprehensive plan and the new plan is expected to be completed by the end of 2021. The following policies are presented in the 2012 version of the plan and address the need for public facilities in new developments:

- **“Policy 6.1: Ensure new development pays for infrastructure costs.** To the maximum extent feasible, new development in undeveloped areas should pay the proportionate costs of required public infrastructure and facilities that are necessitated by and attributable to the new development.
- **Policy 6.2: Balance uses with burdens.** Evaluate and quantify potential impacts associated with high-impact, region-serving uses that may create burdens on the County (e.g., landfills, parole facilities, telecommunication towers, etc.) to ensure impacts are substantially mitigated and/or that compensation is provided to the County that equals or exceeds the burdens created.
- **Policy 6.3: Refine special district criteria.** Reevaluate financial, service and performance criteria for special districts that provide public services to new developments.”

In addition to provision of public facilities for new developments, Imagine Adams County highlights the need for telecommunications infrastructure and services for economic growth and job creation, as well as quality of life, education, research, and access to public and private services for residents. The following policies appear in Imagine Adams County to improve telecommunications facilities:

- **“Policy 6.4 Identify and monitor short- and long-term telecommunication needs.** Develop a Telecommunication Plan to identify and monitor short- and long-term telecommunications need for the public and private sectors, especially regarding hazard notification and infrastructure and service technology.”

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

These needs were determined through service provider outreach, resident focus groups, community survey, and a review of the 2017 Adams County Community Needs Assessment and the Imagine Adams County comprehensive plan.

**Describe the jurisdiction’s need for Public Improvements:**

There is an ongoing need for public improvements, particularly for streets and sidewalks. There are a number of active public works projects in Adams County to improve drainage, sidewalk paving and ADA accessibility, and street paving, the majority of these projects are located in the more urbanized neighborhoods in the southwest portion of the county. Many areas in the county need improved street lighting for safety, landscaping, and graffiti removal. Safety improvements such as code enforcement, crosswalks, and ADA sidewalk repairs are also needed in low- and moderate-income census tracts across the county.

Infrastructure is an important aspect of thriving neighborhoods. Some areas throughout the county, including unincorporated areas, suffer from a lack of county infrastructure, like sidewalks and drainage. These infrastructure improvements should remain a high priority to maintain a thriving community that is accessible to everyone.

In 2016, Adams County adopted the Southwest Adams County Making Connections Planning and Implementation Plan. The plan is organized by 10 “critical path policies and projects” that will capitalize on the existing and future regional infrastructure in partnership with neighboring jurisdictions, developers, utility agencies, and special districts. The Regional Transit District (RTD) has six planned FasTracks commuter rail stations within southwest Adams County, and the area is only three to eight miles from downtown Denver and 15 to 20 miles from the Denver International Airport. The following 10 policies and projects were selected as the most critical for addressing current and future needs for Adams County:

- Plans to projects program
- Complete streets policy and standards
- Sidewalk program (on-going)
- Park and trail improvements
- Affordable housing strategy
- The Sheridan Connection
- The Federal Connection
- The Clear Creek Connection
- The Welby Connection

**How were these needs determined?**

These needs were determined from current capital improvement plans and area plans.

## 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 condition.

Regional housing pressures and price increases are already impacting housing affordability in Adams County. As housing prices continue to rise in neighboring Denver and Arapahoe County—areas where the region’s employment is concentrated—Adams County is positioned to capture a larger share of workers who need both affordability and proximity to major employment centers, including the Health Sciences Campus and Denver International Airport, as well as middle income renters who want to become owners. This growing demand to house more of the region’s workers and residents is likely to result in growing affordability challenges for Adams County.

**Rental market.** Median rents in Adams County increased by 83 percent from 2000 to 2017. This increase translates to households paying more than \$500 per month more for a median rent of \$1,293 reported in the 2017 Census. The Metro Denver Apartment Vacancy Survey reported a median rent for year end 2019 of \$1,364—suggesting the increase may be closer to \$550 per month. The current availability of housing units does not meet the needs of households at all income levels in Adams County. The problem is particularly acute for extremely and very low-income renters.

Most of Adams County rental units (46%) are in the \$1,000 to \$1,499 range according to the 2017 ACS, which is well above what renters with housing needs can afford: the greatest need for housing assistance in Adams County is for renters earning \$25,000 and less, needing rents under \$600 per month (including utilities). There are an estimated 3,254 rental units in Adams County, 6 percent of total rental units, with rents \$600 or less per month (accounting for utilities). There are 12,231 renters who need rents this low leaving a gap of 6,372 units.

The renters who cannot find affordable rental units are not homeless; rather, they are cost burdened and need to cut back on other household costs to make ends meet. Increasing rents and home prices have caused more Adams County households to be cost burdened or severely cost burdened. Rental and homeowner households making 30 percent or less AMI are disproportionately severely cost-burdened. Those who are severely cost burdened, generally the lowest income renters, pay more than 50 percent of their household incomes towards rent and are considered at risk for homelessness.

**Ownership market.** The majority of units in Adams County are owner-occupied (66%) and the remaining third are renter-occupied (33%). Owner-occupied units tend to be larger than renter-occupied units. Regional housing pressures and price increases are impacting housing affordability in Adams County. From 2000 to 2017, the median home value in Adams County increased by more than 100 percent from \$149,800 in 2000 to \$308,400 in 2017.

One in five renters (10,992 renters) in Adams County earn between \$35,000 and \$50,000 and may be interested in homeownership. These renters need homes priced at \$200,000 or less to be able to manage the monthly costs including mortgage payments, utilities, property taxes and insurance. An additional 13,257 (24%) renters earn between \$50,000 and \$75,000 and need homes priced at less than \$300,000 to attain ownership. In 2018, 22 percent of homes in the county sold for \$200,000 to \$300,000 and 3 percent of homes sold for less than \$200,000.

## 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 Adams County, including those that target low income residents.

In 2017, Adams County is estimated to have a total of 173,142 housing units and most units are single family detached homes (63%). Nearly 10 percent of units are in single family attached products including duplexes, triplexes, and quadraplexes. One in five (21%) units are in apartment buildings with 5 or more units and the balance (6.45%) are in mobile homes or other types of housing.

The majority of units in Adams County are owner-occupied (66%) and the remaining third are renter-occupied (33%). As shown in the Unit Size by Tenure table below, owner-occupied units tend to be larger than renter-occupied units. Owner units with three or more bedrooms comprise 84 percent of units compared to 31 percent of renter units. Conversely, renter units have a larger supply of one- and two-bedroom units compared to the owner-occupied housing stock.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	108,565	62.70%
1-unit, attached structure	11,339	6.55%
2-4 units	5,810	3.36%
5-19 units	19,678	11.37%
20 or more units	16,581	9.58%
Mobile Home, boat, RV, van, etc.	11,169	6.45%
<b>Total</b>	<b>173,142</b>	<b>100.00%</b>

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

Data 2017 ACS, 1-Year

Source:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	210	0.19%	1,537	2.74%
1 bedroom	1,512	1.38%	18,143	32.37%
2 bedrooms	16,285	14.85%	18,908	33.73%
3 or more bedrooms	91,668	83.58%	17,467	31.16%
<b>Total</b>	<b>109,675</b>	<b>100.00%</b>	<b>56,055</b>	<b>100.00%</b>

**Table 27 – Unit Size by Tenure**

Data 2017 ACS, 1-Year

Source:



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

According to HUD’s Office of Policy Development and Research (PD&R), Picture of Subsidized Households database, there are 4,217 subsidized units and 98 percent of family households that receive housing assistance are considered very low-income in Adams County. Nearly 70 percent of family households that receive assisted housing are minority households. Twenty percent are households with a disability.

Adams County Housing Authority (doing business as Maiker Housing Partners), manages 1,505 housing vouchers throughout the county. Most vouchers are tenant-based. Maiker currently owns and manages nine properties across the county and manages another six properties through partnerships for a total of 15 properties in Adams County with more than 1,600 total units. Of the units dedicated to low- and moderate-income households, more than 100 units are occupied by households with at least one disability and 45 percent of units are occupied by Hispanic residents.

Brighton Housing Authority (BHA) has increased the affordable development units in their portfolio to nearly 500 units through acquisition and development. BHA will continue to pursue affordable housing development and acquisition. Current projects that are under consideration include the Adams Point Apartments (108 units and retail) and Voiles Apartments. The authority is also considering accessory dwelling units as a solution to affordable housing. Finally, BHA may pursue providing Project Based Vouchers to Hughes Station.

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

HUD’s Multifamily Assistance and Section 8 Contracts Database identifies 21 assisted housing developments in Adams County. Altogether, these properties contain 1,307 assisted units.

In the next five years (between 2019 and 2023), 17 percent (232 assisted units) have contracts that are expiring, which means these units could be at-risk of being lost from the assisted housing inventory. Nearly 30 percent (377 assisted units) are expected to have contracts that are expiring within the next 10 years (between 2019 and 2028), which could contribute to significant loss of the assisted housing inventory.

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

The 2017 ACS provides the most recent profile of home values, rental rates, and income distribution of Adams County households. To determine how well the current inventory and pricing of housing units meets the needs of Adams County residents, a gaps analysis was conducted. This gaps analysis compares what households can afford to pay in monthly rent or mortgage (including debt service, property insurance and taxes) to the price distribution of the available housing in the market.

The gaps analysis showed that:

- In 2017, approximately 22 percent of Adams County renters—or an estimated 12,231 renters— earned less than \$25,000 per year. These renters are typically single people, single parents and families living

in poverty.

- Renters earning less than \$25,000 per year have a hard time finding rental units they can afford. For example, there are an estimated 3,254 rental units in Adams County, 6 percent of total rental units, with rents \$600 or less per month (accounting for utilities). There are 12,231 renters who need rents this low leaving a gap of 6,372 units.
- Most rental units in Adams County fall in the \$800 to \$1,999 range (77% of all rentals) which is not affordable to low income renters.
- The renters who cannot find affordable rental units are not homeless; rather, they are cost burdened and need to cut back on other household costs to make ends meet.
- Those who are severely cost burdened, generally the lowest income renters, pay more than 50 percent of their household incomes towards rent and are considered at risk for homelessness.
- One in five renters (10,992 renters) in Adams County earn between \$35,000 and \$50,000 and may be interested in homeownership. These renters need homes priced at \$200,000 or less to be able to manage the monthly costs including mortgage payments, utilities, property taxes and insurance. An additional 13,257 (24%) renters earn between \$50,000 and \$75,000 and need homes priced at less than \$300,000 to attain ownership.

### Housing Affordability Gaps

Income Range	Maximum Affordable Gross Rent	Rental Gap	Max Affordable home value	Cumulative Renter Purchase Gap
Less than \$5,000	\$ 125	(1,880)	20,353	1%
\$5,000 to \$9,999	\$ 250	(1,282)	40,702	0%
\$10,000 to \$14,999	\$ 375	(1,415)	61,055	-2%
\$15,000 to \$19,999	\$ 500	(1,794)	81,407	-6%
\$20,000 to \$24,999	\$ 625	(1,787)	101,760	-11%
\$25,000 to \$34,999	\$ 875	2,238	142,466	-19%
\$35,000 to \$49,999	\$ 1,250	8,645	203,525	-18%
\$50,000 to \$74,999	\$ 1,875	5,873	305,289	-9%
\$75,000 to \$99,999	\$ 2,500	(5,932)	407,053	-4%
\$100,000 to \$149,999	\$ 3,750		610,582	-3%
\$150,000 or more				0%

**Table 28 – Housing Affordability Gaps**

**Data** 2017 ACS, 1-Year

**Source:**

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

As discussed above, the specific types of housing needed include:

1. Deeply affordable rentals, renting at less than \$600 per month including utilities, for extremely low-

- income renters;
2. Homes priced at less than \$300,000 to accommodate workers in low to moderate-wage jobs, including public servants; and
  3. A larger variety of housing products to accommodate aging seniors, persons with disabilities, new families, extended families, and residents needing and preferring supportive and congregate living environments.

**Discussion**

Please see above.

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

### Introduction

This section contains cost of housing data from the 2000 Census, 2015 CHAS, and 2017 ACS.

As shown in the cost of housing table below, the median home value in Adams County increased 106 percent between 2000 to 2017. Similarly, the median rent rose by 83 percent. Most of Adams County rental units (46%) are in the \$1,000 to \$1,499 range according to the 2017 ACS, which is well above what renters with housing needs can afford: the greatest need for housing assistance in Adams County is for renters earning \$25,000 and less, needing rents under \$600 per month (including utilities).

The following table is based on data from a proprietary dataset maintained by HUD (the Comprehensive Housing Affordability Strategy data, or CHAS). The HUD “units by HAMFI” tables are consistent with the gaps analysis discussed above and confirm that rental units are most plentiful for households earning 50 to 80 percent MFI, and ownership is most attainable for households earning 100 percent MFI and more.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2017	% Change
Median Home Value	\$149,800	\$308,400	106%
Median Contract Rent	\$705	\$1,293	83%

**Table 29 – Cost of Housing**

**Data Source:** 2017 ACS, 1-Year

Rent Paid	Number	%
Less than \$500	1,945	3.55%
\$500-999	16,455	30.02%
\$1,000-1,499	25,701	46.89%
\$1,500-1,999	9,379	17.11%
\$2,000 or more	1,336	2.44%
<b>Total</b>	<b>54,816</b>	<b>100%</b>

**Table 30 - Rent Paid**

**Data** 2017 ACS,  
**Source:** 1-Year

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,709	No Data
50% HAMFI	9,517	6,195

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
80% HAMFI	30,993	24,962
100% HAMFI	No Data	39,371
<b>Total</b>	<b>42,219</b>	<b>70,528</b>

**Table 31 – Housing Affordability**

**Data** 2011-2015 CHAS  
**Source:**

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	938	1,127	1,418	2,031	2,351
High HOME Rent	938	1,091	1,312	1,507	1,661
Low HOME Rent	787	843	1,012	1,168	1,303

**Table 32 – Monthly Rent**

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

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

The current availability of housing units does not meet the needs of households at all income levels in Adams County. The problem is particularly acute for extremely and very low-income renters. There is lack of sufficient housing for low to moderate income households. For renter households making less than \$25,000 per year, there is a rental gap of 6,372 units.

Increasing rents and home prices have caused more Adams County households to be cost burdened or severely cost burdened. Rental and homeowner households making 30 percent or less AMI are disproportionately severely cost-burdened. According to the 2011-2015 CHAS data, 7,940 extremely low-income rental households experience severe cost burden (61%). Among owner households, a lower number but similar proportion (4,080 households or 57%) are severely cost burdened.

It is important to note that this does not include persons who are homeless. A total of 476 residents in Adams County were experiencing homelessness in 2020, a slight decrease compared to 483 residents in 2019. More than one in three of those counted, or 160 individuals, were unsheltered (i.e. slept outside or in a location not suitable for human habitation).

Many moderate to low-income renters and persons experiencing and transitioning out of homelessness need affordable housing coupled with supportive services, including mental health services and are most vulnerable to housing needs of severe cost burden, substandard housing condition, and overcrowding.

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

As housing prices continue to rise in neighboring Denver and Arapahoe County—areas where the region’s employment is concentrated—Adams County is positioned to capture a larger share of workers who need both affordability and proximity to major employment centers, including the Anschutz Medical Campus and Denver International Airport, as well as middle income renters who want to become owners. This growing demand to house more of the region’s workers and residents is likely to result in growing affordability challenges for Adams County.

Regional housing pressures and price increases are already impacting housing affordability in Adams County. From 2000 to 2017, the median home value in Adams County increased by more than 100 percent from \$149,800 in 2000 to \$308,400 in 2017. Similarly, median rents increased by more than \$500 a month over the same time for a median rent of \$1,293 in 2017.

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

The median contract rent in Adams County in 2017 was \$1,293—in between the Fair Market Rent and High HOME Rent for 1-bedroom units (\$1,127) and 2-bedroom units (Fair Market Rent, \$1,418, and High HOME Rent, \$1,312). The low HOME rent for 2-bedroom units was much lower the median contract rent at \$1,012.

Fair Market Rents, or FMRs, are the rents at which HUD will aid Housing Choice Voucher holders. When actual market rents are higher than FMRs, renters typically have trouble finding units that they can afford with their voucher.

HOME rents are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases and lease renewals after that date. HOME rents are much lower than FMRs, and somewhat below market—which helps accommodate the affordability needs of low income households yet may make it difficult for affordable housing developers to operate affordable developments without additional subsidies in the current high-cost market.

### **Discussion**

Please see above.

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

### **Introduction**

This section provides an overview of the condition of Adams County's housing stock. Much of these data are from HUD's 2011-2015 CHAS and the 2017 ACS, which the most recent data available at the time this section was prepared.

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

Adams County will employ the following definitions and standards to units which may be under consideration for rehabilitation and/or Minor Home Repair Program:

1. Standard unit(s) not suitable for Rehabilitation: A unit is deemed "Standard, not suitable for rehabilitation", when the unit meets the agency's written rehabilitation standards at the time of the application, but after inspection and project estimation the cost to bring the unit up to the Rehabilitation Standards is at or below \$1,000. A unit deemed standard, not suitable for rehabilitation will not be approved to participate in the Minor Home Repair Program. The client may be referred to other service programs to assist the client within their program standards.
2. Sub-standard unit(s) suitable for rehabilitation: A unit is deemed "sub-standard, suitable for rehabilitation", when the unit(s) does not meet the agency's written rehabilitation standards at the time of application, but after inspection and project estimation the cost to bring the unit up to rehabilitation standards exceeds \$1,000, but is less than 75% of the assessed value of the unit. A unit deemed "sub- standard, suitable for rehabilitation" will be approved to participate in the Minor Home Repair Program if all other requirements are met.
3. Sub-standard unit(s) not suitable for rehabilitation: A unit deemed "sub-standard, not suitable for rehabilitation", when the unit(s) does not meet the agency's written rehabilitation standards at the time of application but after inspection and cost estimation, the costs to bring the unit up to the rehabilitation standards exceeds the 75% assessed value threshold. A unit deemed "sub-standard, not suitable for rehabilitation" will not be eligible to participate in the Rehabilitation Program.

## Condition of Units and Need for Owner and Rental Rehabilitation

CDBG funds are allocated throughout the county to administer homeowner rehab and multifamily rehab projects for low- to moderate-income households. From 2015 to 2019, CDBG dollars were used to rehabilitate 10 rental units and 405 ownership units in the county.

The local Housing Authorities, the Minor Home Repair Program, and other Section 8 provider agencies strictly adhere to the Uniform Property Condition Standards (UPCS) for public housing and Section 8 tenants, and the Lead Safe Housing Rule. Housing Authorities will not allow Section 8 tenants to rent units with lead hazards that are not mitigated by the landlord. Grantees receiving HOME or CDBG funds to purchase and renovate properties which contain lead-based paint are responsible for paying for and coordinating detection and mitigation of lead hazards within the property.

According to 2017 ACS data, Adams County has many renter- and owner-occupied housing units with one or more condition that needs to be addressed. Nearly 30,000 renter-occupied households and equally owner-occupied households have at least one housing condition in need of rehabilitation. Fifty-two percent of renter-occupied and 25 percent owner-occupied housing stock have at least one housing condition in need of rehabilitation.

These data are consistent with resident input on condition from the resident survey conducted for the Con Plan: Overall, 30 percent of Adams County survey respondents rate the condition of their home “fair” or “poor”. More than half of those are precariously housed, have household incomes less than \$25,000, are African American, or are renters. In contrast, only 10 percent of homeowners and three percent of those with household incomes of \$100,000 or more say their homes are in fair or poor condition.

Adams County has nearly 24,000 renter-occupied and about 42,000 owner-occupied housing units built before 1980. These units generally have the greatest need for repairs, including lead-based paint remediation.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	28,126	25.64%	29,032	51.79%
With two selected Conditions	619	0.56%	2,762	4.93%
With three selected Conditions	0	0.00%	139	0.25%
With four selected Conditions	0	0.00%	0	0.00%
No selected Conditions	80,930	73.79%	24,122	43.03%
<b>Total</b>	<b>109,675</b>	<b>100.00%</b>	<b>56,055</b>	<b>100.00%</b>

Table 33 - Condition of Units

Data 2017 ACS 1-Year

Source:



**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	34,233	31.21%	11,388	20.32%
1980-1999	30,543	27.85%	18,931	33.77%
1950-1979	42,108	38.39%	23,830	42.51%
Before 1950	2,791	2.54%	1,906	3.40%
<b>Total</b>	109,675	100.00%	56,055	100.00%

**Table 34 – Year Unit Built**

**Data** 2017 ACS 1-Year  
**Source:**

**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	42,925	42.48%	27,560	49.58%
Housing Units build before 1980 with children* present *Children 6 and under.	6,924	6.85%	8,425	15.16%

**Table 35 – Risk of Lead-Based Paint**

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

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

As mentioned above, 52 percent of renter-occupied and 25 percent owner-occupied housing stock have at least one housing condition in need of rehabilitation based on 2017 ACS data. Similarly, according to the 2020 Adams County Housing and Community Needs Resident Survey, 53 percent of renters rated the condition of their home as fair or poor while only 10 percent of homeowners rated the condition of their home as fair or poor.

**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**

Based on the data provided by HUD in the table above, as many as 8,425 renter-occupied and 6,924 owner-occupied housing units have children present and are built before 1980, thereby having some risk of lead-based paint. The risk of lead-based paint is higher in communities like Adams County that have a large supply of historic, older homes, which includes Original Aurora.

**Discussion**

Please see above.

**MA-25 Public and Assisted Housing - 91.410, 91.210(b)**

**Introduction**

Applicable Federal Law and HUD regulations require that each public housing authority (PHA) develop and adopt a PHA Plan and update it on an annual basis. The PHA Plan provides details about Housing Authority programs, services, and general operations. In addition, the Plan focuses on implementation strategies designed to address residents' needs and issues, as well as outlining ways to improve operational efficiencies for the upcoming fiscal year. This planning mechanism requires that the Housing Authority examine its existing operational needs and design short and long-term strategies to address those needs. Maiker Housing Partner’s 5-year PHA Plan for 2020 to 2025 can be found on their webpage ([https://maikerhp.org/wp-content/uploads/2020/04/MaikerPHA5YearPlan\\_2020-2025.pdf](https://maikerhp.org/wp-content/uploads/2020/04/MaikerPHA5YearPlan_2020-2025.pdf)). Brighton Housing Authority’s 5-year PHA Plan for 2020 to 2025 can be found on their webpage (<http://www.brightonhousingauthority.org/newsandnotices>).

**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	N/A	N/A	42	1,505	75	1,430	70	50	14
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<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** PIC (PIH Information Center)  
**Source:**

**Describe the supply of public housing developments:**

Casa ReDonda de Vigil is Adams County’s only public housing property. The senior living community (62 years and older) is made up of 42 one-bedroom apartments including two designated handicap apartments.

**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:**

In 2019, Maiker Housing Partners began an application to submit a Section 18 application for the demolition/disposition at Casa ReDonda de Vigil.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Casa ReDonda de Vigil	88

**Table 37 - Public Housing Condition**

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

In 2019, Maiker Housing Partners began an application to submit a Section 18 application for the demolition/disposition at Casa ReDonda de Vigil.

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

Maiker Housing Partner’s 5-year PHA Plan for 2020 to 2025 can be found on their webpage ([https://maikerhp.org/wp-content/uploads/2020/04/MaikerPHA5YearPlan\\_2020-2025.pdf](https://maikerhp.org/wp-content/uploads/2020/04/MaikerPHA5YearPlan_2020-2025.pdf)). The goals and objectives outlined below demonstrate the authority’s strategy for improving the living environment of low- and moderate-income families.

1. Increase decent affordable housing options through real estate development activities and the expansion of housing programs.
  - a. Endeavor to develop, create, acquire, and/or rehabilitate additional units.
  - b. Actively pursue funding opportunities to develop housing units affordable to persons and families earning between 30 and 60 percent of AMI.
  - c. Participate in private/public partnership opportunities that increase affordability of new and/or existing housing units.
  - d. Actively explore opportunities to develop or support the development of affordable and mixed income housing at transit-oriented development (TOD) locations.
  - e. Employ the Project Based Voucher (PBV) program as a tool to support the development or creation of additional affordable housing.
  - f. Explore opportunities to create or support affordable housing serving seniors, Veterans, homeless, and/or other special needs populations.
2. Strengthen communities through the expansion of programs and services to encourage economic self-sufficiency among residents and program participants.
  - a. Work in partnership with community service agencies to help our residents and program participants obtain economic self-sufficiency.
3. Endorse fair and equal opportunity housing.
4. Incorporate and support high standards of ethics, effective management, and promote accountability throughout the organization.

5. Develop and launch an educational campaign designated to promote the need for affordable housing and services and the value it brings to the community.
6. Connect the community at large to appropriate housing information opportunities and resources to meet the needs of a diverse population.

**Discussion:**

Please see above.

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

**Introduction**

Adams County is a member of the Metro Denver Homeless Initiative (MDHI). MDHI is an independently funded, non-profit organization whose mission includes the prevention and ending of homelessness in the seven county, Metro Denver Region. Individuals and families access services throughout Adams County at a variety of agencies and facilities that coordinate with the larger continuum of care. The table below summarizes the number of emergency shelter beds and units that are available within Adams 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)	62	N/A	48	0	0
Households with Only Adults	84	185	42	0	0
Chronically Homeless Households	N/A	N/A	N/A	0	0
Veterans	N/A	N/A	20	0	0
Unaccompanied Youth	N/A	N/A	N/A	0	0

**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**

Mainstream benefits play an important role in supplementing household income and serve as a safety net for vulnerable households. Adams County Department of Human Services administers Veterans programs, Temporary Assistance to Needy Families (TANF), Training and Education, Medicaid, Community Services Block Grant (CSBG) and many others use these programs to provide needed support to homeless and low-income populations. Intensive case management services from continuum providers within Adams County, assist people experiencing homelessness in applying for and maintaining various types of assistance.

During the 2018 to 2021 program years, Adams County, through the Human Services Department, awarded Community Services Block Grant (CSBG) funds to Adams County Emergency Food Bank, Almost Home, the Ethiopian Community Development Council – African Center of Denver, Early Childhood Partnerships for Adams County, La Raza Services Inc., New Legacy Charter School, and Project Angel Heart.

In addition to mainstream services provided by the County, the following agencies provide complementary supportive services which cover three major areas of need: economic support, housing, and support services. This is not a comprehensive list of all services; however, it is representative of key programs.

The key programs and services in place to provide support to families are:

**Maiker Housing Partners:** The housing authority uses an asset-based community network model to intentionally cultivate supportive networks in the community. Additionally, Maiker recently participates in the Shift cohort through the Denver Foundation and is working to be more participant focused.

**Growing Home:** Uses a participant centered approach to strengthen families, nurture children, and connect community. These outcomes are achieved through a variety of services including, but not limited to, food pantry, utility assistance, homelessness prevention assistance, referrals to medical care, Parents as Teachers home visitations, parenting classes, community organizing, and advocacy.

**Almost Home:** Promotes self-sufficiency and aids those experiencing housing instability including rental and mortgage assistance, utility assistance, water assistance, emergency shelter, severe weather activation plan, GED/ESL programs, and other community resources.

**ACCESS Housing:** Provides emergency shelter to families, homelessness prevention funding, and community and case management.

**Brighton Housing Authority:** The Brighton Housing Authority provides public housing, administration of Housing Choice Vouchers, Biz Launch services, and career and college services for residents of Brighton.

**Community Resources Housing Development (CRHDC):** Provides programs to benefit low-to-moderate income households through property development, financing, education, partnership, and technical assistance.

**The Senior Hub:** Provides services and supports for older adults to age in place if possible.

**Severe Weather Shelter Network:** A partnership between local churches and community agencies to provide emergency overnight shelter on life threatening winter nights for people experiencing homelessness.

**Cold Weather Care:** Provides emergency shelter, meals, and case management support for individuals and families experiencing homelessness.

**Community Dinners:** Four churches in Westminster partner on a community dinner for the larger community that rotates among Church dinners.

**Community Shed:** Adams County has developed a toolkit and sharing shed for community building activities.

**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.**

The following emergency shelters, transitional housing, and permanent housing with supportive services operate to meet the needs of persons experiencing homelessness:

**Emergency Shelters:** There are five major shelter providers in Adams County including ACCESS Housing, Almost Home, Cold Weather Care, Comitis Crisis Center, and Growing Home. ACCESS Housing, Almost Home, and Growing Home provide a total of 62-year-round shelter beds for families with children. Comitis Crisis Center, Almost Home, and Cold Weather Care cater to single individuals experiencing homelessness with 84-year-round beds and 185 seasonal beds. All shelters in Adams County have limits on the length of time an individual or family can stay in their shelters, ranging from 30 to 90 days.

**Transitional Housing:** Transitional housing is operated by ACCESS Housing and Growing Home.

**Permanent Supportive Housing:** Permanent supportive housing units are operated by the Colorado Coalition for the Homeless outside of Adams County.

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

### **Introduction**

This section provides a summary of facilities and services that assist persons who are not homeless but who require supportive housing and programs to ensure that those persons returning from mental and physical health institutions receive appropriate supportive housing.

The primary housing need of many of these households is cost burden. Many people with special needs require supportive housing and services to enable them to live independently and to avoid homelessness or institutionalization. This is particularly true for elderly, frail elderly, persons with physical, mental or developmental disabilities, persons with HIV/AIDS, victims of domestic violence, veterans, and people with substance use disorders.

The supportive housing and services needed by these subpopulations are often like needs of people experiencing homelessness. Given this, the County does not identify specific priorities and objectives for non-homeless special needs populations, but rather includes them with the array of services offered throughout the County.

**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 Adams 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.

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) is prohibitive.

### **Frail Elderly/Elderly:**

Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages.

Real estate brokers in a 2016 focus group conducted by Sky to Ground, LLC for the Housing Needs Assessment, indicated there is high demand for affordable senior housing and observed an increasing number of intergenerational households due to market constraints. The 2017 gaps analysis also emphasized the strong correlation between cost burdened owner-occupied households and cost burdened seniors who own their home but are on a fixed income.



**Persons with Disabilities:**

Accessible and adaptable housing is a primary housing need for people with disabilities and their families. Affordable housing with supportive services is needed to serve these populations effectively. Many people with disabilities are best served in an independent living environment and some need higher levels of support and supervision. Access to affordable, accessible, efficient public transportation is a critical need for residents with disabilities to access employment, medical care, mental health care, and supportive services.

**Substance Use Disorders:**

People with serious mental illness, substance use disorders or co-occurring disorders require coordinated and accessible treatment and support. Permanent supportive housing, particularly for those who have experienced homelessness is critical to prevent future episodes of homelessness. Peer supports and case management support can be effective services for this population.

**Public Housing – Self Sufficiency:**

The supportive housing needs of families include financial education, home ownership and employment/training, and other supports geared toward assisting families toward self-sufficiency while in subsidized housing.

**HIV/AIDS:**

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

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

Adams County currently is not funding programs that focus on ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing, and no such coordinated effort currently exists in the county.

**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)**

Adams County is a large county and is difficult to adequately deliver services to both urban and rural constituencies. The mixture of urban and rural land throughout the county poses both service delivery and service recipient challenges. Many of the core agencies are in the more urban portions of the county which makes service delivery in the eastern and northern rural portions of the county difficult. The lack of adequate transportation and service providers in the rural areas are a hindrance to meeting the needs of the underserved throughout the county.

One of the major problems associated with meeting the needs of the underserved is the levels of funding. In today's economy, more and more Adams County residents are requesting services, which places strains on the county's capacity to adequately provide appropriate care. One of the areas of weakness that the county continues to face is a fully functional referral system. This can be attributed to

the recent funding uncertainties within all federally funded areas (TANF, Food Stamps, Medicaid, etc.) and the vast geographic parameters of service-delivery agencies. The county continues to increase the availability of information for service-providers to be carried on to residents.

In late 2017, the county opened its new Human Services building which creates a centralized location for residents in need. It is accessible via public transportation and is fully ADA accessible. The county has a mission to end poverty by bringing together like-minded organizations to meet this goal. Services provided at the Human Services Center includes TANF, Children & Family Services, Community Support Services, Domestic Violence Services & Shelter, Child Support Services, Foster Care, and the Workforce & Business Center. The county also funded \$1,000,000 to the Adams County Foundation, which is a grant program for local non-profit organizations serving worst-case residents in need. The county is also actively pursuing other funding options to add more affordable housing units.

**For entitlement/consortia grantees: 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. (91.220(2))**

Please see above.

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

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

The Balanced Housing Plan (2018) provides the following recommendations to increase the supply of housing in Adams County to suit the needs of residents.

1. **Coordinate with water and sanitation districts.** “Currently there are over three dozen water and sanitation districts in the County, including those in metro districts. This can create uncertainty and confusion in the development process. Especially if there is more than one water and sanitation district involved in a project. Stakeholders identified the fractured relationships between water and sanitation district as the number one impediment to development.

*Action: Coordinate with water/sanitation districts to provide predictability in agency expectations. Also, promote opportunities for districts to educate developers on district processes to enhance efficiency.”*

2. **Streamline the development application process.** “The County encourages a clear application process that provides developers guidance as they navigate through the approval process. It also reduces costs to a project, increasing project feasibility.

*Action: Design development application processes that are clear and understandable, providing developers guidance and technical assistance. Share resources and lessons learned through the County’s process improvement efforts.”*

3. **Increase coordination with partner agencies and municipalities.** “Coordination allows the ability for all parties to anticipate any barriers or potential issues because of a housing development, therefore reducing the project’s time to market.

*Action: The County will design processes that are transparent when working with partner agencies and municipalities. The County will also increase coordination by facilitating relationships between agencies and organizations.”*

4. **Provide development incentives.** “Development incentives may be direct (financial) or indirect (process efficiencies) to make a project more viable.

*Action: The County will also look at process improvements and coordination with utilities to improve timelines for projects.”*

5. **Encourage diversity in the housing stock.** “Diversity of housing stock accommodates a variety of housing needs: type, size, and location. It creates a balance between traditional single-family homes and apartment complexes with missing middle type housing.

*Action: Explore development opportunities to add to the “missing middle” housing stock. Accessory Dwelling Units (ADUs) are a housing type that can increase density while utilizing existing infrastructure.”*

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

**Introduction**

This section provides an overview of business activity, labor force statistics, and the economy in general for Adams County.

**Economic Development Market Analysis**

**Business Activity**

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	3,374	2,701	1.30%	1.23%	-0.07%
Arts, Entertainment, Accommodations	25,313	19,073	9.75%	8.68%	-1.07%
Construction	30,072	23,223	11.58%	10.57%	-1.02%
Education and Health Care Services	43,240	51,588	16.65%	23.47%	6.82%
Finance, Insurance, and Real Estate	13,526	7,167	5.21%	3.26%	-1.95%
Information	6,309	3,101	2.43%	1.41%	-1.02%
Manufacturing	22,184	13,571	8.54%	6.17%	-2.37%
Other Services	14,307	5,983	5.51%	2.72%	-2.79%
Professional, Scientific, Management Services	31,522	23,836	12.14%	10.84%	-1.30%
Public Administration	11,818	7,768	4.55%	3.53%	-1.02%
Retail Trade	29,175	22,498	11.24%	10.24%	-1.00%
Transportation and Warehousing	20,221	21,035	7.79%	9.57%	1.78%
Wholesale Trade	8,580	18,258	3.30%	8.31%	5.00%
<b>Total</b>	<b>259,641</b>	<b>219,802</b>	<b>100.00%</b>	<b>100.00%</b>	

**Table 39 - Business Activity**

**Data** 2017 ACS 1-Year and U.S. Census Bureau Quarterly Workforce Indicators (QWI), 4th Quarter 2017,  
**Source:**

**Labor Force**

Total Population in the Civilian Labor Force	270,049
Civilian Employed Population 16 years and over	259,641
Unemployment Rate	3.90%
Unemployment Rate for Ages 16-24	10.27%
Unemployment Rate for Ages 25-65	2.97%

**Table 40 - Labor Force**

**Data** 2017 ACS 1-Year  
**Source:**

**Occupations by Sector Narrative**

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	37,001
Farming, fisheries and forestry occupations	1,245
Service	52,066
Sales and office	64,787
Construction, extraction, maintenance and repair	21,872
Production, transportation and material moving	36,237

**Table 41 – Occupations by Sector**

**Data** 2017 ACS 5-Year  
**Source:**

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	117,916	49.22%
30-59 Minutes	94,600	39.48%
60 or More Minutes	27,075	11.30%
<b>Total</b>	<b>239,591</b>	<b>100%</b>

**Table 42 - Travel Time**

**Data** 2017 ACS 5-Year  
**Source:**

**Education:**

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	29,716	1,277	13,008
High school graduate (includes equivalency)	61,076	1,655	15,810
Some college or Associate's degree	68,122	2,158	14,947
Bachelor's degree or higher	55,403	1,571	7,504

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

**Data** 2017 ACS 1-Year

**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	252	2,069	4,626	9,474	4,098
9th to 12th grade, no diploma	8,119	9,142	8,639	10,051	3,640
High school graduate, GED, or alternative	18,094	24,088	19,858	34,595	17,382
Some college, no degree	12,382	18,197	14,020	26,919	13,107
Associate's degree	1,688	6,383	8,693	11,108	3,937
Bachelor's degree	2,921	16,901	12,212	17,217	6,099
Graduate or professional degree	130	4,967	6,005	7,318	3,440

**Table 44 - Educational Attainment by Age**

**Data** 2017 ACS 5-Year

**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,881
High school graduate (includes equivalency)	35,722
Some college or Associate's degree	40,703
Bachelor's degree	46,651
Graduate or professional degree	65,682

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

**Data** 2017 ACS 5-Year  
**Source:**

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

The business activity table above summarizes the number of workers and jobs by industry sector in 2017. The industries that employ the most workers in Adams County include education and health care services (17% of workers), professional and scientific (12%), construction (12%), and retail trade (11%).

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

In 2020 the Adams County Community and Economic Development department grew by four staff members to address economic development in the county. An economic development strategic plan will be developed in 2021. The Adams County Regional Economic Partnership has identified six target industries for employment including aviation/aerospace, energy, logistics, wholesale trade, manufacturing, and healthcare. The policies in the 2012 Imagine Adams County comprehensive plan focus on bolstering the counties policies and infrastructure investments to support these target industries.

Infrastructure needs are addressed in the following policies from Imagine Adams County:

- **Supply of suitable land.** Provide both serviced and raw land suitable for commercial and industrial development leveraging zoning and other land use authority.
- **Infrastructure needs and partnerships.** Identify gaps in major infrastructure needs for target industries and explore methods to fill gaps through county capital improvements, public-private partnerships, intergovernmental agreements, and land use review.
- **Targeted economic development areas.** Identify areas that best suit the needs of the business community, particularly the target industries, to develop plans and infrastructure projects to create a vision and attract employers.
- **Strategic public infrastructure investments.** Invest in infrastructure when the benefit for the county will exceed the cost and plan for infrastructure projects that address business needs.
- **Leverage County assets.** Invest in existing economic assets including the Colorado Air and Space Port (CASP), Denver International Airport (DEN), future transit stations, and major transportation corridors.

Workforce needs are addressed in the following policies from Imagine Adams County:

- **Education.** Continue to support Adams County Educational Consortium and other resources to enhance academic skills, profession exploration, and relevant work-ready skills.
- **Housing.** Provide a variety of housing options as discussed in the Balanced Housing Plan.
- **Capture target.** Develop targets for the percent of residents who work in the county and track the changes to measure success.



**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.**

Future regional transportation improvements have the potential to drive major job and business growth opportunities in Adams County. The economic vitality of the county lies in the location within the Denver region and proximity to the Denver International Airport (DEN), the Colorado Air and Space Port, and the I-70, E-470, I-25, US85, and I-270 corridors. These existing major transportation corridors will be joined by the Regional Transportation District (RTD) FasTracks stations for commuter rail. Several large employment generating projects are in the works along these transportation routes including the Pecos Logistics Park, Rocky Mountain Rail Park, and Transport Colorado.

Two transit stations were constructed in unincorporated Adams County as part of RTD’s FasTracks project. The stations—located at the Clear Creek at Federal station and the Pecos Junction station—provide service to the Goal and Northwest commuter rail lines.

Several factors will influence the implementation of the County’s vision for the station areas:

- Existing industrial uses on many parcels remain viable, particularly near the Pecos Junction station, and in some cases reflect recent investment on the part of property and business owners.
- Market demand for higher-intensity mixed-use development in this location may take several years to materialize.
- A Transit Oriented Development (TOD) District and development standards have been adopted specifically for the Clear Creek at Federal and Pecos Junction station areas.
- Applicants may need to use the Planned Unit Development (PUD) process—as was the case with the Clear Creek Transit Village PUD—which can add significant time and expense to the submittal process.
- Infrastructure investments are needed to address environmental, floodplain and access issues.

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

There are more jobs than workers in three major employment sectors within Adams County, meaning workers commute into Adams County for employment from elsewhere in the region. The number of education and health care service jobs, wholesale trade jobs, and transportation and warehousing jobs are higher than the number of local workers. The mismatch of jobs to workers in all the other sectors is largely minimal (less than 3%), and there is a surplus of workers in Adams County compared to the number of jobs.

The majority of residents 25 and older have at least some college or an associates degree (55%), while nearly one in four have a bachelor’s degree or higher (24%) and a portion of the population did not graduate high school (16%). The median earnings by educational attainment for this population varies

greatly from individuals who did not graduate from high school at \$26,881 to individuals with a graduate or professional degree at \$65,682. Additionally, educational attainment is tied to unemployment rates, and individuals without a high school diploma have an unemployment rate at least one percentage point higher (4.1%) than other educational attainment cohorts (2.6% to 3.1%).

**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 Adams County Workforce and Business Center is the primary resource for workforce training initiatives and houses the Workforce Development Board. The Workforce Development Board is made up of community leaders dedicated to workforce development and representatives of private industry nonprofits, and public agencies. This board is mandated by federal legislation to oversee public investments in employment and training programs. This responsibility is accomplished through the activities of the Adams County Workforce and Business Center.

The Adams County Workforce and Business Center provides resources for businesses, job seekers, and youth to maximize workers potential and source qualified candidates for the diverse workforce and job market available in Adams County. The center offers career development, job fairs, job postings, computer classes, resumes and cover letters, services for job seekers with disabilities, Temporary Assistance to Needy Families (TANF), and Veterans program services. Stakeholders interviewed during this process emphasized the importance of providing employment opportunities and subsidized training to elevate individuals to employment with a sustainable living wage.

The Adams County Balanced Housing Plan (2018), identifies two strategies to decrease the affordability gap for households in the county including attracting high paying jobs and increasing education and job training opportunities. The following actions were outlined in the Balanced Housing Plan to achieve these goals:

- “Expand opportunities to attract knowledge-based industries by marketing the County’s assets, location, land opportunities, and proximity to DIA and downtown Denver to attract high paying employers.
- Encourage development convenient to schools and public transportation nodes. Provide housing options for individuals attending colleges and higher”

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

No; Adams County has not yet participated in a Comprehensive Economic Development Strategy (CEDS). The County is working on an internal economic development strategy.

**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.**

Though the County does not yet participate in a CEDs, the County has its own economic development team which sits within the Community and Economic Development Department. Other economic development partners include the Adams County Regional Economic Partnership (ACREP), I-70 Regional Advancement Partnership, the North Metro Small Business Development Center, the Eastern Colorado Small Business Development Center, Metro Denver Economic Development Corporation, and the various municipal economic development organizations and Chambers of Commerce within the county.

**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 Thornton, Commerce City, and the more rural areas of the county to the east. As discussed in the Needs Assessment section, cost burden is by far, the most common housing problem in the county.

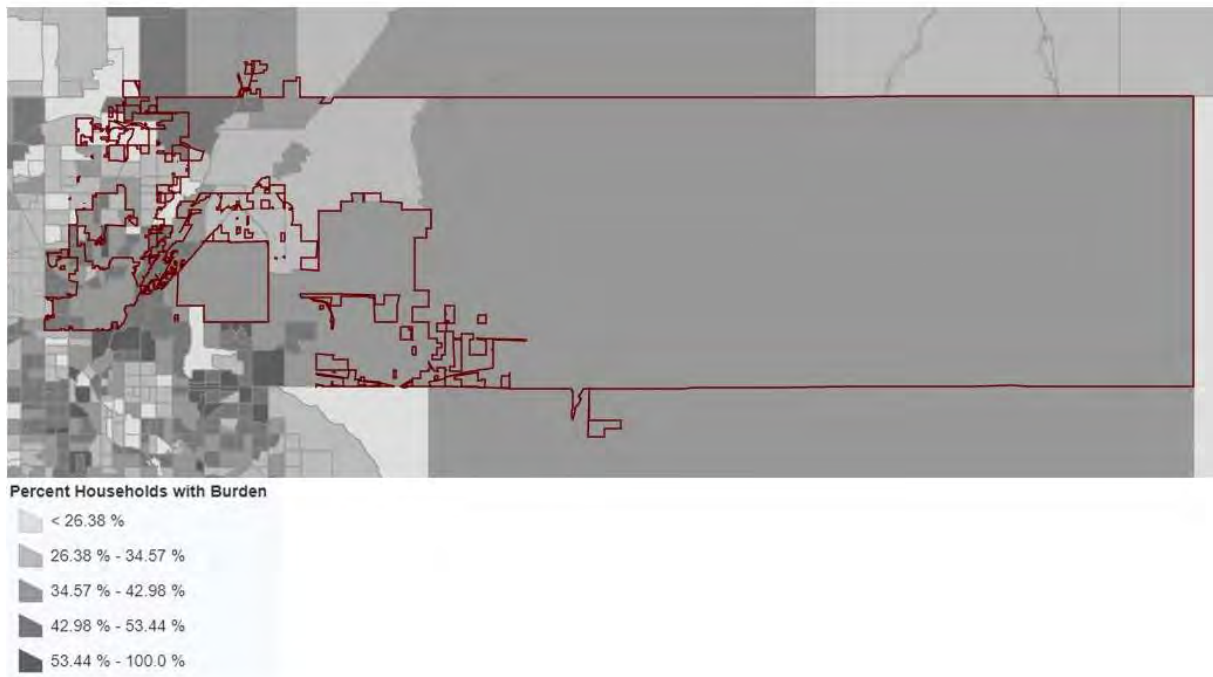
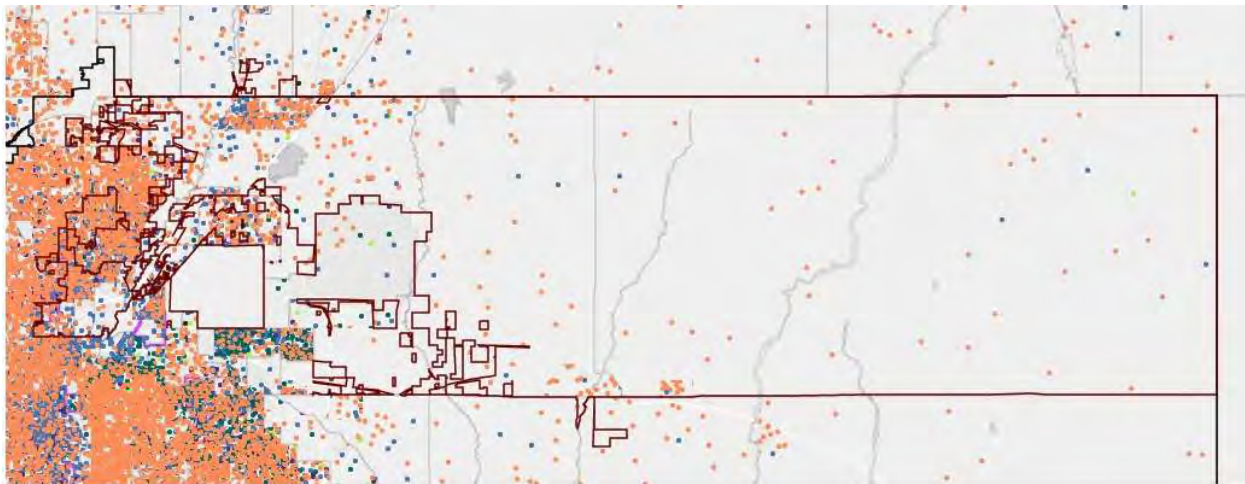


Figure Title: Housing Cost Burdened by Census Tract

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

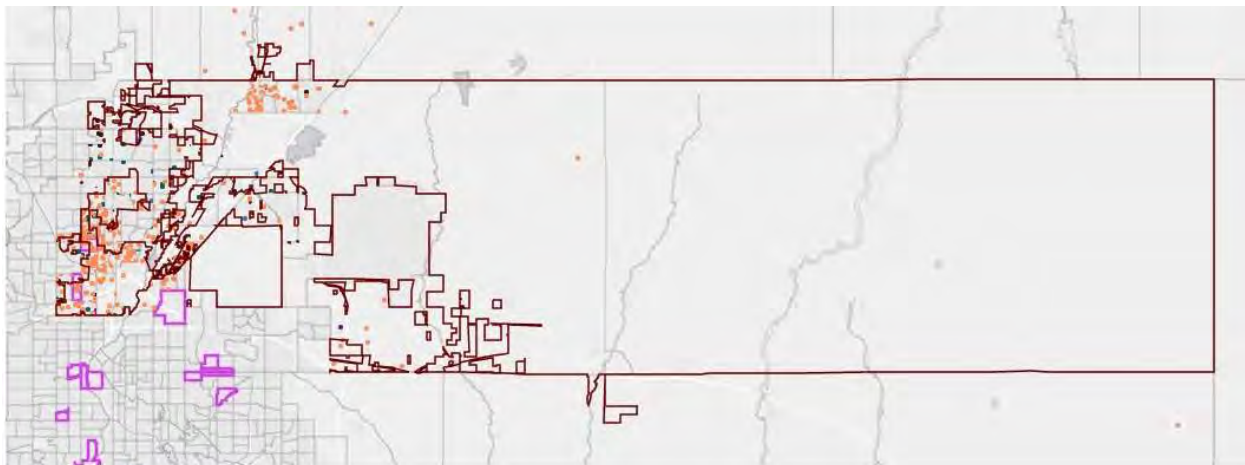
### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

**Racial/ethnic minorities.** As shown in the following figures, Adams County has a racially/ethnically diverse population, that is primarily concentrated in the more densely populated western portion of the county. There is some concentration of foreign-born residents and limited English proficient residents in Brighton, Westminster, and Thornton. (Concentration in this case is defined simply as a strong cluster in the HUD AFFHT dot density maps).



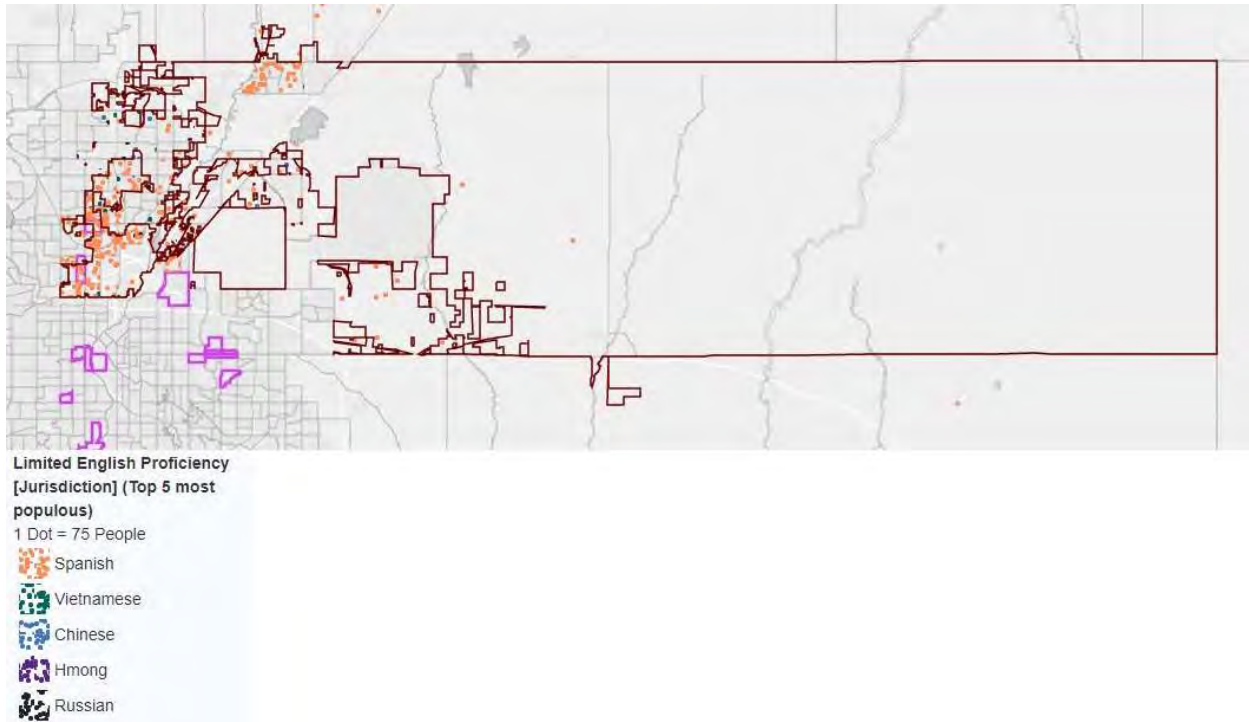
**Demographics 2010**  
 1 Dot = 75

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic



**National Origin [Jurisdiction]**  
**(Top 5 most populous)**  
 1 Dot = 75 People

- Mexico
- Vietnam
- Russia
- Guatemala
- Laos



Source: HUD Affirmatively Furthering Fair Housing Tool

**Poverty.** HUD defined concentrated poverty as a Census tract with a poverty rate of 40 percent or higher (or three times the metro area average). Poverty varies by neighborhood, but two tracts in Westminster were the only areas in Adams County that qualify as concentrated poverty.

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

Imagine Adams County, the comprehensive plan last updated in 2012, discusses the issues and opportunities in the aging southwest portion of the county. Residential neighborhoods in the southwest area include North Perl Mack, South Perl Mack, Goat Hill, South Federal, Baker, Shaw Heights, Southeast Arvada, Berkley, and Guardian Angel.

Imaging Adams County explores the issues and opportunities in these neighborhoods as follows.

*“Most of the residential neighborhoods in the southwest area were developed during the post-WWII era, although pockets of homes and other development exist that date much earlier. Because of their age and an extended period of disinvestment, each neighborhood faces unique challenges. Aging infrastructure and conflicts between established uses and new development are two of the most common issues. Code enforcement and the protection of historic resources are also a concern for many residents.*

*Focused planning has been completed for several areas, such as the Berkley Neighborhood, but additional work will be needed. The Southwest Adams County Framework Plan identifies priority areas for future sub-area planning as Goat Hill, Berkeley (update to existing neighborhood plan), and Southeast Arvada. Use conflicts and recent development pressures in the Welby*

*neighborhood were a key issue identified as part of the comprehensive plan process and may warrant inclusion as part of future sub-area planning efforts.”*

Recent planning efforts have addressed these areas including the Square Lakes Plan in southeast Arvada and the Welby Subarea Plan completed in 2014. Additionally, Adams County is currently updating their comprehensive plan.

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

Yes, the relative age and population density of these neighborhoods indicates a developed community fabric with public facilities, social networks, and service networks. In addition to the benefits of a developed urban fabric, major transportation corridors currently provide access to the area and future commuter rail stations are planned in southwest Adams County.

In 2016, Adams County adopted the Southwest Adams County Making Connections Planning and Implementation Plan. As discussed in NA-50, the Regional Transit District (RTD) has six planned FasTracks commuter rail stations within southwest Adams County, and the area is only three to eight miles from downtown Denver and 15 to 20 miles from the Denver International Airport.

Additionally, the following policies and strategies from Imagine Adams County address issues that emerged in the comprehensive plan process.

- **“Policy 14.5 Maintain and enhance the quality of existing residential neighborhoods.**
- **14.5.a. Southwest Area Plan**—County land use decisions will be consistent with the Southwest Adams County Framework Plan.
- **14.5.b. Public Infrastructure Improvements**—Continue to make public infrastructure improvements— such as installing curbs and gutters, improving roadways, pedestrian/trail connections, and park facilities—to enhance the image of established residential neighborhoods and improve the health and quality of life of area residents.
- **14.5.c. Service Delivery**—Make service delivery patterns more efficient through intergovernmental agreements with adjacent municipalities or service districts in the area.”

**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.**

Access to broadband has increasingly become a necessity versus a luxury. Yet, according to the Federal Communications Commission (FCC), in 2017, 34 million Americans still lack broadband Internet access (defined as a minimum of a 25 Mbps connection). People who lack access are increasingly unable to take advantage of economic and educational opportunities as those who do have access.

According to 2017 ACS data, in Adams County, more than 10,000 residents do not own a computer. 23,399 (14%) of Adams County residents do not have an internet subscription, and another 16,075 (10%) rely on a cellular data plan to access the internet. Broadband needs have become more acute and urgent with the implications of social distancing, school closures, and teleworking because of the COVID-19 pandemic.

**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, Adams County is served by more than five broadband providers. The map on below illustrates high access to multiple providers throughout the county; however, broadband access in rural areas of the county are limited to two providers.

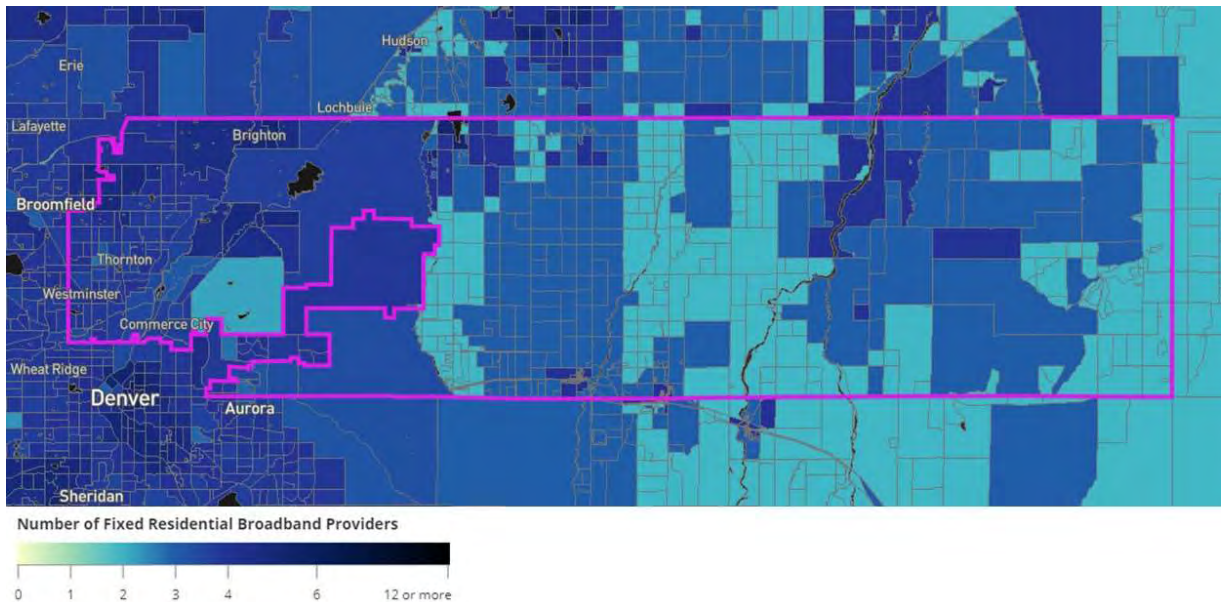


Figure Title: Fixed Broadband Deployment Map: All Providers Reporting Service

Source: Federal Communications Commission



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

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

HUD now requires that jurisdictions assess natural hazard risks to low- and moderate-income residents, including risks expected to increase due to climate change.

Adams County developed and adopted a Comprehensive Plan in 2012, the official policy document of the Adams County Planning Commission and Board of County Commissioners. The Plan provides a concise statement of the County's objectives for future development within unincorporated areas of the County and in municipal growth areas. The Comprehensive Plan also incorporates the required Hazard Mitigation Plan via the Stafford Act and Title 44 of Federal Regulations which was approved by the U.S. Department of Homeland Security Management Agency. The Hazard Mitigation Plan is currently being updated as part of the county's comprehensive plan.

The following natural hazards and associated risks were discussed in the 2012 Hazard Mitigation Plan; the county is currently updating the HMP.

- **Thunderstorms – High Ranking.** “Severe thunderstorms can cause flash flooding, resulting in damage to property. Lightning can cause fire and loss of life in proximity of the strike. Hail can cause damage to property and life in the event one is caught without shelter.”
- **Winter Weather – High Ranking.** “Winter storms may include snow, sleet, freezing rain, or a mix of these wintry forms of precipitation. Freezing rain is rain that falls onto a surface with a temperature below freezing, forming a glaze of ice.”
- **Tornadoes – High Ranking.** “Several significant tornadoes have caused injuries and property damages in Adams County. In the future, tornadic events will continue to occur within the County. Predicting the location and how severe the event will be is impossible.”
- **Flooding (including dam failure) – Medium Ranking.** “The South Platte basin is expected to experience major strains on water use from population growth. Population growth could also potentially mean that more people will be at risk to flood.”
- **Drought – Medium Ranking.** “A drought is a period in which an unusual scarcity of rain causes a serious hydrological imbalance in which water supply reservoirs empty, water wells dry up, and crop damage ensues. Vulnerability, in terms of decreased water supply, will increase with development. The Comprehensive and Land Use plans are being developed concurrent to this effort and include strategies for preparing a Drought Mitigation and Response Plan.”
- **Subsidence – Low Ranking.** “The term land subsidence refers to any failures in the ground that cause collapses in the earth's surface.”
- **Earthquake – Low Ranking.** “Earthquakes are low probability, high consequence events. Although they may only occur once in the lifetime of an asset, they can have devastating impacts.”
- **Wildfire – Low Ranking.** “Adams County is at low risk for wildfires as the majority of land is designated non-WUI (an area where structures and other human development meet or intermingle with undeveloped wildland) vegetated areas.”

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

- **Thunderstorms – High Ranking.** High winds cause most of the damage related to thunderstorms. Older structures constructed prior to the adoption of the current building code (2006 International Residential Code) are vulnerable to high winds. Older homes, certain construction materials, mobile homes, and poorly designed homes are vulnerable to high winds. Therefore, low- and moderate-income households residing in mobile homes or older housing are especially vulnerable to these risks.
- **Winter Weather – High Ranking.** Rural communities and socially vulnerable populations are particularly vulnerable to winter storms. Injuries and death primarily occur from slipping on ice, transportation accidents, hypothermia, and carbon monoxide poisoning and house fires from improper use of alternative heating sources. Low- and moderate-income households are less likely to have proper heating and may experience hypothermia due to exposure, particularly for people experiencing homelessness.
- **Tornadoes – High Ranking.** Mobile homes are extremely vulnerable to tornados.
- **Flooding (including dam failure) – Medium Ranking.** Flooding may cause damage to industry, contaminate drinking water, or cause damage in a populated area. Low- and moderate-income households are less likely to have the financial resources to cope with the impacts of flooding.
- **Drought – Medium Ranking.** Residents within the county that rely on ground wells and man-made water retention structures are vulnerable to extended periods of drought.
- **Subsidence – Low Ranking.** Damage to structures and infrastructure may require residents of an area to seek temporary shelter or be cut off from utilities or critical facilities while reconstruction can take place.
- **Earthquake – Low Ranking.** Older homes, certain construction materials, mobile homes, and poorly designed homes are vulnerable to earthquakes.
- **Wildfire – Low Ranking.** The areas susceptible to wildfires are lightly populated

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

Adams County is eligible to receive an annual allocation of HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD). This section of the Con Plan, the Strategic Plan (SP), identifies the priority needs, goals, and objectives for the 2020 to 2024 Consolidated Plan. The Strategic Plan was developed using findings from the Needs Assessment and Market Analysis, as well as extensive resident and stakeholder engagement.

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

#### Geographic Area

Target Area	Percentage of Funds
County-Wide	45%
City of Thornton	23%
City of Federal Heights	5%
City of Northglenn	10%
Town of Bennett	1%
City of Brighton	8%
City of Westminster	8%

**Table 46 - Geographic Priority Areas**

#### General Allocation Priorities

Describe the basis for allocating investments geographically within the county

Adams County encompasses approximately 1,183.6 square miles. It extends 72 miles west to east, and 18 miles north to south. It is adjacent to Denver and is one of the five counties that make up the Denver metropolitan area. All of Colorado's interstate highways (I-25, I-70, and I-76) and their associated loops (I-225, I-270) converge in Adams County. In addition, US Highways 36, 287, 6 and 85 also run through the County. E-470 completes the connection from C-470 in the south, through Denver International Airport and finally to I-25.

Adams County, which historically has been agricultural in nature, has undergone a development typical to counties near a major metropolitan city. Urbanization has occurred most rapidly in the western part of the County because of the continued growth in the Denver Metro region. The eastern section of the County, except for the Towns of Bennett and Strasburg, are comprised mainly of farms and rangeland. The Town of Bennett has experienced historic growth throughout the last year and has developed a strategic plan for growth largely due to its proximity to Front Range Airport and downtown Denver.

Cities within the geographic county include Arvada, Aurora, Brighton, Commerce City, Federal Heights, Northglenn, Strasburg, Thornton and Westminster and the Town of Bennett. Adams County has a diverse mix of large, suburban communities, smaller towns, and rural farming communities that have an extensive range and mix of housing, commercial enterprises and public services.

Adams County does not plan to target funds to "geographic priority" areas, however, allocations have been made to specific communities throughout Adams County for projects that are local priorities. The following communities receive allocations of CDBG funds based upon their total populations and low income populations, and apply to Adams County to use the funds within their own communities based on local priorities and needs: Town of Bennett, Unincorporated Adams County, and the Cities of Brighton, Federal Heights, and Northglenn.

The communities of Thornton and Westminster receive direct CDBG allocations from HUD and are part of the Adams County HOME consortia. Consortia members are allocated a set-aside of HOME funds for projects within their communities. The remaining HOME funds are allocated by Adams County.

In 2019, the Urban County IGA will be recertified for another three (3) year requalification period. CDBG funding allocations can be made up to the amounts in the agreement if the local governments have eligible projects each year. Applications for funding are made to Adams County, and reviewed for eligibility within the CDBG and HOME program guidelines. Public improvements are made in jurisdictions mentioned throughout the SP and must serve low-to-moderate income census tracts.

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

**Priority Needs**

<b>1</b>	<b>Priority Need Name</b>	Housing Needs
	<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
	<b>Geographic Areas Affected</b>	Adams County provides services throughout the entire county and does not target funds to any specific areas
	<b>Associated Goals</b>	Preservation of existing housing stock
	<b>Description</b>	Small and large households with low and extremely low incomes need decent rental housing within the County and the incorporated areas. Special needs households need affordable rental units that are accessible and provide supportive services to assist that household in maintaining independence in a stable living situation. Households who are homeless or in danger of becoming homeless need emergency housing, transitional housing and permanently affordable housing that is accompanied with supportive services to assist that household in becoming stable. Households who are in danger of becoming homeless need homeless prevention assistance in order pay mortgage, rent and utility payments. Special needs elderly households need accessible, affordable independent living rental units.

	<b>Basis for Relative Priority</b>	The Housing Needs Assessment and Market Assessment portions of the Consolidated Plan highlighted the populations with the most pressing housing needs. Additionally, households who need subsidized units and Housing Choice vouchers in the community are currently on waitlist. Through community engagement, the resident survey, and speaking with service providers, affordable housing was cited as the highest priority need to stabilize households in the community. These needs will become more acute with the economic fallout of the COVID-19 pandemic.
<b>2</b>	<b>Priority Need Name</b>	Special Needs Populations
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	<b>Geographic Areas Affected</b>	Adams County provides services throughout the entire county and does not target funds to any specific municipality
	<b>Associated Goals</b>	Preservation of Existing Housing Stock Public Facility Improvements Emergency Housing and Shelter for the Homeless
	<b>Description</b>	Adams County residents who are seniors, persons with disabilities, extremely low income households, and other priority populations need affordable housing, access to services, housing and service education, housing and services near transportation, and integration into the community.
	<b>Basis for Relative Priority</b>	The Adams County community has identified these populations as a priority for funding, in recognition of the fact that these households are typically low to moderate-income households or are on a fixed income, have a need for services, public transportation, and affordable housing.
	<b>3</b>	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Adams County provides services throughout the entire county and does not target funds to any specific municipality
	<b>Associated Goals</b>	Preservation of Existing Housing Stock Public Facility Improvements Emergency Housing and Shelter for the Homeless
	<b>Description</b>	Adams County has prioritized community development needs that relate to public facilities, public services and infrastructure improvements to enhance the greater livability in low income neighborhoods and to assist in revitalization in these neighborhoods. Adams County also has the objective of providing more job services and job creation for Adams County residents.
	<b>Basis for Relative Priority</b>	As part of the community engagement with stakeholders and service providers, non-housing community development needs were identified. Typically, the County solicits proposals from eligible entities for financial assistance to address the identified priority needs. Based upon that solicitation, the County Community Development Division reviews the requests and ranks them using a criterion that looks at the benefits to low income populations, improvements in accessibility and affordability and quality of life. Recommendations are then presented to the Board of County Commissioners for their approval.
<b>4</b>	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Adams County provides services throughout the entire county and does not target funds to any specific municipality
	<b>Associated Goals</b>	Emergency Housing and Shelter for the Homeless

<p><b>Description</b></p>	<p>The current availability of housing units does not meet the needs of households at all income levels in Adams County. The problem is particularly acute for extremely and very low-income renters. Those who are severely cost burdened, generally the lowest income renters, pay more than 50 percent of their household incomes towards rent and are considered at risk for homelessness. A total of 476 residents in Adams County were experiencing homelessness in 2020.</p> <p>County residents experiencing homelessness face a shortage of emergency housing options and are often forced to seek emergency housing in other Metro Denver jurisdictions. There is little public support for the creation of a new emergency shelter in the County. Therefore, service providers and public agencies rely on rapid re-housing options and direct financial assistance to prevent at risk households from losing their current housing situation.</p>
<p><b>Basis for Relative Priority</b></p>	<p>As part of the Consolidated Plan process the County consulted with housing and homeless service providers to gather their input on homeless needs. These findings indicated that the County had a shortage of emergency housing options, transitional housing options and permanently affordable rental options. Service providers indicated that because of the shortage of emergency housing units, resources are needed to provide financial assistance to at risk households so that they can pay arrearages on mortgages, rental contracts and utility payments to prevent them from becoming homeless.</p>

**Table 47 – Priority Needs Summary**

**Narrative (Optional)**



**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)	Adams County will spend HOME funds on Tenant Based Rental Assistance (TBRA) throughout the county as part of a strategy to serve low- and very-low income renter households and stabilize households impacted by COVID-19. Low vacancy rates, rising rents, and long waiting lists for subsidized housing all point to the need for more affordable rental opportunities in the county, especially for the lowest income households. There are few transitional housing options in Adams County, and a TBRA program can also help households’ transition from homelessness to permanent housing.
TBRA for Non-Homeless Special Needs	According to special needs providers interviewed as part of the consultation process, there is a lack of rental assistance available for their clients, who have very low and low incomes. Existing rental assistance programs are not growing or are shrinking due to reduced federal spending levels. Market pressures on the private rental market have raised rents and reduced inventory, making it more difficult for these households to find rental units that they can afford. TBRA could be used to help clients of these agencies find affordable, decent, and accessible housing while on the waiting list for existing Section 8 and other rental assistance programs, or for accessible units in properties such as those owned by Maiker or other providers.
New Unit Production	Adams County will prioritize the use of CDBG funds to rehab existing housing and provide TBRA for low-income households. The greatest need for housing assistance in Adams County is for renters earning \$25,000 and less, needing rents under \$600 per month (including utilities). There are an estimated 3,254 rental units in Adams County, 6 percent of total rental units, with rents \$600 or less per month (accounting for utilities). There are 12,231 renters who need rents this low leaving a gap of 6,372 units.
Rehabilitation	<p>In 2015, 9,730 (75%) extremely low-income rental householders experience one or more severe housing problems. Among owner households, 4,505 (63%) have one or more severe housing problems.</p> <p>Adams County will continue to administer the Minor Home Repair (MHR) which serves low-to-moderate income homeowners throughout the cities of Federal Heights, Northglenn, Brighton, and unincorporated Adams County. The program will address essential home repairs to promote decent, safe and sanitary conditions as well as accessibility issues. Federal Heights will use CDBG funds to administer the Rental Housing Inspection Program which promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance</p>

<p>Acquisition, including preservation</p>	<p>There are several aging rental properties located in the municipalities and some in the unincorporated areas that need major upgrades and rehabilitation. Market conditions are such that landlords are not willing to leave units vacant to perform costly and time-consuming rehabilitation on them. Rental housing demand is so strong, that landlords can rent units that are minimally acceptable. There are opportunities for affordable housing providers and special needs housing groups to acquire these properties and rehab them for their clients. This is a cost-effective approach for providing more affordable, decent rental units. Modernization efforts on aging properties are supported in local communities. Communities have been supportive of efforts to improve declining properties in older neighborhoods.</p> <p>Federal Heights will use CDBG funds to administer the Rental Housing Inspection Program which promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance. Additionally, Maiker Housing Partners has been purchasing and preserving existing rental properties and will continue to do so in the future.</p>
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**Table 48 – Influence of Market Conditions**

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

### **Introduction**

Adams County is eligible to receive an annual allocation of HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD). This section of the Con Plan, the Annual Action Plan (AAP), addresses the annual goals, projects, and objectives for the HOME Consortium and Urban County. The identified projects meet the goals and objectives related to the 2020-2024 Consolidated Plan (Con Plan), which were developed based on stakeholder and resident feedback.

HOME is a federal housing grant that assists communities in addressing residents' housing needs. The HOME Consortium includes the Urban County, as defined below, as well as the cities of Thornton and Westminster. Adams County is the lead agency for the Consortium's HOME funds.

CDBG funds are used to address community development and housing needs of the residents of the Urban County, which includes the cities of Northglenn, Federal Heights, Brighton, the Town of Bennett, and unincorporated Adams County. The Cities of Westminster and Thornton receive CDBG directly and, as such, do not receive CDBG funds from the County.

In 2020, Adams County is eligible to receive \$1,411,148 in CDBG funds and \$1,038,668 in HOME funds.

### **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	\$1,411,148	\$70,111	\$204,666	\$1,685,925	\$5,600,000	Adams County will allocate CDBG funds to its Urban County members (four local jurisdictions) for their proposed projects.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,038,668	\$7,444	\$538,231	\$1,584,343	\$4,150,000	HOME funds are allocated in Thornton, Westminster (HOME Consortium), and throughout the county. Adams County uses 10% of HOME funds for administration of programs.

**Table 49 - 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**

County funded projects use a variety of other leveraged funds to cover the total cost of projects. HOME funded projects use Low Income Housing Tax Credit (LIHTC) equity, State of Colorado funds, private equity, and other resources to cover the cost of the development. CDBG typically leverage locally funded projects and/or help support gaps in funding that meet the goals of the Con Plan. Activities funded by HOME will have the required twenty-five (25%) match from previous program years and from fee reductions by local jurisdictions. To be considered HOME match, the funding must be a non-federal permanent contribution to affordable housing contributed in an eligible manner and properly documented. Adams County encourages all HOME funded projects to have program funding match.

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

Adams County and local jurisdictions may choose to provide publicly held land for housing, community facility, and other eligible HOME and CDBG projects.

In recent years, Adams County has donated land to Maiker Housing Partners and Brighton Housing Authority. Maiker Housing Partners is currently developing Caraway, an affordable housing development. Brighton Housing Authority has yet to develop the donated land.

**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.

Adams County is the lead agency in both the CDBG Urban County and the HOME Consortia. Adams County's Urban County consists of:

- Town of Bennett
- City of Brighton
- City of Federal Heights
- City of Northglenn
- Unincorporated Adams County

Every three years, these jurisdictions are re-invited to renew their Intergovernmental Agreement with the county. Each of them receives a percentage of the county's CDBG allocation. As the lead agency Adams County monitors each jurisdiction's projects to ensure they meet national objectives, eligibility, and compliance. In addition to the Urban County jurisdictional proportional allocation, Adams County targets a percentage of its CDBG funding to community agencies. All projects are assessed through an application process for appropriateness and eligibility. During Program Year 2017, the Urban County and HOME Consortia renewed the Intergovernmental Agreements to continue receiving CDBG and HOME funds for the 2019, 2020, and 2021 PYs.

Adams County leads a HOME Consortia with the City of Westminster and the City of Thornton. A percentage of the county's annual HOME allocation is reserved to each of these municipalities based on a formula determined and posted annually by HUD (Annual Share Percentage Report). The county also provided portions of its HOME application to:

- Community Development Housing Organizations (CHDO's) (15% requirement);
- Local housing authorities;
- Non-profit housing developers; and
- For-profit developers.

Adams County has increased CHDO qualification strategies to align with the 2013 HOME Final Rule amendments and HUD best practices. Adams County is also in the process of seeking and certifying new CHDOs throughout the county for the purposes of expanding the county's capacity to undertake projects. Housing development agencies operating within the county are small and perform minimal development activities.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
ADAMS COUNTY	Government	Ownership Planning neighborhood improvements	Jurisdiction
CITY OF THORNTON	Government	Ownership Planning	Jurisdiction
CITY OF WESTMINSTER	Government	Planning	Jurisdiction
COMMUNITY RESOURCES AND HOUSING DEVLEOPMENT CORP	CHDO	Ownership Rental	State
MAIKER HOUSING PARNTERS	PHA	Ownership Public Housing Rental	Jurisdiction
BRIGHTON HOUSING AUTHORITY	PHA	Ownership Public Housing Rental	Jurisdiction
ARCHWAY HOUSING & SERVICES, INC.	CHDO	Homelessness Rental	Region
TOWN OF BENNETT	Government	Planning public services	Jurisdiction
CITY OF BRIGHTON	Government	Planning neighborhood improvements public facilities	Jurisdiction
CITY OF FEDERAL HEIGHTS	Government	Planning neighborhood improvements public facilities	Jurisdiction
CITY OF NORTHGLENN	Government	Planning neighborhood improvements public facilities	Jurisdiction



BROTHERS REDEVELOPMENT INC	Non-profit organizations	Ownership	Region
EASTERN SLOPE HOUSING	Non-profit organizations	Rental	Region
ALMOST HOME, INC	Non-profit organizations	Homelessness Rental	Jurisdiction
GROWING HOME	Non-profit organizations	Homelessness Rental	Jurisdiction
METRO DENVER HOMELESS INITIATIVE	Non-profit organizations	Homelessness Planning	Region

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

Adams County works in cooperation with jurisdictions within the County, local and regional nonprofit organizations, the local PHAs and in tandem with other Adams County departments to deliver housing, programs, and services throughout the County. In 2017, Adams County Human Services contracted with Joining Vision and Action to perform a Community Needs Assessment to better understand the needs of low-income residents living in Adams County, along with gaps and barriers in services provided by government and community organizations.

Gaps remain in the service delivery system, as outlined in the Adams County Community Needs Assessment, including:

- The increasingly expensive housing market necessitates that minimum wage earners work 2.7 full-time jobs to make ends meet while renting a two-bedroom housing unit.
- High levels of uninsured individuals in Adams County means many do not have access to routine medical care and are one health crisis away from heavy financial burden.
- For the mobility limited, getting to where they need to go is challenging with current public transportation options.
- Top needs: food assistance, accessible and affordable public transportation, and affordable housing.

In 2019 Adams County conducted a survey with service providers for the Adams County Homelessness Action Plan. The following table shows the top 10 service needs identified by service professionals (236 participated in the survey), the percent of providers who agree this is a need, and the percent of providers who provide the service. Although there are limitations to the data due to the inherent bias in how it was administered, this exercise provides a reasonable perception of service provision mismatches in the county compared to needs.

**Figure.  
Top Service  
Needs in  
Adams County**

Note:  
Survey completed in  
2019 by 236 service  
professionals in  
Adams County  
Source:  
Adams County  
Homelessness Action  
Plan Survey

Top 10 needs identified by service providers	% of providers who agree this is a need	% who provide this service
Affordable Housing	83%	11%
Accessible Housing	63%	7%
Housing Vouchers	63%	7%
Food	62%	37%
Shelter	61%	13%
Transportation Assistance	61%	29%
Rental Assistance (short/long-term)	59%	16%
Jobs	58%	15%
Hotel Vouchers	58%	7%
Rental Deposits: 1st & 2nd months' rent	54%	14%

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	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 County's strengths in delivering services and funds to partners lie in the relationships with its subrecipients and subgrantees. In order to be an effective lead agency, Adams County must not only provide funding to its partners to carry out the priorities of the County, but also provide guidance, education, and technical assistance to all the providers and municipalities it works with. The relationships created between partner agencies (both funded and unfunded with County dollars) is a major strength in delivering the services and funding to the residents of the County. Adams County worked diligently to ensure a collaborative approach with its partners, so they understand the restrictions and regulations of HUD dollars while also being able to provide services to the community and County residents effectively and properly. This approach involves constant contact, technical assistance, and training opportunities. Moving forward, this strength is imperative to the delivery of services and assistance to both subrecipients and residents of the County.

**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**

The major gaps in providing these services to the homeless population lie in the lack of understanding of the homelessness problem and the lack of services, shelters, and money to support homeless programs.

Adams County agencies simply do not have the resources, or the space, to house the growing number of persons and families at risk of homelessness or those who are already homeless. In addition, more and more people at risk of losing their homes do not have the information they need to successfully retain their homes and stay out of the shelter system. This is the reason that the public facilities priority is high as well as the education of the special need's populations' education of the services and housing options in the County.

A major strength of the County is the network of providers who serve Adams County's most at-risk populations. While not always stocked with the appropriate funding and space (beds, shelters, classrooms, etc.), the core agencies work closely with each other to determine the best service delivery possible with the resources available.

**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**

Adams County continues its efforts to provide technical assistance to community partners as part of its coordination between public and private housing and social service agencies, as well as encouraging subgrantees to collaborate in leveraging resources and knowledge. The county is working with other county departments to determine the highest priority projects and best use of all funding received by the division. The county continues to work with Planning and Development, Public Works, Human Services, Regional Affairs, Long Range Planning, and various other partners to strengthen the delivery of services to all areas of the county.

**Public Housing Strengths and Gaps**

Adams County staff members communicate on an on-going basis with the Maiker Housing Partners about program implementation and affordable housing policy in the County. Maiker administers the First Time Homebuyer Program for the County which is funded through the HOME program. In addition, Maiker utilizes HOME funding to fund a tenant-based rental assistance program and other housing developmental deals. Maiker has also received various CDBG and HSAG grants in the past to create, rehabilitate, and sustain affordable housing.

In addition, Maiker is a quasi-governmental agency that has both a separate Board of Directors and management from Adams County. The County and Maiker work very closely to ascertain the housing needs of the residents of Adams County – both public housing and non-public housing.

The strengths and gaps regarding the delivery system are like the ones mentioned above. In the past, there have been some collaboration and capacity gaps that have hindered the delivery system, these gaps have transformed into a strength. Collaboration and Communication are at a continuing priority with a minimum of quarterly meetings which will assist in delivering quality service.

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

### **Goals Summary Information**

The three goals developed for the 2020 to 2024 Consolidated Plan include: preservation of existing housing, public facility improvements, and emergency shelter and services for the homeless. These goals work together to accomplish the following priority outcomes:

- Increase the stock of affordable rental units and provide tenant based rental assistance to stabilize low income families.
- Improve public infrastructure in low and moderate neighborhoods to help low and moderate-income households remain in their homes, facilitate safe neighborhoods, and better access services, recreation/parks, and transit.
- Stabilize households with repair needs and invest in innovative programs to increase homeownership options as opportunities arise.
- Support service providers to address the needs of low-income residents, residents vulnerable to displacement, and special needs populations.
- Provide community development and economic assistance to businesses, residents, and neighborhoods in need.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Housing Stock	2020	2024	Affordable Housing	County-Wide City of Federal Heights City of Northglenn City of Brighton	Housing needs seniors and other prioritized populations	CDBG: \$574,614	Household Housing Unit Homeowner Housing Rehabilitated: 38 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 625 Household Housing Unit
2	Public Facility Improvements	2020	2024	Non-Housing Community Development	County-Wide City of Brighton	Community and Economic Development Needs	CDBG: \$664,462	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7,484 Persons Assisted
3	Emergency Housing and Shelter for the Homeless	2020	2024	Homeless	County-Wide	Homelessness	CDBG: \$150,000	Homeless Person Overnight Shelter: 144 Persons Assisted

**Table 51 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Preservation of Existing Housing Stock
	<b>Goal Description</b>	The Minor Home Repair (MHR) Program will serve low-to-moderate income homeowners throughout the cities of Federal Heights, Brighton, Northglenn, and unincorporated Adams County. The program will address essential home repairs to promote decent, safe and sanitary conditions as well as accessibility issues. County staff will administer the MHR program. City of Federal Heights will utilize its remaining CDBG allocation to continue operating its Rental Inspection Program. The Rental Inspection Program promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance.

<b>2</b>	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	<p>City of Brighton will utilize a portion of its CDBG allocation to improve the public restrooms at Historic City Hall to better accommodate people with disabilities. The project will result in public restrooms on the main level that meet the Americans with Disabilities Act (ADA) standards. Historic City Hall is being used as a community service facility that serves Brighton residents with a variety of programs and services including, but not limited to, economic development, job training, housing, educational programs, and other cultural services.</p> <p>Adams County Public Works is proposing to use a portion of Adams County's CDBG allocation to provide safe and adequate public improvements in a low-to-moderate income neighborhood, Sherrelwood. Improvements will focus on ADA compliant sidewalks and overall safe connectivity.</p>
<b>3</b>	<b>Goal Name</b>	Emergency Housing and Shelter for the Homeless
	<b>Goal Description</b>	<p>For this CDBG proposed project, Adams County Community Safety and Well Being (CSWB) proposes expand upon Severe Weather Activation Program (SWAP) and launch the Adams County Housing Respite Program. The program will include outreach, motel vouchers, and navigation services. The outreach, navigation, and administration of the hotel/motel stays will be done mostly remotely in the community, including in encampments, urban hot spots, and community/county buildings.</p>

**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)**

The County will serve 0 very low-income individuals with HOME because the county has not received applications for 2020 HOME projects.

**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)**

The Maiker Housing Partners is not under a Section 504 Voluntary Compliance Agreement.

**Activities to Increase Resident Involvements**

Maiker Housing Partners values the input of its residents. The Resident Advisory Board, made up of residents of Maiker properties, meets quarterly to discuss Maiker’s priorities and property improvements. Maiker’s Board of Commissioners includes a seat for an Adams County resident of low-income housing. Annually, Maiker surveys all residents of its properties to get feedback across a wide array of topics pertaining to resident housing. Additionally, during the planning stage of any future developments, Maiker will solicit input from residents of its existing properties and area residents for design and programming.

Brighton Housing Authority maintains an active webpage regarding its public housing and wait lists, if any. The organization works closely with Colorado Housing and Finance Authority (CHFA) to direct those that are interested in home ownership to attend one of CHFA's housing counseling workshops.

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

No

**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**

Over the last decade Adams County has experienced a wide range of economic and demographic transitions. These transitions have led to a county that can pride itself on becoming a desirable destination for those looking to live in a community that is inclusive and that provides lifestyle opportunities that fail to exist in other areas in the seven (7) county Denver Metro region (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas and Jefferson).

The County's current housing climate and geographic location have contributed to the County's growing population – fifth largest and second fastest in the region. In addition, a diversity of land uses from dense cities to suburbs and open rangeland, gives the County a unique identity aiding in its growth. The resulting pressures of this growth and housing stock demands have pushed housing prices to a point where many residents struggle to either find attainable housing or maintain their housing.

In a proactive effort to create solutions to the County's housing challenges, the County commissioned the 2017 Housing Needs Assessment (HNA). The HNA created a thorough economic and demographic description of the County, including its strengths and challenges as they relate to housing. The HNA identified findings that were then presented to various stakeholders who provided valuable input and possible solutions. This input also helped build the framework for developing the County's 2018 Balanced Housing Plan (BHP). The BHP's purpose is to take the information collected from the HNA and stakeholder input, and present defined goals and outcomes through a multifaceted and collaborative approach. This plan is truly a balanced housing plan as it seeks to build a platform that allows all areas of the County to achieve housing of all types and meets the needs of the County's diverse and growing population.

BHP provides recommendations on how to address the following findings:

- Finding 1: Housing is less affordable
- Finding 2: Increasing affordability gap at all income levels
- Finding 3: Housing supply is not meeting demand
- Finding 4: Adams County has distinct socioeconomics

**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**

Adams County has identified affordable housing as a high priority and has moved to address this through several planning efforts including the Adams County 2020-2024 Con Plan. Through the development of the HNA and BHP, the county focused on creating a plan that provides a roadmap to addressing some of the County's housing barriers by focusing on a balance of the housing.

Balanced Housing is achieved by a community's ability to provide a variety of housing choices that reflect an individual's financial and lifestyle needs. By recognizing that housing needs are shaped by access to jobs, education, and amenities, the BHP is designed as a guide for the County as it strives to provide its residents with housing opportunities that meet their needs and achieving a greater quality of life. The BHP was the next step in county-wide recommendations and set forth the following goals and policies:

### **Goals**

- Utilize New and Existing Tools
- Reduce constraints to development
- Expand Opportunities

### **Policies**

- Improve and support housing opportunities for all residents in Adams County
- Foster an environment that promotes "balanced housing"
- Encourage connection and access between schools and housing
- Promote the preservation of the County's current housing stock
- Integrate development practices that increase diversity in housing options

## **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**

There are four (4) primary service providers in Adams County who have strong presence in the community and provide services specifically for people experiencing homelessness. These agencies include Almost Home, ACCESS Housing, Cold Weather Care (CWC), and Growing Home, which are located in various areas of the county and provide numerous services, including shelter, housing navigation, case management, employment services, as well as homelessness prevention and life skill classes reduce and end homelessness.

Almost Home has thirty (30) beds and can accommodate up to six (6) families. During their stay, each family attends weekly classes, receives case management and must show progress in reestablishing their self-sufficiency. In 2019, Almost Home was awarded ESG Rapid Rehousing from the region's Continuum of Care (CoC). The pilot program can accommodate two (2) families at a time.

ACCESS Housing has sixteen (16) beds for families and provides rental assistance, case management, housing navigation, and street outreach.

Cold Weather Care provides shelter through October to April with a group of rotating churches. Twenty (20) beds are available for single adults and families with children experiencing homelessness.

Growing Home is a leading anti-poverty organization in the county, offering a rich pipeline of programs for children and families. Growing Home's wrap-around approach serves the whole family with intensive support to overcome immediate and long-term obstacles. It strengthens families during times of crisis by offering food, healthcare, and homeless prevention assistance. Their early childhood interventions nurture children from birth through age 8 with evidence-based programs that help prepare young kids for kindergarten and keep older kids on the path to school success. Its Blocks of Hope neighborhood initiative is enlisting an entire community to join forces toward its common goal to transform lives. Growing Home's Canopy Program, which sheltered 3-4 families, will close by the end of 2019 and the organization is in the process of bolstering their homelessness prevention efforts through flexible, short-term financial assistance, eviction prevention, housing navigation, service navigation, and follow-up services.

### **Addressing the emergency and transitional housing needs of homeless persons**

The number of people experiencing homelessness in Adams County, especially those in camps along the Clear Creek and the South Platte River, has grown over the past several years, prompting the county to re-examine its approach to addressing this issue. As a result of increasing public concern, the county Manager's Office and members of the Board of County Commissioners reached out to the Burnes Center on Poverty and Homelessness (BC) to assist in this re-examination. In February 2017, BC presented An

Assessment of Adams County's Efforts to Address Homelessness. In response to the Assessment, the county has created the Homelessness Outreach Liaison Division.

The Homelessness Outreach Liaison is responsible for assisting in the coordination, creation, implementation, and oversight of services and programs for citizens dealing with homelessness. Currently under development, the Adams County Homelessness Action Plan has identified the priorities and goals for addressing homelessness and is currently developing the objectives, strategies and action steps needed to implement the plan. The goals and strategies will be measurable and subject to evaluation and modification at a minimum of annual reviews. The results of the Plan will be a coordinated effort, with minimal duplication and a continuum of services that reflects the demographics and needs of those experiencing homelessness in Adams County. The taskforce is actively seeking feedback, input, and innovative ideas from all stakeholders in the community including those with lived experience, service providers, first responders, local government and city planners, county commissioners, mayors and representatives of local government and community members. The agenda of these engagements is not only to hear about the need perspective but also to inventory current services available, to create an action plan that is in alignment with the stakeholders and to gain support for the Action Plan.

**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.**

Many individuals and families who experienced homelessness remain in a vulnerable state and case management services play a critical role at this stage. Case management services include:

- Housing and service navigation;
- Rental, utility, and deposit assistance, as well as homelessness and eviction prevention services;
- Job development programs focusing on a client's employment objectives and long-term goals;
- Plans and/or enrollment in furthering education or training;
- Budgeting classes;
- Strategy for self-sufficiency; and
- Twelve-step recovery programs and other support groups in the community for maintaining sobriety.

While individuals and families who experiencing homelessness access mainstream resources on an individual basis, local providers and advocates work in varying capacities to influence program implementation, funding priorities, and the coordination of service delivery through system wide collaboration. Programs in place to assist people experiencing homelessness are:

- **Medicaid:** Homeless service providers screen clients for Medicaid eligibility and refer for enrollment when appropriate;
- **Children’s Health Insurance Program:** For children not eligible for Medicaid, the State administers the Children’s Health Insurance Program, which provides low-cost health, dental, and vision coverage to children in low wage families;
- **Temporary Aid for Needy Families (TANF):** Administered by the Adams County Community Support Service Division provides funding to eligible families while enrolled into a self-sufficiency program;
- **Food Assistance Program:** Administered by the Adams County Community Support Service Division, this program is a supplement to the household's nutritional needs for the month. Eligibility is based upon the household's income, resources, household size, and shelter costs. Benefits are given to eligible households through the Colorado Quest Card. Certain food assistance recipients will be referred to the Employment First Program for assistance in employment and training needs; and
- **Workforce Investment Act:** The Adams County Workforce & Business Center receives funding to provide training and job placements. The Workforce & Business Center also works with the County’s housing authority to provide a job development program for homeless clients. The housing authority administers the distribution of vouchers to clients referred by Workforce & Business Center counselors.

**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.**

The County funds and supports the local network of service providers which provide homelessness prevention services to households in danger of homelessness. By using a prevention strategy, service providers are better able to help households maintain stability in their housing. To maintain stability, financial assistance for rent, mortgage, utility and other household necessities is provided by partner agencies. The programs also provide case management and referral services to assist that family in overcoming the challenges that brought them to the brink of homelessness.

The County is partnering with and supporting Colorado Legal Services to target individuals and families on the brink of losing their current housing due to an eviction. Services are provided by appointment at a Westminster Public Library (Irving St.) as well as a walk-in basis at the County Courthouse. Service providers are also working to coordinate and implement a diversion or rapid resolution program for people who may resolve their housing crisis before entering the homelessness service system. The County is also proactively looking at zoning and code to preserve and prevent displacement of current mobile home communities.

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

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

The MHR program has implemented stringent policies to ensure lead-based paint hazards are addressed proactively and in compliance with Federal regulations. In compliance with HUD’s Lead Safe Housing Rule (24 CFR Part 35) and EPA’s Lead Renovation, Repair, and Painting Program Rule (40 CFR Part 745), lead-safe practices are administered for any eligible home constructed prior to 1978. Only lead-certified contractors are solicited to bid for these homes. Lead-safe practices include providing the family with the Lead Safe Information pamphlet, a “Notice of Presumption” or “Notice of Evaluation” (as applicable), a copy of the final clearance completed by a licensed examiner, and a “Notice of Lead Hazard Reduction”—the required documents for projects receiving rehabilitation assistance between \$0-\$25,000 per unit. A lead hazard screen and/or full risk assessment will also be performed, as necessary, for projects receiving rehabilitation assistance.

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

HUD CHAS data estimates that 42 percent of owner-occupied units and 50 percent of renter occupied units were built before 1980 are occupied by low- and moderate-income households. Removing the risks of lead from homes repaired through the Minor Home Repair Program or through rental rehabilitation will reduce the risks to residents.

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

The actions listed above are integrated into the program guidelines for the Adams County Minor Home Repair program.

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

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Adams County developed the Partners Aligning Communities Thriving (PACT), Adams County's Poverty Reduction Action Plan in 2020. The plans areas of focus and goals are:

#### **Area of Focus: Individual and Family Stability**

- Goal: Resident Health and Well-Being
  - Mobilizing public benefits.
  - Outreach and services for individuals experiencing homelessness.
  - Align with partners on case management throughout 2020.
  - Recreational opportunities for all residents.
- Goal: Access to Educational Opportunities
  - Early childhood education accessibility.
  - Countywide internships and mentoring programs.
  - Scholarship program through Colorado Opportunity Scholarship Initiative.
- Goal: Employment Opportunities Towards a Living Wage
  - Homelessness day work program.
  - Apprenticeship programs.
  - Entrepreneurship program for underrepresented entrepreneurs.

#### **Area of Focus: Continuum of Housing**

- Goal: Preventing Displacement
  - Eviction legal aid program.
  - Zoning policies surrounding mobile home parks (MHP).
- Goal: Access to Housing
  - Create homelessness action plan.
  - Severe weather activation plan with shelter network.
  - Nontraditional housing options.
  - Partnerships with local housing authorities.

#### **Area of Focus: Thriving Neighborhoods**

- Goal: Community-Centered Advocacy
  - Neighborhood Groups program.
  - Neighborhood branding.
  - Policy agendas.
- Goal: Access for Residents
  - Neighborhood Tool Kit.
  - Roving tool shed program.
  - Community resource hubs.
  - Transportation and mobility.

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

The 2020-2024 Action Plan will provide a framework for Adams County to achieve its mission of supporting and building on the capacity of citizen groups in Adams County so they may enhance the economic, social, environmental, and cultural wellbeing of their communities. In addition, it will improve the quality of life for the citizens of Adams County. Effective community development results in mutual benefit and shared responsibility among community members. It recognizes the connection between social, cultural, environmental and economic matters; the diversity of interests within a community; and the relationships for capacity building.



## **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**

During Program Year 2015, Adams County identified that the historic monitoring process needed being reevaluated. In January 2016, the county created and began executing a new monitoring process.

The county conducts its monitoring process through four types of monitoring of its Subgrantees/Subrecipients as outlined below:

- **Individual Monitoring** – Includes ongoing contact with the Subrecipients/Subgrantees to provide guidance to prevent potential issues and ensure compliance with Federal regulations.
- **Desktop Monitoring** – Completed on an ongoing basis while the project is still open and completed annually after closeout. This includes review of Subrecipients'/Subgrantees' quarterly or annual reports, financial audits, and compliance with CDBG and HOME and crosscutting Federal regulations. This type of monitoring enables the county to analyze information such as accomplishments and expenditures and compliance with Federal regulations, which, in turn, helps determine the need for additional technical assistance or future on-site visits. This monitoring also ensures that completed activities continue to be used for the same purpose and continue to benefit eligible populations. The review of reports is completed on a quarterly basis for current projects, and annually for previously funded projects that are required to continue to benefit low- and moderate-income populations. If Davis-Bacon is applicable to the project, the payrolls are reviewed on an ongoing basis until the project is fully completed.
- **On-site Monitoring** – All activities are monitored on-site upon final payment. As a standard, Adams County will conduct subsequent on-site monitoring every three years until the compliance or affordability period is met. However, depending on the results of the desktop and/or on-site monitoring, the county may monitor more frequently if there is an indication of instability in the Subrecipient/Subgrantee. The monitoring consists of interviews with key staff and a review of pertinent records. The county also conducted on-site Davis-Bacon interviews for any construction project that took place during Program Year 2018.
- **Drawdown Requests** – County staff reviewed drawdown requests and supporting documents for compliance with all reporting requirements and to verify the Subrecipient/Subgrantee is requesting reimbursement for approved purchases as outlined in the contract. This process is completed through a three-tiered review by staff.

In addition to the above, if an activity is subject to Section 3 of the Housing and Urban Development Act or required to report on Minority or Women Owned Businesses (MBE/WBE) utilized, Adams County provides additional information, technical assistance, and forms. County staff discusses the requirements applicable to the regulations with both the Subgrantee and subcontractor during the RFP process, pre-construction meetings, Davis-Bacon interviews, and post completion technical assistance.

## Expected Resources

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

#### Introduction

Adams County is eligible to receive an annual allocation of HOME Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD). This section of the Con Plan, the Annual Action Plan (AAP), addresses the annual goals, projects, and objectives for the HOME Consortium and Urban County. The identified projects meet the goals and objectives related to the 2020-2024 Consolidated Plan (Con Plan), which were developed based on stakeholder and resident feedback.

HOME is a federal housing grant that assists communities in addressing residents' housing needs. The HOME Consortium includes the Urban County, as defined below, as well as the cities of Thornton and Westminster. Adams County is the lead agency for the Consortium's HOME funds.

CDBG funds are used to address community development and housing needs of the residents of the Urban County, which includes the cities of Northglenn, Federal Heights, Brighton, the Town of Bennett, and unincorporated Adams County. The Cities of Westminster and Thornton receive CDBG directly and, as such, do not receive CDBG funds from the County.

In 2020, Adams County is eligible to receive \$1,411,148 in CDBG funds and \$1,038,668 in HOME funds.

**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	\$1,411,148	\$70,111	\$204,666	\$1,685,925	\$5,600,000	Adams County will allocate CDBG funds to its Urban County members (four local jurisdictions) for their proposed projects.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,038,668	\$7,444	\$538,231	\$1,584,343	\$4,150,000	HOME funds are allocated in Thornton, Westminster (HOME Consortium), and throughout the county. Adams County uses 10% of HOME funds for administration of programs.

**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**

County funded projects use a variety of other leveraged funds to cover the total cost of projects. HOME funded projects use Low Income Housing Tax Credit (LIHTC) equity, State of Colorado funds, private equity, and other resources to cover the cost of the development. CDBG typically leverage locally funded projects and/or help support gaps in funding that meet the goals of the Con Plan. Activities funded by HOME will have the required twenty-five (25%) match from previous program years and from fee reductions by local jurisdictions. To be considered HOME match, the funding must be a non-federal permanent contribution to affordable housing contributed in an eligible manner and properly documented. Adams County encourages all HOME funded projects to have program funding match.

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

Adams County and local jurisdictions may choose to provide publicly held land for housing, community facility, and other eligible HOME and CDBG projects.

In recent years, Adams County has donated land to Maiker Housing Partners and Brighton Housing Authority. Maiker Housing Partners is currently developing Caraway, an affordable housing development. Brighton Housing Authority has yet to develop the donated land.

**Discussion**

Please see above.

**Annual Goals and Objectives**

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

**Goals Summary Information**

<b>Sort Order</b>	<b>Goal Name</b>	<b>Start Year</b>	<b>End Year</b>	<b>Category</b>	<b>Geographic Area</b>	<b>Needs Addressed</b>	<b>Funding</b>	<b>Goal Outcome Indicator</b>
1	Preservation of Existing Housing Stock	2020	2024	Affordable Housing	County-Wide City of Federal Heights City of Northglenn City of Brighton	Housing needs, Special needs populations	CDBG: \$574,614	Household Housing Unit Homeowner Housing Rehabilitated: 38 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 625 Household Housing Unit
2	Public Facility Improvements	2020	2024	Non-Housing Community Development	County-Wide City of Brighton	Community and Economic Development Needs	CDBG: \$664,462	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7,484 Persons Assisted
3	Emergency Housing and Shelter for the Homeless			Homeless	County-Wide	Homelessness	CDBG: \$150,000	Homeless Person Overnight Shelter: 144 Persons Assisted

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Preservation of Existing Housing Stock
	<b>Goal Description</b>	<p>The Minor Home Repair (MHR) Program will serve low-to-moderate income homeowners throughout the cities of Federal Heights, Brighton, Northglenn, and unincorporated Adams County. The program will address essential home repairs to promote decent, safe and sanitary conditions as well as accessibility issues. County staff will administer the MHR program.</p> <p>City of Federal Heights will utilize its remaining CDBG allocation to continue operating its Rental Inspection Program. The Rental Inspection Program promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance.</p>
2	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	<p>City of Brighton will utilize a portion of its CDBG allocation to improve the public restrooms at Historic City Hall to better accommodate people with disabilities. The project will result in public restrooms on the main level that meet the Americans with Disabilities Act (ADA) standards. Historic City Hall is being used as a community service facility that serves Brighton residents with a variety of programs and services including, but not limited to, economic development, job training, housing, educational programs, and other cultural services.</p> <p>Adams County Public Works is proposing to use a portion of Adams County's CDBG allocation to provide safe and adequate public improvements in a low-to-moderate income neighborhood, Sherrelwood. Improvements will focus on ADA compliant sidewalks and overall safe connectivity.</p>
3	<b>Goal Name</b>	Emergency Housing and Shelter for the Homeless
	<b>Goal Description</b>	<p>For this CDBG proposed project, Adams County Community Safety and Well Being (CSWB) proposes expand upon Severe Weather Activation Program (SWAP) and launch the Adams County Housing Respite Program. The program will include outreach, motel vouchers, and navigation services. The outreach, navigation, and administration of the hotel/motel stays will be done mostly remotely in the community, including in encampments, urban hot spots, and community/county buildings.</p>

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

**Introduction**

Adams County has allocated CDBG and HOME funds to projects in 2020 that meet the County's 2020-2024 Con Plan's Priority Needs and Annual Goals.

#	Project Name
1	CDBG: Housing
2	CDBG: Public Facilities
3	CDBG: Administration
4	CDBG: Public Service
5	HOME: Entitlement
6	HOME: CHDO
7	HOME: Administration

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

Community input from the development of the Con Plan and AI, Urban County and HOME Consortium members, community organizations, and non-profits determined how the County will allocate priorities described in the Con Plan. Urban County members participate in the Urban County through a formula basis and after receiving their allocation, the County works with each to identify a project that addresses the Con Plan goals and meets the needs of their respective residents. While the current housing market creates barriers to addressing many of the issues contributing to the increase in need for affordable housing, the County continues to improve its working relationships with developers, housing authorities and others to overcome this obstacle.

**AP-38 Project Summary**

**Project Summary Information**

<b>1</b>	<b>Project Name</b>	CDBG: Housing
	<b>Target Area</b>	County-Wide City of Northglenn City of Brighton City of Federal Heights
	<b>Goals Supported</b>	Preservation of Existing Housing Stock
	<b>Needs Addressed</b>	Housing Needs Seniors and other Prioritized Populations
	<b>Funding</b>	CDBG: \$564,613
	<b>Description</b>	The Minor Home Repair (MHR) Program will serve low-to-moderate income homeowners throughout the cities of Federal Heights, Northglenn, Brighton, and unincorporated Adams County. The program will address essential home repairs to promote decent, safe and sanitary conditions as well as accessibility issues. County staff will administer the MHR program. City of Federal Heights will utilize its remaining CDBG allocation to continue operating its Rental Housing Inspection Program. The Rental Housing Inspection Program promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance.
	<b>Target Date</b>	12/31/2021



<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>The MHR Program will serve approximately 38 low-to-moderate income homeowners throughout the cities of Federal Heights, Brighton, Northglenn, and unincorporated Adams County. The program will address essential home repairs to promote decent, safe and sanitary conditions as well as accessibility issues. County staff will administer the MHR program. The MHR program meets the matrix code 14A, Rehab: Single-Unit Residential and meets the national objective benefiting low and moderate-income persons. Each jurisdiction allocated the funding as follows:</p> <ul style="list-style-type: none"> <li>• Federal Heights: \$24,548.39</li> <li>• Brighton: \$65,000.00</li> <li>• Northglenn: \$241,500.37</li> <li>• Unincorporated Adams County: \$151,535.05</li> </ul> <p>City of Federal Heights will utilize its remaining CDBG allocation (\$82,030) to continue operating its Rental Housing Inspection Program. The Rental Housing Inspection Program promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance. Throughout the year, the inspector will complete 625 inspections. The Rental Housing Inspection Program meets the matrix code 15, Code Enforcement and meets the national objective benefiting low and moderate-income persons (area benefit) and preventing or eliminating slums or blight.</p>
<p><b>Location Description</b></p>	<p>The MHR Program will serve the cities of Brighton, Federal Heights, Northglenn, and unincorporated Adams County.</p> <p>The Rental Housing Inspection Program will serve Federal Heights.</p>
<p><b>Planned Activities</b></p>	<p>See Above</p>
<p><b>2</b></p>	<p><b>Project Name</b></p> <p>CDBG: Public Facilities</p>
<p><b>Target Area</b></p>	<p>County-Wide City of Brighton</p>
<p><b>Goals Supported</b></p>	<p>Public Facilities Improvements</p>

	<b>Needs Addressed</b>	Seniors and other Prioritized Populations Community and Economic Development Needs
	<b>Funding</b>	CDBG: \$664,462
	<b>Description</b>	CDBG funding will be utilized for public facility improvement projects in the cities of Brighton and unincorporated Adams County.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The proposed activities will benefit approximately 7,484 low-to-moderate income households.
	<b>Location Description</b>	The outlined activities will be undertaken in the City of Brighton at Historic City Hall and the Sherrelwood neighborhood of unincorporated Adams County.
	<b>Planned Activities</b>	<p>City of Brighton will utilize a portion of its CDBG allocation to improve the public restrooms at Historic City Hall to better accommodate people with disabilities. The project will result in public restrooms on the main level that meet the Americans with Disabilities Act (ADA) standards. Historic City Hall is being used as a community service facility that serves Brighton residents with a variety of programs and services including, but not limited to, economic development, job training, housing, educational programs, and other cultural services. This project meets the matrix code 03B, public facilities for persons with disabilities and meets the low-moderate income area benefit.</p> <p>Adams County Public Works is proposing to use a portion of Adams County's CDBG allocation (\$400,000) to provide safe and adequate public improvements in a low-to-moderate income neighborhood, Sherrelwood. Improvements will focus on ADA compliant sidewalks and overall safe connectivity. This projects meets the matrix code 03K, Street Improvements and meets the national objective benefiting low and moderate-income persons (area benefit).</p>
<b>3</b>	<b>Project Name</b>	CDBG: Administration
	<b>Target Area</b>	County-Wide

	<b>Goals Supported</b>	Preservation of Existing Housing Stock Infrastructure Improvements
	<b>Needs Addressed</b>	Housing Needs Seniors and other Prioritized Populations Community and Economic Development Needs
	<b>Funding</b>	CDBG: \$282,229
	<b>Description</b>	Adams County will retain the allowable twenty percent (20%) of 2019 CDBG funding for Adams County Community Development staff to administer the program.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	CDBG administration costs meet the matrix code 20, Planning. The use of the funds is presumed to meet the national objective benefiting low and moderate-income persons since 100% of Adams County CDBG funds are used to benefit for low-to-moderate income persons or areas.
4	<b>Project Name</b>	CDBG: Public Service
	<b>Target Area</b>	County-Wide City of Brighton
	<b>Goals Supported</b>	Emergency Housing and Shelter for the Homeless
	<b>Needs Addressed</b>	Seniors and other Prioritized Populations
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Funding will assist homeless individuals with model vouchers and services through the Adams County Housing Respite Program.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	144 households
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	For this CDBG proposed project, Adams County Community Safety and Well Being (CSWB) proposes expand upon Severe Weather Activation Program (SWAP) and launch the Adams County Housing Respite Program. The program will include outreach, motel vouchers, and navigation services. The outreach, navigation, and administration of the hotel/motel stays will be done mostly remotely in the community, including in encampments, urban hot spots, and community/county buildings. This project meets the matrix code 05T.
5	<b>Project Name</b>	HOME: Entitlement
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Construction of New Rental Housing Preservation of Existing Housing Stock
	<b>Needs Addressed</b>	Housing Needs
	<b>Funding</b>	HOME: \$1,083,890
	<b>Description</b>	This project includes HOME Entitlement funds to be distributed to the HOME Consortium.
	<b>Target Date</b>	To be determined
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined

	<b>Location Description</b>	County-Wide
	<b>Planned Activities</b>	Adams County did not receive any HOME applications with the first round of applications in early 2020. HOME applications will open for HOME on November 1, 2020.
6	<b>Project Name</b>	HOME: CHDO
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	To be Determined
	<b>Needs Addressed</b>	To be Determined
	<b>Funding</b>	HOME: \$344,653
	<b>Description</b>	This project is the required 15% of the HOME allocation is set aside for a certified CHDO in Adams County and 5% allowable CHDO operating.
	<b>Target Date</b>	To be Determined
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be Determined
	<b>Location Description</b>	To be Determined
	<b>Planned Activities</b>	Adams County did not receive a CHDO application with the first round of applications in early 2020. HOME applications will open for HOME on November 1, 2020.
7	<b>Project Name</b>	HOME: Administration
	<b>Target Area</b>	County-Wide
	<b>Goals Supported</b>	Construction of New Rental Housing Preservation of Existing Housing Stock

<b>Needs Addressed</b>	Housing Needs Seniors and other Prioritized Populations Community and Economic Development Needs
<b>Funding</b>	HOME: \$103,867
<b>Description</b>	Adams County will retain ten percent (10%) of HOME funding for county staff for HOME program administration. Further, ten percent (10%) of applicable Program Income (PI) from prior year(s) activities will also be used for administration.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
<b>Location Description</b>	County-Wide
<b>Planned Activities</b>	Adams County will retain ten percent (10%) of HOME funding for county staff for HOME program administration. Further, ten percent (10%) of applicable Program Income (PI) from prior year(s) activities will also be used for administration.

## **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**

Adams County encompasses approximately 1,183.6 square miles. It extends 72 miles west to east, and 18 miles north to south. It is adjacent to Denver and is one of the five counties that make up the Denver metropolitan area. All of Colorado's interstate highways (I-25, I-70, and I76) and their associated loops (I-225, I-270) converge in Adams County. In addition, US Highways 36, 287, 6 and 85 also run through the County. E-470 completes the connection from C-470 in the south, through Denver International Airport and finally to I-25.

Adams County, which historically has been agricultural in nature, has undergone a development typical to counties near a major metropolitan city. Urbanization has occurred most rapidly in the western part of the County because of the continued growth in the Denver Metro region. The eastern section of the County, except for the Towns of Bennett and Strasburg, are comprised mainly of farms and rangeland. The Town of Bennett has experienced historic growth throughout the last year and has developed a strategic plan for growth largely due to its proximity to Front Range Airport and downtown Denver.

Cities within the geographic county include Arvada, Aurora, Brighton, Commerce City, Federal Heights, Northglenn, Strasburg, Thornton and Westminster and the Town of Bennett. Adams County has a diverse mix of large, suburban communities, smaller towns, and rural farming communities that have an extensive range and mix of housing, commercial enterprises and public services.

Adams County does not plan to target funds to "geographic priority" areas, however, allocations have been made to specific communities throughout Adams County for projects that are local priorities. The following communities receive allocations of CDBG funds based upon their total populations and low income populations, and apply to Adams County to use the funds within their own communities based on local priorities and needs: Town of Bennett, Unincorporated Adams County, and the Cities of Brighton, Federal Heights, and Northglenn.

The communities of Thornton and Westminster receive direct CDBG allocations from HUD and are part of the Adams County HOME consortia. Consortia members are allocated a set-aside of HOME funds for projects within their communities. The remaining HOME funds are allocated by Adams County.

Adams County 2020 CDBG allocation is \$1,411,148, and is allocated to the Urban County members as follows:

- Administration: \$282,229
- Bennett: \$14,620
- Brighton: \$192,817
- Federal Heights: \$106,578
- Northglenn: \$241,500
- Unincorporated Adams County: \$573,404

Adams County 2020 HOME Allocation is \$1,038,668 and is allocated to the HOME Consortium areas as follows:

- Administration: \$103,866
- CHDO Reserve: \$155,800
- CHDO Operating: \$51,933
- Thornton: \$191,945
- Westminster: \$189,037

**Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
County-Wide	45%
City of Thornton	23%
City of Federal Heights	5%
City of Northglenn	10%
Town of Bennett	1%
City of Brighton	8%
City of Westminster	8%

**Table 54 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

In 2019, the Urban County IGA will be recertified for another three (3) year requalification period. CDBG funding allocations can be made up to the amounts in the agreement if the local governments have eligible projects each year. Applications for funding are made to Adams County, and reviewed for eligibility within the CDBG and HOME program guidelines. Public improvements are made in jurisdictions mentioned throughout the AAP and must serve low-to-moderate income census tracts.

**Discussion**

See above.



## Affordable Housing

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

#### Introduction

Adams County will fund many affordable housing projects, including homeowner rehabilitation and new construction of affordable rental.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	38
Special-Needs	0
Total	38

Table 55 - One Year Goals for Affordable Housing by Support Requirement

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	38
Acquisition of Existing Units	0
Total	38

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

#### Discussion

NA

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

**Introduction**

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

The programs coordinated by Maiker Housing Partners and Brighton Housing Authority remain the primary providers of affordable housing in the county for households in the lowest income categories. The only other alternative is federally subsidized housing. Maiker Housing Partners and Brighton Housing Authority manage and maintain conventional public housing developments throughout the county and several scattered site developments. Both Maiker Housing Partners and Brighton Housing Authority own and operate public housing units, senior and disabled affordable units, and administer tenant and project-based Section 8 vouchers. The county supports these agencies by providing HOME funds to obtain and maintain affordable properties.

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

Maiker Housing Partners values the input of its residents. The Resident Advisory Board, made up of residents of Maiker properties, meets quarterly to discuss Maiker Housing Partners' priorities and property improvements. Maiker Housing Partners' Board of Commissioners includes a seat for an Adams County resident of low-income housing; currently this seat is held by a resident of an Maiker property. Annually, Maiker Housing Partners surveys all residents of its properties to get feedback across a wide array of topics pertaining to resident housing. Additionally, during the planning stage of any future developments, Maiker Housing Partners will solicit input from residents of its existing properties and area residents for design and programming.

Brighton Housing Authority maintains an active webpage regarding its public housing and wait lists, if any. The organization works closely with Colorado Housing and Finance Authority (CHFA) to direct those that are interested in home ownership to attend one of CHFA's housing counseling workshops.

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

N/A

**Discussion**

See above.

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

The County works with local homeless providers and municipalities to reduce homelessness throughout Adams County and the region. Additionally, the Burnes Center on Poverty and Homelessness in Denver, Colorado conducted a homelessness study in 2016 and provided recommendations for the County to consider in proactively addressing homelessness. In response to the study, Adams County hired a Homelessness Outreach Liaison to convene and coordinate homelessness efforts with community partners and municipalities. The Liaison is actively a) coordinating the Adams County Coalition for the Homeless, b) researching initiatives such as tiny home villages and a workforce program for people currently homeless, and c) working with partners to address homeless encampments, support current services, expand outreach efforts, create a resource navigation network and a coordinated entry system.

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

The Board has identified homelessness and reducing poverty as priority needs for the County. The County has laid out homeless assistance, homeless prevention goals and is working on implementing its Community Enrichment Plan developed by Human Services. The County administers a variety of housing and non-housing community development resources which are used to support the efforts of a broad-based community network of service providers which provide homeless assistance in the County and the municipalities. Service providers supported by the County provide outreach and case management which assess individual needs and links them with the continuum of services available in the County.

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

There are four (4) primary service providers in Adams County who have strong presence in the community and provide services specifically for people experiencing homelessness. These agencies include Almost Home, ACCESS Housing, Cold Weather Care (CWC), and Growing Home, which are located in various areas of the county and provide numerous services, including shelter, housing navigation, case management, employment services, as well as homelessness prevention and life skill classes reduce and end homelessness.

Almost Home has thirty (30) beds and can accommodate up to six (6) families. During their stay, each family attends weekly classes, receives case management and must show progress in reestablishing their self-sufficiency. In 2019, Almost Home was awarded ESG Rapid Rehousing from the region’s Continuum of Care (CoC). The pilot program can accommodate two (2) families at a time.

ACCESS Housing has sixteen (16) beds for families and provides rental assistance, case management, housing navigation, and street outreach.

Cold Weather Care provides shelter through October to April with a group of rotating churches. Twenty (20) beds are available for single adults and families with children experiencing homelessness.

Growing Home is a leading anti-poverty organization in the county, offering a rich pipeline of programs for children and families. Growing Home’s wrap-around approach serves the whole family with intensive support to overcome immediate and long-term obstacles. It strengthens families during times of crisis by offering food, healthcare, and homeless prevention assistance. Their early childhood interventions nurture children from birth through age 8 with evidence-based programs that help prepare young kids for kindergarten and keep older kids on the path to school success. Its Blocks of Hope neighborhood initiative is enlisting an entire community to join forces toward its common goal to transform lives. Growing Home’s Canopy Program, which sheltered 3-4 families, will close by the end of 2019 and the organization is in the process of bolstering their homelessness prevention efforts through flexible, short-term financial assistance, eviction prevention, housing navigation, service navigation, and follow-up services.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The number of people experiencing homelessness in Adams County, especially those in camps along the Clear Creek and the South Platte River, has grown over the past several years, prompting the county to re-examine its approach to addressing this issue. As a result of increasing public concern, the county Manager’s Office and members of the Board of County Commissioners reached out to the Burnes Center on Poverty and Homelessness (BC) to assist in this re-examination. In February 2017, BC presented An Assessment of Adams County’s Efforts to Address Homelessness. In response to the Assessment, the county has created the Homelessness Outreach Liaison Division.

The Homelessness Outreach Liaison is responsible for assisting in the coordination, creation, implementation, and oversight of services and programs for citizens dealing with homelessness. Currently under development, the Adams County Homelessness Action Plan has identified the priorities and goals for addressing homelessness and is currently developing the objectives, strategies and action steps needed to implement the plan. The goals and strategies will be measurable and subject to evaluation and modification at a minimum of annual reviews. The results of the Plan will be a coordinated effort, with minimal duplication and a continuum of services that reflects the demographics and needs of those experiencing homelessness in Adams County. The taskforce is actively seeking feedback, input, and innovative ideas from all stakeholders in the community including those with lived experience, service providers, first responders, local government and city planners, county commissioners, mayors and representatives of local government and community members. The agenda of these engagements is not only to hear about the need perspective but also to inventory current services available, to create an action plan that is in alignment with the stakeholders and to gain support for the Action Plan.

**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

Many individuals and families who experienced homelessness remain in a vulnerable state and case management services play a critical role at this stage. Case management services include:

- Housing and service navigation;
- Rental, utility, and deposit assistance, as well as homelessness and eviction prevention services;
- Job development programs focusing on a client's employment objectives and long-term goals;
- Plans and/or enrollment in furthering education or training;
- Budgeting classes;
- Strategy for self-sufficiency; and
- Twelve-step recovery programs and other support groups in the community for maintaining sobriety.

While individuals and families who experiencing homelessness access mainstream resources on an individual basis, local providers and advocates work in varying capacities to influence program implementation, funding priorities, and the coordination of service delivery through system wide collaboration. Programs in place to assist people experiencing homelessness are:

- **Medicaid:** Homeless service providers screen clients for Medicaid eligibility and refer for enrollment when appropriate;
- **Children's Health Insurance Program:** For children not eligible for Medicaid, the State administers the Children's Health Insurance Program, which provides low-cost health, dental, and vision coverage to children in low wage families;
- **Temporary Aid for Needy Families (TANF):** Administered by the Adams County Community Support Service Division provides funding to eligible families while enrolled into a self-sufficiency program;
- **Food Assistance Program:** Administered by the Adams County Community Support Service Division, this program is a supplement to the household's nutritional needs for the month. Eligibility is based upon the household's income, resources, household size, and shelter costs. Benefits are given to eligible households through the Colorado Quest Card. Certain food assistance recipients will be referred to the Employment First Program for assistance in employment and training needs; and
- **Workforce Investment Act:** The Adams County Workforce & Business Center receives funding to provide training and job placements. The Workforce & Business Center also works with the County's housing authority to provide a job development program for homeless clients. The housing authority administers the distribution of vouchers to clients referred by Workforce & Business Center counselors.

**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.**

The County funds and supports the local network of service providers which provide homelessness prevention services to households in danger of homelessness. By using a prevention strategy, service providers are better able to help households maintain stability in their housing. To maintain stability, financial assistance for rent, mortgage, utility and other household necessities is provided by partner agencies. The programs also provide case management and referral services to assist that family in overcoming the challenges that brought them to the brink of homelessness.

The County is partnering with and supporting Colorado Legal Services to target individuals and families on the brink of losing their current housing due to an eviction. Services are provided by appointment at a Westminster Public Library (Irving St.) as well as a walk-in basis at the County Courthouse. Service providers are also working to coordinate and implement a diversion or rapid resolution program for people who may resolve their housing crisis before entering the homelessness service system. The County is also proactively looking at zoning and code to preserve and prevent displacement of current mobile home communities.

**Discussion**

See above.

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

### **Introduction**

Over the last decade Adams County has experienced a wide range of economic and demographic transitions. These transitions have led to a county that can pride itself on becoming a desirable destination for those looking to live in a community that is inclusive and that provides lifestyle opportunities that fail to exist in other areas in the seven (7) county Denver Metro region (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas and Jefferson).

The County's current housing climate and geographic location have contributed to the County's growing population – fifth largest and second fastest in the region. In addition, a diversity of land uses from dense cities to suburbs and open rangeland, gives the County a unique identity aiding in its growth. The resulting pressures of this growth and housing stock demands have pushed housing prices to a point where many residents struggle to either find attainable housing or maintain their housing.

In a proactive effort to create solutions to the County's housing challenges, the County commissioned the 2017 Housing Needs Assessment (HNA). The HNA created a thorough economic and demographic description of the County, including its strengths and challenges as they relate to housing. The HNA identified findings that were then presented to various stakeholders who provided valuable input and possible solutions. This input also helped build the framework for developing the County's 2018 Balanced Housing Plan (BHP). The BHP's purpose is to take the information collected from the HNA and stakeholder input, and present defined goals and outcomes through a multifaceted and collaborative approach. This plan is truly a balanced housing plan as it seeks to build a platform that allows all areas of the County to achieve housing of all types and meets the needs of the County's diverse and growing population.

BHP provides recommendations on how to address the following findings:

- Finding 1: Housing is less affordable
- Finding 2: Increasing affordability gap at all income levels
- Finding 3: Housing supply is not meeting demand
- Finding 4: Adams County has distinct socioeconomics

**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**

Adams County has identified affordable housing as a high priority and has moved to address this through several planning efforts including the Adams County 2020-2024 Con Plan. Through the development of the HNA and BHP, the county focused on creating a plan that provides a roadmap to addressing some of the County's housing barriers by focusing on a balance of the housing.

Balanced Housing is achieved by a community's ability to provide a variety of housing choices that reflect an individual's financial and lifestyle needs. By recognizing that housing needs are shaped by access to jobs, education, and amenities, the BHP is designed as a guide for the County as it strives to provide its residents

with housing opportunities that meet their needs and achieving a greater quality of life. The BHP was the next step in county-wide recommendations and set forth the following goals and policies:

**Goals**

- Utilize New and Existing Tools
- Reduce constraints to development
- Expand Opportunities

**Policies**

- Improve and support housing opportunities for all residents in Adams County
- Foster an environment the promotes "balanced housing"
- Encourage connection and access between schools and housing
- Promote the preservation of the County's current housing stock
- Integrate development practices the increase diversity in housing options

**Discussion**

Please see above.



## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

#### **Actions planned to address obstacles to meeting underserved needs**

Adams County is a large county and is difficult to adequately deliver services to both urban and rural constituencies. The mixture of urban and rural land throughout the county poses both service delivery and service recipient challenges. Many of the core agencies are in the more urban portions of the county which makes service delivery in the eastern and northern rural portions of the county difficult. The lack of adequate transportation and service providers in the rural areas are a hindrance to meeting the needs of the underserved throughout the county.

One of the major problems associated with meeting the needs of the underserved is the levels of funding. In today's economy, more and more Adams County residents are requesting services, which places strains on the county's capacity to adequately provide appropriate care. One of the areas of weakness that the county continues to face is a fully functional referral system. This can be attributed to the recent funding uncertainties within all federally funded areas (TANF, Food Stamps, Medicaid, etc.) and the vast geographic parameters of service-delivery agencies. The county continues to increase the availability of information for service-providers to be carried on to residents.

In late 2017, the county opened its new Human Services building which creates a centralized location for residents in need. It is accessible via public transportation and is fully ADA accessible. The county has a mission to end poverty by bringing together like-minded organizations to meet this goal. Services provided at the Human Services Center includes TANF, Children & Family Services, Community Support Services, Domestic Violence Services & Shelter, Child Support Services, Foster Care, and the Workforce & Business Center. The county also funded \$1,000,000 to the Adams County Foundation, which is a grant program for local non-profit organizations serving worst-case residents in need. The county is also actively pursuing other funding options to add more affordable housing units.

#### **Actions planned to foster and maintain affordable housing**

Adams County has made new construction of affordable rental housing, home buyer assistance, and preservation of existing affordable housing priorities for HOME and CDBG funds. HOME and CDBG funds may be used to construct new rental housing, preserve existing affordable rental housing, provide TBRA, purchase and rehabilitate older rental units, and aid low- and moderate-income homebuyers. Adams County works with the local housing authorities, nonprofit housing agencies and private developers to expand and preserve the affordable housing stock throughout the County.

#### **Actions planned to reduce lead-based paint hazards**

The MHR program has implemented stringent policies to ensure lead-based paint hazards are addressed proactively and in compliance with Federal regulations. In compliance with HUD's Lead Safe Housing Rule (24 CFR Part 35) and EPA's Lead Renovation, Repair, and Painting Program Rule (40 CFR Part 745), lead-safe practices are administered for any eligible home constructed prior to 1978. Only lead-certified contractors

are solicited to bid for these homes. Lead-safe practices include providing the family with the Lead Safe Information pamphlet, a “Notice of Presumption” or “Notice of Evaluation” (as applicable), a copy of the final clearance completed by a licensed examiner, and a “Notice of Lead Hazard Reduction”—the required documents for projects receiving rehabilitation assistance between \$0-\$25,000 per unit. A lead hazard screen and/or full risk assessment will also be performed, as necessary, for projects receiving rehabilitation assistance.

**Actions planned to reduce the number of poverty-level families**

Adams County Community & Economic Development worked with the Adams County Homelessness Liaison, Adams County Workforce Business Center, local municipalities, and community agencies to identify the emergent employment needs of the low-income population and help develop appropriate responses to these needs. The Workforce and Business Center provides routine classes and training to enhance the skills of the emerging labor force. Housing authorities and housing providers are engaged to identify those residents in need of training and/or interested in participating with the Section 3 initiative.

The Maiker Housing Partners provides self-sufficiency services to residents of their housing units and clients of the Section 8 voucher program. The FSS program has a proven track record of helping residents gain the skills necessary to move themselves out of poverty.

Homeless providers funded through the statewide ESG program also provide clients with self-sufficiency case management services and referrals so that households can earn higher incomes and reduce their chances of re-entering the cycle of homelessness.

**Actions planned to develop institutional structure**

Adams County is the lead agency in both the CDBG Urban County and the HOME Consortia. Adams County's Urban County consists of:

- Town of Bennett
- City of Brighton
- City of Federal Heights
- City of Northglenn
- Unincorporated Adams County

Every three years, these jurisdictions are re-invited to renew their Intergovernmental Agreement with the county. Each of them receives a percentage of the county’s CDBG allocation. As the lead agency Adams County monitors each jurisdiction’s projects to ensure they meet national objectives, eligibility, and compliance. In addition to the Urban County jurisdictional proportional allocation, Adams County targets a percentage of its CDBG funding to community agencies. All projects are assessed through an application process for appropriateness and eligibility. During Program Year 2017, the Urban County and HOME Consortia renewed the Intergovernmental Agreements to continue receiving CDBG and HOME funds for the 2019, 2020, and 2021 PYs.

Adams County leads a HOME Consortia with the City of Westminster and the City of Thornton. A percentage of the county's annual HOME allocation is reserved to each of these municipalities based on a formula determined and posted annually by HUD (Annual Share Percentage Report). The county also provided portions of its HOME application to:

- Community Development Housing Organizations (CHDO's) (15% requirement);
- Local housing authorities;
- Non-profit housing developers; and
- For-profit developers.

Adams County has increased CHDO qualification strategies to align with the 2013 HOME Final Rule amendments and HUD best practices. Adams County is also in the process of seeking and certifying new CHDOs throughout the county for the purposes of expanding the county's capacity to undertake projects. Housing development agencies operating within the county are small and perform minimal development activities.

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

Adams County continues its efforts to provide technical assistance to community partners as part of its coordination between public and private housing and social service agencies, as well as encouraging subgrantees to collaborate in leveraging resources and knowledge. The county is working with other county departments to determine the highest priority projects and best use of all funding received by the division. The county continues to work with Planning and Development, Public Works, Human Services, Regional Affairs, Long Range Planning, and various other partners to strengthen the delivery of services to all areas of the county.

**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	\$70,111
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	\$70,111

**Other CDBG Requirements**

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

**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:

Adams County does not plan to use any other forms of investment beyond those identified in Section 92.205.

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:

There are no activities identified in the 2020 program year that require resale or recapture provisions.

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:

There are no activities identified in the 2020 program year that require resale or recapture provisions.

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:

Adams County does not utilize HOME funds to refinance existing debt of multi-family housing so 24 CFR 92.206 (b) does not apply.





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*Draft Report*

*2020 Analysis of  
Impediments to Fair  
Housing Choice in  
Adams County*

*PREPARED FOR:*

Adams County

*CREATED*

10/13/2020

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**SECTION I.**

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EXECUTIVE SUMMARY

# SECTION I.

## Executive Summary

The Analysis of Impediments to Fair Housing Choice, or AI, is a planning process for local governments and public housing agencies (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

### Primary Findings

The analyses of community engagement (Section II), demographics (Section III), access to opportunity (Section IV), disproportionate housing needs (Section V), and fair housing environment (Section VI), yield the following primary findings for Adams County and participating jurisdictions within the county:

**Resident survey findings.** Adams County is a community of opportunity, with a range of housing choices, a diverse resident base, and lifestyles ranging from the urban/suburban to rural country living. For some residents, living in Adams County is not without its tradeoffs and challenges, particularly for renters, residents with a housing subsidy, households earning less than \$25,000 a year, Hispanic households, African American households, families with children, and people with disabilities.

- Many of the differences in housing choice and experience are correlated with household income and housing situation—and these often overlap with race, ethnicity, and familial status. Overall, one in five Adams County respondents struggle to pay their rent or mortgage, and renters are more likely than homeowners to struggle (43% v. 12%). Hispanic respondents, those with large families, children under 18, persons with a disability, and/or residents who are Native American are more likely than the average Adams County respondent to struggle to pay housing costs.
- Overall, 30 percent of Adams County survey respondents rate the condition of their home “fair” or “poor”. More than half of those are precariously housed, have household incomes less than \$25,000, are African American, or are renters. In contrast, only 10 percent of homeowners and three percent of those with household incomes of \$100,000 or more say their homes are in fair or poor condition.
- In the last five years, one in eight (13%) Adams County survey respondents experienced displacement—that is, had to move out of a home in Adams County when they did not want to move. Households with incomes less than \$25,000, respondents who are currently precariously housed, and renters all have displacement rates more than double the county rate (26% or more). Although not as pronounced, at least one

in five Hispanic (22%), African American (20%), and Native American (20%) respondents report being displaced in Adams County in the past five years.

- Of the respondents whose household includes a member with a disability, a very large proportion—78 percent—have accessibility needs in the home or to access the home. Nearly three in 10 (28%) live in a home that does not meet the accessibility needs of their household member with a disability.
- For those respondents who would move if they had the opportunity, the most typical barriers reflect market realities (i.e., lack of housing to rent or buy that the respondent can afford) and a lack of resources to pay the costs required to move into a new rental unit, especially deposits, application fees, and moving expenses. This compounds the difficulty experienced finding an affordable home to rent and is likely a significant barrier keeping those who are precariously housed—doubled up, staying with friends and family, or homeless—in their tenuous situation.
- When asked to prioritize the housing and community development outcomes most important to them, residents prioritized safety, preserving affordable housing, and quality neighborhood public schools.

**Demographic patterns.** Adams County has some of the most racially, ethnically, and economically diverse neighborhoods in the Metro Denver region. Yet this was not always the case: early settlement patterns were marked by exclusion of people of color, immigrants, and lower income households. The county overall is now a “majority minority” community, with Federal Heights, Brighton, Thornton being the most ethnically diverse.

- Most households in the county and incorporated cities within the county are “family” households—largely comprised of married couple households with and without children. Single mother households make up 8 percent of households overall.
- The percentage of people living in poverty in Adams County has declined since 2010 and is now 12 percent. Poverty varies by race and ethnicity but is relatively low for all racial and ethnic groups, ranging between 7 and 11 percent. This is not true for single mothers, where one in five live in poverty.
- African Americans and persons of Hispanic descent have a median income that is 75 percent of the median income of non-Hispanic White households.
- A measure of segregation—the Dissimilarity Index, or DI—shows low levels of segregation for all groups in Adams County except African Americans, who face moderate levels of segregation.
- It is important to note that the data in this section are based on a pre-COVID-19 economy. The most recent data at the Census tract, jurisdiction, and county level are from the 2018 American Community Survey (ACS) and it is likely that these data provide an overly optimistic view of conditions given current circumstances. A special

survey (“household pulse”) was conducted the week of June 4 to assess COVID-19 effects but it is only available at the state level.

**Access to opportunity.** Analysis in this section points to gaps in access to opportunity in:

- **Education.** Hispanic and African American students tend to have lower high school graduation rates, and lower academic achievement levels than non-Hispanic White students. In most school districts, the students with the lowest graduation rates are students who have a disability and students experiencing homelessness.
- **Employment outcomes.** Education gaps directly translate into employment gaps, particularly for the Hispanic population. Hispanics have some of the lowest shares of college graduates across jurisdictions: while the share of college graduates across the county is 22 percent, it is only 9 percent for Hispanics. The share of college graduates is higher for African Americans; however, they have the highest unemployment rate in the county.
- **Broadband access.** While 95 percent of households with income above \$75,000 have an internet subscription, 85 percent of households earning between \$20,000 and \$75,000, and only 68 percent of households earning below \$20,000 have an internet subscription.
- **Access to transportation.** While survey results indicate that generally residents are satisfied with their transportation situation, the underlying access to transit stops is limited—particularly with public transportation users.
- **Access to healthy food.** Twenty tracts in the county are identified as food deserts. One in four USDA food deserts in the county are Census tracts with a concentration (greater than 1.5 times the county proportion) of African American residents and 35 percent are Census tracts with a concentration of Hispanic residents. The average poverty rate in a food desert is 18 percent compared to 10 percent in tracts not designated as a food desert.

**Disproportionate housing needs.** The data analysis in this section of the AI finds the most severe disproportionate housing needs in:

- **Severe cost burden.** Hispanic households, Asian households, and, especially African American households, are much more likely to be severely cost burdened than non-Hispanic White households. Based on this measure, these households are 1.5 to 2 times as likely to experience eviction and homelessness due to inability to keep up with their rent or mortgage payments.
- **Doubling up.** A common response to managing rising housing costs is doubling up. According to the resident survey, more than 25 percent of Adams County households

are doubled up—defined as someone over the age of 18 living in the survey respondent's home because the other adult cannot afford to live on their own. The highest rates of doubling up occur for Native American residents, residents who have a household member with a disability, and/or large families.

- **Homeownership rates.** Large gaps in homeownership exist for African American and Hispanic households in Adams County; moderate gaps exist for Asian households. Forty-two percent of African Americans own their homes compared to 73 percent of non-Hispanic White households. The ownership rate for Hispanic households is 53 percent and, for Asian households, 62 percent. African American ownership rates vary widely among jurisdictions, with the lowest in Federal Heights (10%) and the highest in Brighton (65%). Asian ownership rates also vary by jurisdiction, while Hispanic ownership rates are more uniform.
- **Displacement.** Overall, 13 percent of Adams County households report moving in the last 5 years against their choice. Hispanic (22%), African American (20%), and Native American (20%) households experienced higher rates of displacement than Adams County households overall. Hispanic households were more likely to have been displaced due to lost job/hours reduced and eviction due to being behind on the rent, while residents with disabilities and households with children were most likely to be displaced because their rent increased. Households with children were also the most likely to have been displaced due to “living in unsafe conditions (e.g., domestic assault, harassment)” —this experience affected 22 percent of survey respondents with children who experienced displacement.
- **Access to mortgage loans.** Discrepancies exist in the ability to access a mortgage loan and achieve homeownership. Loan applications submitted by Black or African American applicants resulted in a mortgage loan denial 27 percent of the time. Hispanic applicants were denied 20 percent of the time. This compares to 14 percent for non-Hispanic White applicants.

More concerning is the high proportions of high-cost loans that African American and Hispanic borrowers received in 2018—an area to monitor. The disparities in subprime loans and predatory lending during the Great Recession disproportionately affected African American and Hispanic owners and led to high rates of foreclosures.

The resident survey, the findings of which are discussed in detail in Section II, reveals a persistent pattern of disproportionate housing needs for African American residents in particular—including the experience of displacement and displacement, residing in a high crime neighborhood, and experiencing discrimination in accessing housing.

**Fair housing environment.** This section of the AI assesses private and public barriers to housing choice within the context of existing fair housing laws, regulations, and guidance.

- According to the community survey conducted for this AI, African American headed households and households using a housing subsidy (e.g., a Housing Choice Voucher holder) were the most likely to believe they had experienced housing discrimination when looking for housing in the county in the past 5 years.
- HUD reported 62 fair housing complaints in Adams County between 2014 and 2018. Most complaints submitted to HUD during this period affected individuals with physical disabilities.
- The regulatory review of Adams County’s zoning and land use policies found areas where the code could be clarified or strengthened to avoid fair housing challenges. The areas we recommend for priority action include:
  - Revise the definition of family used in the Adams County development standards to acknowledge two person households and to eliminate the restriction of college students from cohabitating. Occupancy regulations for health and safety should be used as a more inclusive approach to limit the number of unrelated persons (including students) cohabitating.
  - Remove distinctions between group homes for protected classes (e.g., developmentally disabled and seniors) in the Adams County development standards and regulations. Isolating these groups and requiring a discretionary review process for their approval is considered differential treatment. Most communities regulate group homes based on occupancy limits and level of care—not individual occupant characteristics.
  - Eliminate the discretionary review process in Adams County for group homes that serve protected classes (serving six or fewer persons). Conditional use permits which require public hearings and notice requirements may increase public awareness and increase “NIMBY-ism” (not in backyard syndrome) for group homes for persons who are developmentally disabled and/or seniors.
  - Include group homes as a permitted use in the Adams County Transit Oriented Development Overlay mixed use district. Persons living in group environments often have lower car use and would benefit from living in close proximity to transit.
  - Remove exclusionary language in the code—specifically, in the stated purpose for residential districts as indicated on page 24 of this section.
- Best practices that are not as critical in nature but would be beneficial during the update of the code or in text amendments include:
  - Include a definition of “disability” or “person with disabilities” that aligns with Fair Housing Amendments Act (FHAA) and Americans with Disabilities Act (ADA) in the development code. In defining disability, it is important to

include the broad definition that has been interpreted by the courts to apply to the Fair Housing Act (FHA), which includes persons in recovery from substance abuse challenges and persons with HIV/AIDS.

- Establish a standard process for reasonable accommodation requests in the development code.
- Consider designating mixed-use districts as base zone districts, as opposed to overlays, to minimize procedural delays and public hearings.
- Implement residential unit classifications, zone districts, and site design requirements for alternative housing types (e.g. tiny homes, cottage housing, courtyard development, micro-homes, and cooperative housing).
- Include a statement in the purpose of the zoning ordinance that discusses fair housing law or include a cross-reference that identifies the adopted planning documents that discuss and contain policies related to fair housing.

## **Impediments and Fair Housing Action Plan**

Adams County is unique in many ways. It offers a diversity of geographic contexts, cultural richness, racial and ethnic diversity, and relatively affordable neighborhoods—oftentimes to residents who are displaced from other counties and cities with restrictive growth policies and high cost housing. Yet, as discussed in the individual report sections in this AI, the county is not without disparities in housing needs and access to opportunity. As the county continues to grow, it will be important to view housing and community services planning through an equity lens to expand housing access and economic growth for all.

**2020 impediments.** The fair housing impediments found in this AI update include:

**Shortage of affordable, accessible housing units.** The shortage in supply of affordable, accessible housing units in the county disproportionately impacts low income households—primarily minorities—households with individuals living with a disability or seniors, and single mother households, many of which are on fixed or limited incomes.

**Discrimination in rental transactions.** Disproportionate shares of African American headed households and households with at least one person living with a disability experience housing discrimination based on the community survey conducted for this AI and fair housing complaint data provided by the U.S. Department of Housing and Urban Development (HUD). Minority groups—specifically African American and Hispanic residents—are overrepresented in Housing Choice Voucher waitlists and in subsidized housing overall, which suggests these groups may not be receiving fair treatment in the private market.

**Barriers to homeownership.** Large gaps in homeownership exist for African American and Hispanic households in Adams County; moderate gaps exist for Asian households.



Differential treatment of African American and Hispanic households in lending practices further highlights the gaps in homeownership these groups experience in Adams County. African American and Hispanic households applying for mortgage loans to purchase homes in Adams County are more likely than non-Hispanic White borrowers to be offered subprime loans. They also experience higher rates of denials due to poor credit history or high debt to income ratios.

Hispanic applicants, in particular, show very large differences in denials for home improvements loans. From a policy perspective, Hispanic households in Adams County may be most at risk for high-cost loans (predatory, credit cards) to help with needed home improvements, and would benefit from publicly-assisted home improvement grants and low cost loans.

**Lack of resources to address poor housing conditions.** Based on the resident survey conducted for this AI, 30 percent of Adams County survey respondents rate the condition of their home “fair” or “poor”. More than half (53%) of African American residents rated the condition of their home “fair” or “poor,” followed by 45 percent of Hispanic households, 44 percent of American Indian households, and 42 percent of households with at least one person living with a disability.

**Disparate access to opportunity.** As detailed in Section IV of this AI, there is not one self-evident barrier to opportunity that impacts all geographic areas of the county and racial and ethnic groups. However, there are a collective group of access issues that are evident when access to opportunity is examined comprehensively. Barriers to transportation, adequate workplaces, quality schools, recreational resources, and health services compound upon each other to create disparate access to opportunity among different resident groups, primarily African American and Hispanic residents in Adams County. For example, education gaps directly translate into employment gaps, particularly for the Hispanic population.

**Limited zoning code and land use regulations.** As detailed in Section VI of this report, there are many areas of the county’s zoning code that could be improved to facilitate affordability and more housing type diversity.

In brief, current zoning and land use regulations in Adams County are due for an update (based on a 10-year schedule). Adams County’s zoning code contains traditional suburban zoning regulations, as expected, and could benefit from the incorporation of more flexible definitions and the allowance of more contemporary land use patterns by right. Additionally, the incorporation of streamlined procedures for the development of affordable housing and the reasonable accommodation process could be improved in the individual jurisdictions zoning and land use regulations (e.g., impact fee reductions, expedited permitting, flexible administrative review procedures).

## **Fair Housing Action Plan**

The recommended fair housing action plan (FHAP) for the county follows. These action items focus on what Adams County can reasonably do to address the impediments and affirmatively further fair housing (AFFH) given its staff and financial capacity. Other public entities, nonprofit, and private sector partners can play a role and buttress the county's AFFH activities.

The action plan is contained in the matrix on the following page, which links the action items to the identified impediments, potential partners, timeline and outcomes.

**Figure I-1.**  
**2020 Fair Housing Action Plan**

# Fair Housing Actions	Fair Housing Issues/Impediments	Responsible Party	Metrics and Milestones
<p><b>1</b> Maintain a regular 10-year schedule for updating the county and individual jurisdictions' comprehensive plans and respective land use codes. Adams County and Federal Heights will be due for an update within the next five years. Updating the comprehensive plan and land use codes on a regular schedule promote the inclusion of community input in the development regulations and built form in their community as well as keeping up to date with best practices in land use planning that can often promote affordability and eliminate barriers to housing development.</p>	<p>Shortage of affordable, accessible housing</p> <p>Limited zoning code and land use regulations</p>	<p>Adams County and respective jurisdictions</p>	<p>Consider the land use recommendations presented in the Fair Housing Environment section of this AI as the county moves forward with the comprehensive planning process Advancing Adams County in 2021.</p> <p>Based on a 10-year update schedule Adams County and jurisdictions are due for updates based on the following milestones: (last updated/update due)</p> <ul style="list-style-type: none"> <li>- Adams County 2012/2022</li> <li>- Federal Heights 1997/overdue</li> <li>- Bennett 2015/2025</li> <li>- Brighton 2016/2026</li> <li>- Thornton and Westminster update in progress</li> </ul>
<p><b>2</b> Collaborate regionally to develop resources and training for financial literacy, focused specifically around disproportionate impacts and housing challenges identified in this AI (e.g., credit scores, debt to income ratio, refinancing).</p>	<p>Discrimination in rental transactions</p> <p>Barriers to homeownership</p>	<p>Adams County, respective jurisdictions, and nonprofit partners</p>	<p>Identify lead organizations to act as the host for financial literacy training and develop a suite of recourses that address Adams County specific needs identified in Section V of this AI.</p>
<p><b>3</b> Investigate funding sources to provide grants for home improvement, specifically to groups with high rates of denials for home improvement loans. Pair home improvement grant programming with financial literacy training advised under action item 3. Actively discourage the use of predatory lending products, particularly among the most vulnerable populations in the community.</p>	<p>Lack of resources to address poor housing conditions</p>	<p>Adams County and nonprofit partners</p>	<p>Explore resources available to provide grants for home improvement paired with affirmatively-marketed education around predatory lending products. If implemented, have a pilot program in operation within the next five years.</p>

## Fair Housing Action Plan (Continued)

#	Fair Housing Actions	Fair Housing Issues/Impediments	Responsible Party	Metrics and Milestones
4	<b>Continue participation in the Metro Downpayment Assistance program and consider affirmatively marketing to protected classes that are underrepresented in homeownership. Potentially pair downpayment assistance programming with financial literacy training identified under action item 3.</b>	Barriers to homeownership	Adams County and nonprofit partners	Explore possible funding sources to determine the development of an affirmative marketing plan and plan to provide homeowner assistance with forms/applications targeting under-represented residents.
5	<b>Expand resources for the development of affordable housing in the county. Consider establishing a permanent Housing Trust Fund with a source of funding that is tied to inflation.</b>	Shortage of affordable, accessible housing  Lack of resources to address poor housing conditions	Adams County and respective jurisdictions	Explore funding opportunities and partnerships between Adams County and local jurisdictions to establish the stability and predictability of the Housing Trust Fund as a regional resource.
6	<b>Inventory public land and other resources that may contribute to attracting or constructing affordable housing in the county.</b>	Shortage of affordable, accessible housing	Adams County	Develop an inventory of publicly owned land and conduct a feasibility assessment to determine equitable and strategic use of public lands to affirmatively further fair housing.
7	<b>Carry forward response and recovery efforts related to the impacts of the COVID-19 pandemic. Adams County has partnered with Maiker Housing Partners to launch the Adams County COVID-19 Short-Term Rental and Mortgage Assistance Relief Fund. Continue efforts to keep Adams County residents housed as the economic fallout of the pandemic creates more acute housing challenges that disproportionately impact protected classes.</b>	Discrimination in rental transactions  Barriers to homeownership  Lack of resources to address poor housing conditions	Adams County, respective jurisdictions, and nonprofit partners	Leverage ongoing working groups formed for the response and recovery efforts related to COVID-19 to ensure an equitable distribution of resources and opportunity throughout the recovery efforts. Explore the feasibility of developing a marketing campaign to affirmatively-market to group disproportionately impacted by the pandemic.

## Fair Housing Action Plan (Continued)

#	Fair Housing Actions	Fair Housing Issues/Impediments	Responsible Party	Metrics and Milestones
8	<p><b>Expand internet access in the county, specifically for low income households. Access to opportunity including employment, quality education, and health care depend heavily on strong internet access throughout the COVID-19 pandemic.</b></p>	<p>Disparate access to opportunity</p>	<p>Adams County, respective jurisdictions, and nonprofit partners</p>	<p>Explore existing low barrier internet access and funding sources for improved internet access. Assess technology and infrastructure needs to address disparities in internet access (e.g., personal device limitations, fiber optic infrastructure, rental property wiring issues). Compile existing and proposed resources for distribution countywide through partner organizations and community networks.</p>

## **SECTION II.**

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### COMMUNITY ENGAGEMENT SUMMARY

## Section II.

# Community Engagement Summary

This section reports the findings from the community engagement conducted to support Adams County's 2020-2024 Analysis of Impediments to Fair Housing Choice. It explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity.

The Root team is grateful to the residents who shared their experiences and perspectives with fair housing and access to opportunity by participating in the community engagement. The community engagement process included:

- A resident survey available in English and Spanish, in paper format and online;
- A resident focus group conducted in English and Spanish hosted by Growing Home and Maiker Housing Partners;
- Booths with engagement activities in English and Spanish and Spanish interpretation at the 2019 Adams County Cares Day and the Thornton Harvest Fest; and
- Stakeholder interviews including participants representing Adams County Education Consortium, Adams County Workforce and Business Center, Adams 12 Five Star Schools, CASA of Adams & Broomfield Counties, Family Tree, and Maiker Housing Partners.

# ADAMS COUNTY

## COMMUNITY ENGAGEMENT BY THE NUMBERS



### WHERE RESPONDENTS LIVE



### WHO PARTICIPATED IN THE SURVEY?

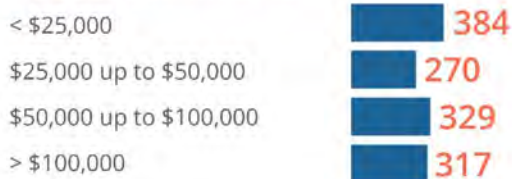
#### HOUSING STATUS



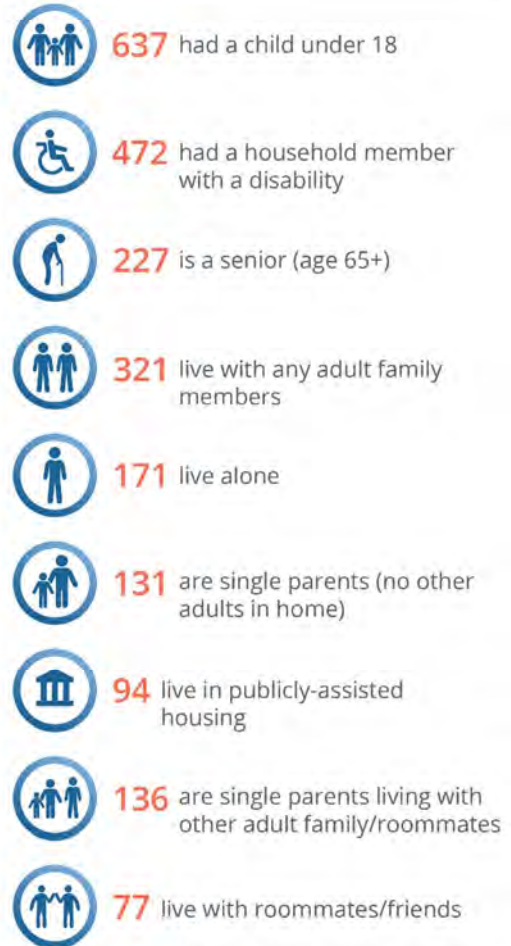
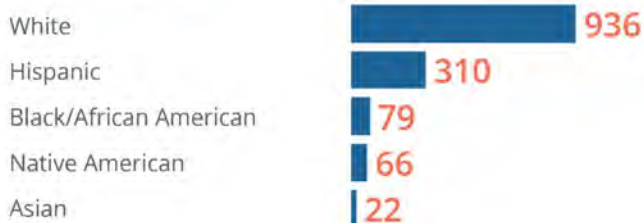
#### HOUSEHOLD SIZE



#### HOUSEHOLD INCOME



#### IDENTIFIED AS



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



**Explanation of terms.** The terms used throughout this section include:

- “Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing and residents who are “staying with friends/family” —people who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household exchange for housing (e.g., childcare, healthcare services).
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Housing subsidy” refers to a respondent whose household’s housing costs are subsidized by a housing voucher (e.g., Section 8/Housing Choice Voucher) or whose household lives in a building where their rent is based on their income. This includes LIHTC buildings, project-based Section 8, deed-restricted ownership products, and any other place-based housing subsidies.

**Geographic note.** Throughout this section, survey data reported for Balance of County exclude residents of Brighton, Northglenn, Thornton, and Westminster. Data for Adams County are inclusive of all residents of the county, including those living in Brighton, Northglenn, Thornton, and Westminster.

**Sampling note.** The survey respondents do not represent a random sample of the Adams County population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

At the time of the survey (January-February 2020), respondents’ employment situation included:

- Employed full time (47%);
- Retired (17%);
- Employed part time (10%);
- Unemployed (7%);
- Disability benefit recipient (7%);
- Self-employed (6%);

- Homemaker (5%);
- Temporary/odd jobs (3%);
- Underemployed/looking for a better job (2%); and
- Full-time student (2%).

**Sample size note.** When considering the experience of members of certain groups in Adams County or within Brighton, Northglenn, Thornton, or Westminster, the sample sizes are too small ( $n < 40$  respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive.

**Framework for presenting results.** Findings from the survey are summarized for segments of the respondent population—e.g., income range, household characteristics—where sample sizes are sufficient for reporting.

**Survey timing and COVID pandemic.** It is important to note that the resident survey that was conducted during January and February 2020, in the early stages of the of the COVID-19 outbreak. As such, the survey primarily reflects pre-COVID economic conditions and should be considered a baseline measure of resident needs. The housing situation and needs of residents during that period can help inform short- and long-term policy responses to stabilize households and preserve and add to the supply of affordable housing.

## Primary Findings

Adams County is a community of opportunity, with a range of housing choices, a diverse resident based, and lifestyles ranging from the urban/suburban to rural country living. For some residents, living in Adams County is not without its tradeoffs and challenges, particularly for renters, residents with a housing subsidy, households earning less than \$25,000 a year, Hispanic households, African American households, families with children, and people with disabilities.

- Many of the differences in housing choice and experience are correlated with household income and housing situation. Overall, one in five Adams County respondents struggle to pay their rent or mortgage, and renters are more likely than homeowners to struggle (43% v. 12%). Hispanic respondents, those with large families, children under 18, disability, or who are Native American are more likely than the average Adams County respondent to struggle to pay housing costs.

- Overall, 30 percent of Adams County survey respondents rate the condition of their home “fair” or “poor”. More than half of those are precariously housed, have household incomes less than \$25,000, are African American, or are renters. In contrast, only 10 percent of homeowners and three percent of those with household incomes of \$100,000 or more say their homes are in fair or poor condition.
- In the last five years, one in eight (13%) Adams County survey respondents experienced displacement—that is, had to move out of a home in Adams County when they did not want to move. Households with incomes less than \$25,000, respondents who are currently precariously housed, and renters all have displacement rates more than double the county rate (26% or more). Although not as pronounced, at least one in five Hispanic (22%), African American (20%), and Native American (20%) respondents report being displaced in Adams County in the past five years.
- Of the respondents whose household includes a member with a disability, 78 percent have accessibility needs in the home or to access the home. Nearly three in 10 (28%) live in a home that does not meet the accessibility needs of their household member with a disability.
- For those respondents who would move if they had the opportunity, the most typical barriers reflect market realities (i.e., lack of housing to rent or buy that the respondent can afford) and a lack of resources to pay the costs required to move into a new rental unit, especially deposits, application fees, and moving expenses. This compounds the difficulty experienced finding an affordable home to rent and is likely a significant barrier keeping those who are precariously housed—doubled up, staying with friends and family, or homeless—in their tenuous situation.
- When asked to prioritize the housing and community development outcomes most important to them, Adams County Cares Day attendees and Thornton Harvest Fest attendees prioritized safety, preserving affordable housing, and quality neighborhood public schools.

## Current Housing Choice

This section explores residents’ housing preferences, including the factors most important to them when they chose their current housing.

**Most important factors in choosing current home.** The greatest proportion of respondents identify “cost/I could afford it” as the most important factor they considered when choosing their current home, and this does not vary by where they live, whether they rent or own, their income, or their personal or household characteristics. In Adams County, the top five factors most important to the greatest share of survey respondents include:

- “Cost/I could afford it”;

- “Like the neighborhood”;
- “Needed somewhere to live and it was available;”
- “Close to family/friends”; and
- “Like the type of home/apartment.”

The importance of certain preference-based qualities—liking the neighborhood, close to family/friends, proximity to work, number of bedrooms—varied by tenure, household income, and household composition. For example “quality public schools/school district” was the 6<sup>th</sup> most important factor for households with children under the age of 18, and among the top 10 factors identified by the greatest proportion of Hispanic respondents, Native American respondents, Thornton residents, respondents with household incomes less than \$25,000, and households with incomes greater than \$100,000. In the resident focus group, participants shared similar values as survey respondents—affordability, liking the neighborhood and community.

- *“I love the old and the new—tiny shops, donuts, restaurants. We’re missing a grocery store and we are actively pursuing that. When I roll around people are nice.” (Resident focus group participant)*
- *“I live near 72<sup>nd</sup> and Lowell. I have a good landlord, my place is comfortable with a garden, close to my kids’ schools. I’m concerned about bullying in schools.” (Resident focus group participant)*

**Indicators of housing choice difficulties.** Not all of the most important factors reflect personal preferences; some signal difficulties certain households experience when finding a place to live. These factors are not personal preferences for qualities about the place where they live, but indicators of a tight housing market, income constraints, and other barriers some households experience when seeking housing. These include:

- **Needed somewhere to live and it was available.** After cost, this is the factor identified by the 2<sup>nd</sup> highest share of respondents including those who:
  - Live in Northglenn or the Balance of County;
  - Rent, are precariously housed, have a housing subsidy, or a household income less than \$25,000;
  - Are Hispanic, African American, Native American, have children under 18, have a large family, or are disabled or a member of their household has a disability.
- **Landlord would rent to me despite bad credit/past evictions/history.** While not among the top five most important factors, “landlord would rent to me despite

bad credit, past evictions, history” is a top 10 consideration for renters, Hispanic renters, African American renters, renters with household incomes less than \$25,000, and households that include a member with a disability.

Figures II-1, II-2 and II-3 present the top five responses by jurisdiction, housing situation, household income, and selected respondent characteristics.

**Figure II-1.**  
**Most Important Factors in Choosing Current Home, by Jurisdiction**

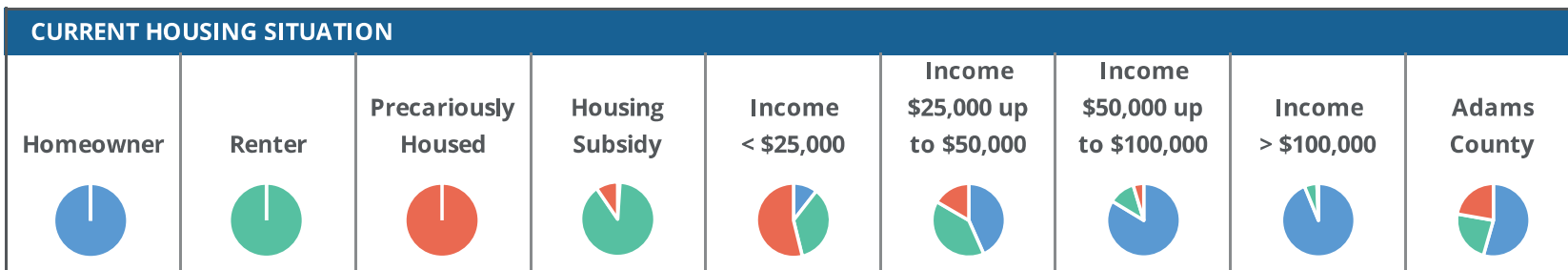
■ Homeowner   
 ■ Renter   
 ■ Precariously Housed

CURRENT HOUSING SITUATION						
	Brighton	Northglenn	Thornton	Westminster	Balance of County	Adams County
TOP 5	MOST IMPORTANT FACTORS IN CHOOSING CURRENT HOME (TOP 5 ANSWERS)					
<b>1</b>	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it
<b>2</b>	Like the neighborhood	Needed somewhere to live and it was available	Like the neighborhood	Like the neighborhood	Needed somewhere to live and it was available	Like the neighborhood
<b>3</b>	Close to family/friends	Close to work/job opportunities	Like the type of home/apartment	Needed somewhere to live and it was available	Like the neighborhood	Needed somewhere to live and it was available
<b>4</b>	Like the type of home/apartment	Close to family/friends	Close to family/friends	Like the type of home/apartment	Close to family/friends	Close to family/friends
<b>5</b>	(TIE) Close to work/job opportunities AND Number of bedrooms	Number of bedrooms	Number of bedrooms	Close to work/job opportunities	(TIE) Close to work/job opportunities AND Number of bedrooms	Like the type of home/apartment

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-2. Most Important Factors in Choosing Current Home, by Housing Situation and Income**

■ Homeowner   
 ■ Renter   
 ■ Precariously Housed



TOP 5

MOST IMPORTANT FACTORS IN CHOOSING CURRENT HOME (TOP 5 ANSWERS)									
<b>1</b>	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it	Cost/I could afford it
<b>2</b>	Like the neighborhood	Needed somewhere to live and it was available	Needed somewhere to live and it was available	Needed somewhere to live and it was available	Needed somewhere to live and it was available	Close to family/friends	Like the neighborhood	Like the neighborhood	Like the neighborhood
<b>3</b>	Like the type of home/apartment	Close to family/friends	Close to family/friends	Number of bedrooms	Close to family/friends	Like the neighborhood	Like the type of home/apartment	Like the type of home/apartment	Needed somewhere to live and it was available
<b>4</b>	Large yard/size of yard	Number of bedrooms	Low crime rate/safe	Close to family/friends	Like the neighborhood	Needed somewhere to live and it was available	Close to work/job opportunities	Close to work/job opportunities	Close to family/friends
<b>5</b>	Close to work/job opportunities	(TIE) Close to work/job opportunities AND Landlord accepts pets	Close to work/job opportunities	Landlord takes Section 8	Low crime rate/safe	Number of bedrooms	Close to family/friends	Number of bedrooms	Like the type of home/apartment

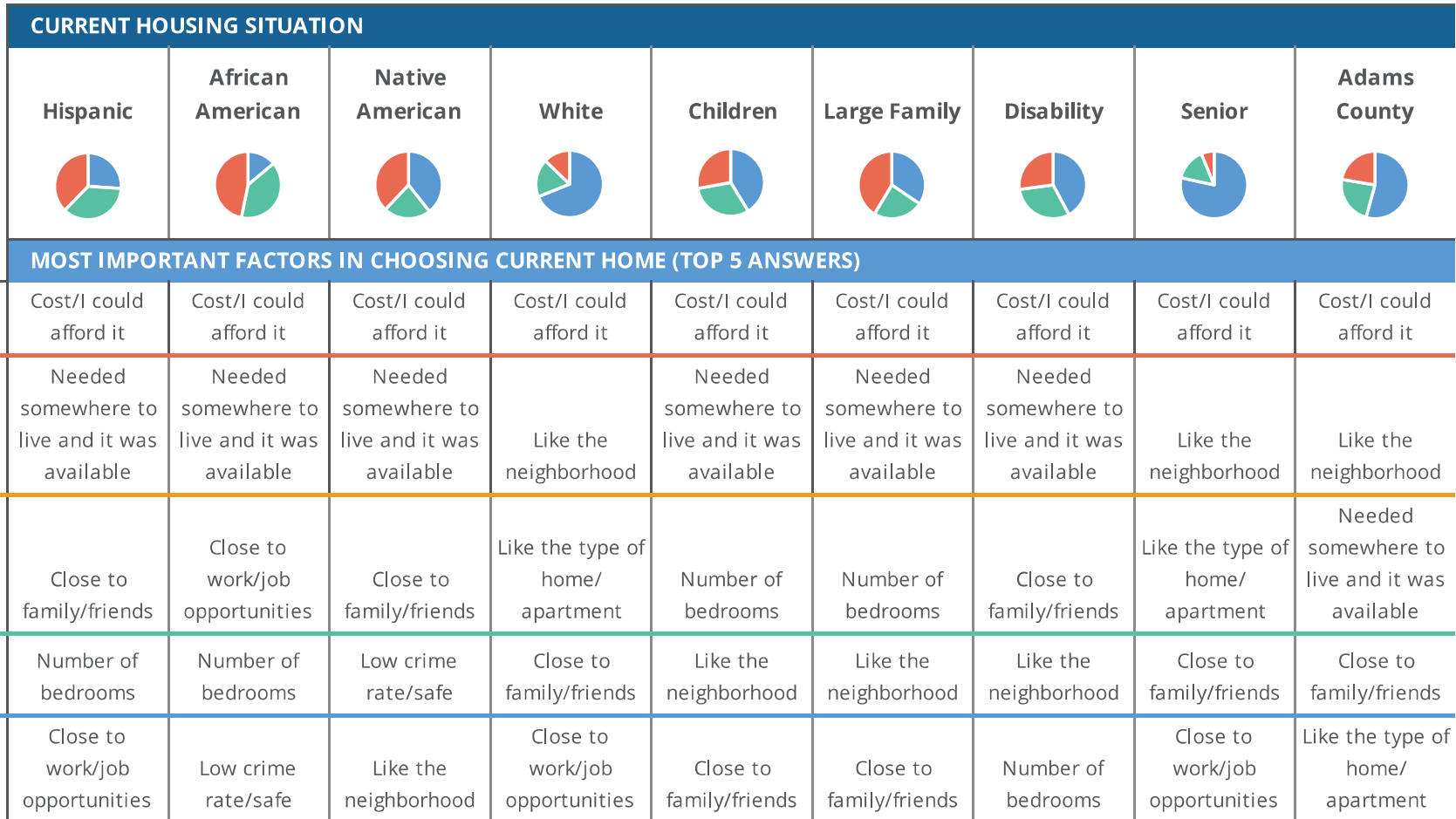
Note: Subsidized housing includes all forms of publicly supported housing.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-3.**

**Most Important Factors in Choosing Current Home, by Select Respondent Characteristics**

■ Homeowner   
 ■ Renter   
 ■ Precariously Housed



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



## Desire to Move

Figures II-4, II-5, and II-6 present the proportion of respondents who would move if they had the opportunity and the top five reasons why they want to move. Overall, 55 percent of Adams County survey respondents would move if they had the opportunity. The share who want to move ranges from a high of 90 percent of those who are precariously housed, 82 percent of African American respondents, and 79 percent of those with incomes less than \$25,000 to 35 percent of homeowners and 30 percent of seniors.

**Why do residents want to move?** For most respondents who would move if they had the opportunity, moving to more affordable or less expensive housing is a top factor, followed by moving to a larger home or a place with more bedrooms, and living with fewer people/getting my own place. Homeownership and moving to a different neighborhood within Adams County round out the top five reasons why respondents would move. While the order differed, these factors are similar in each of the jurisdictions and among most resident groups.

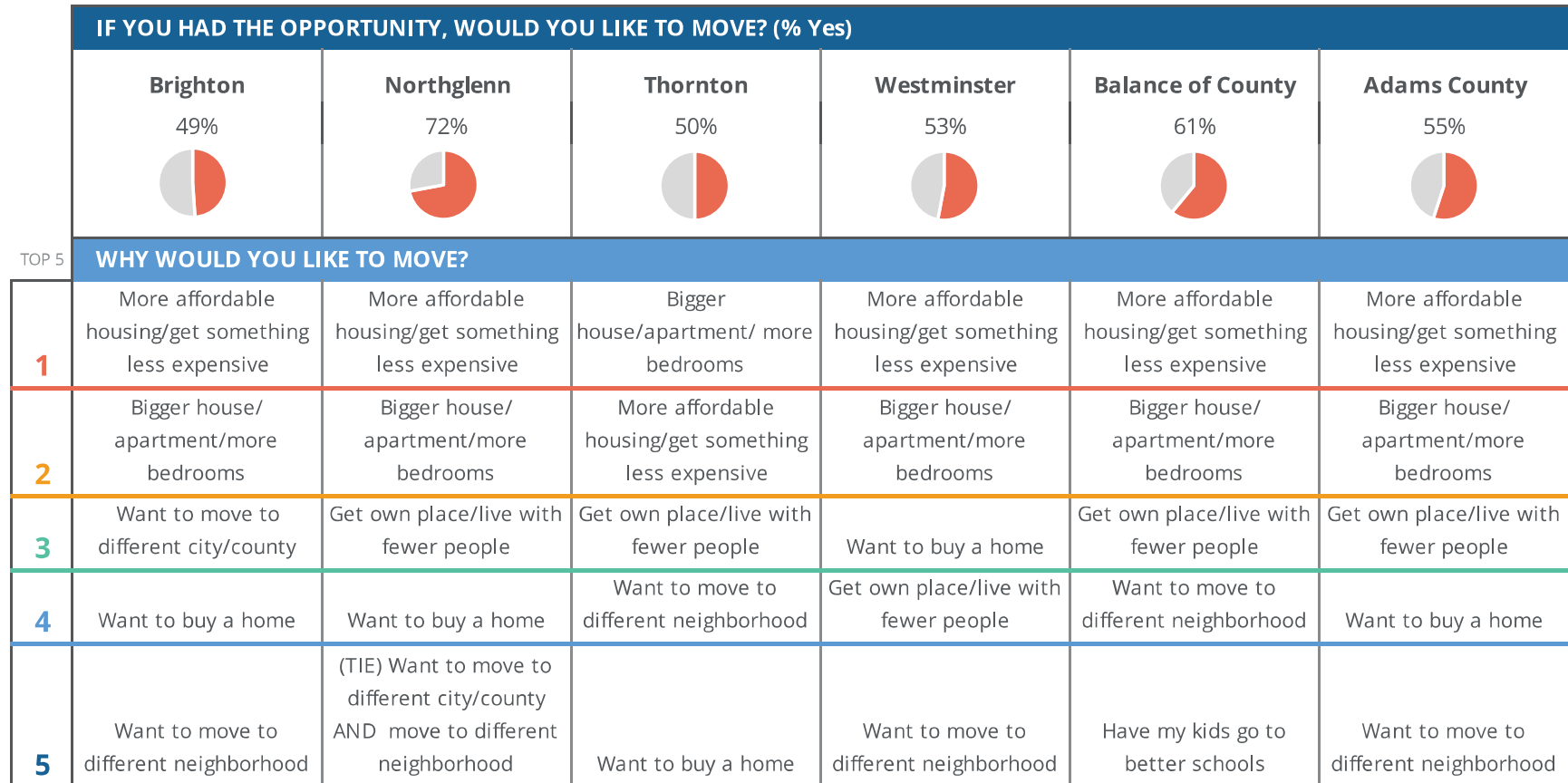
However, some key differences from Adams County overall in the top five reasons to move are apparent:

- **Have my kids go to better schools.** Top five reason to move for households with children under 18, large families, precariously housed respondents, households with incomes greater than \$100,000
- **Crime/safety reasons.** Top five reason to move for renters, respondents with a housing subsidy,
- **One level house or first floor unit (no stairs).** Top five reason to move for seniors, homeowners, and households with incomes of \$25,000 up to \$50,000.
- **Want to move to a different city/county.** Top five reason to move for Northglenn residents, households with incomes greater than \$100,000, White respondents, and seniors.
- **Smaller house/apartment/downsize.** Top five reason for seniors.

Examples of other reasons for wanting to move include:

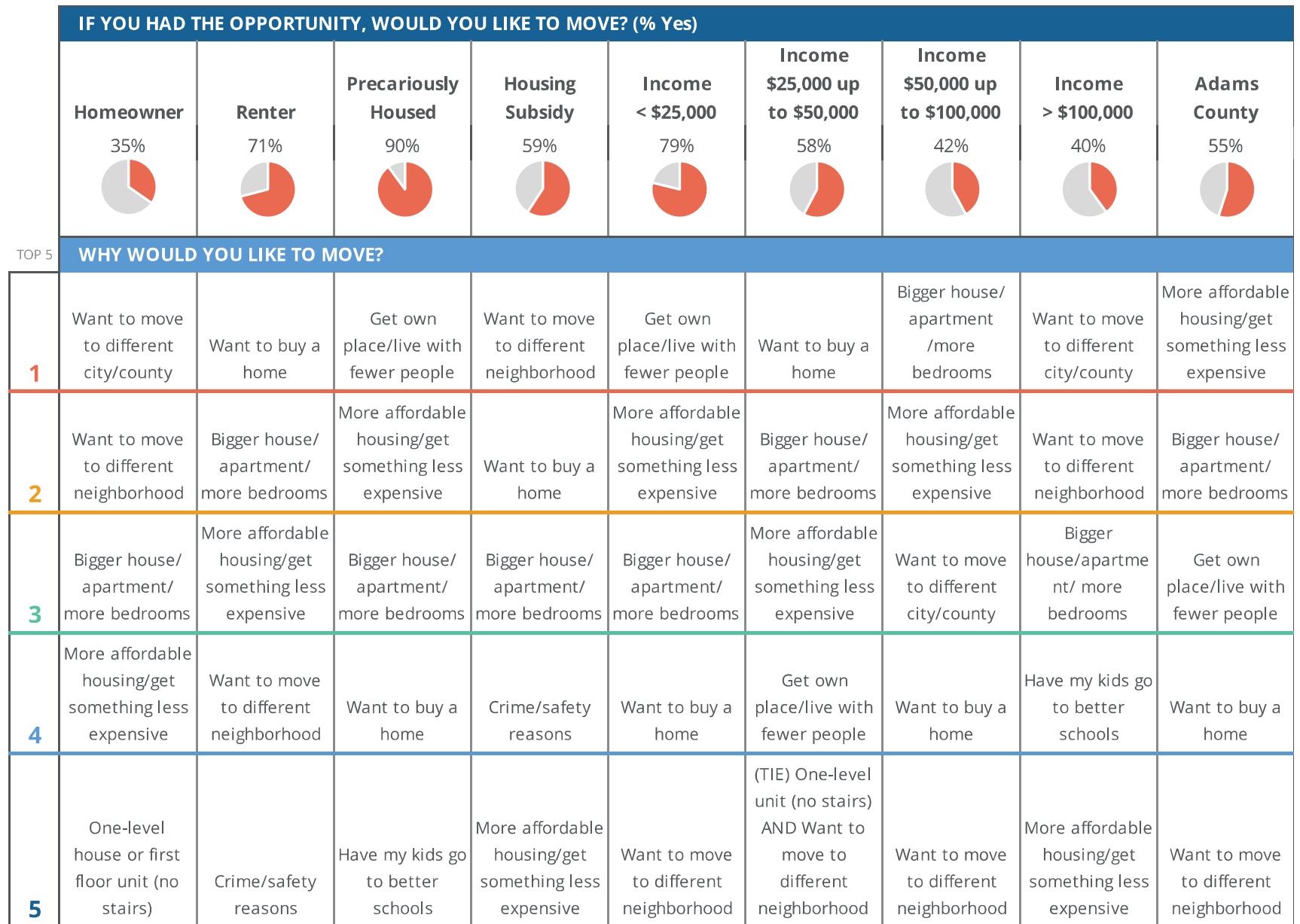
- *“Living with family makes it hard for me to be a parent to my 3 children, and they need stability.” (Resident survey respondent)*
- *“Extremely high taxes and very poor water quality.” (Resident survey respondent)*

**Figure II-4.**  
**Desire to Move and the Top 5 Reasons Why, by Jurisdiction**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-5. Desire to Move and the Top 5 Reasons Why, by Housing Situation and Income**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-6.**  
**Desire to Move and the Top 5 Reasons Why, by Select Respondent Characteristics**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**What prevents them from moving?** By and large, economic and market factors are the primary reasons why those who want to move have not yet moved. As with the desire to move, the top five reasons why people haven't moved are very similar among the jurisdictions to the top five for Adams County—can't afford to live anywhere else, can't afford to buy where I want to live, can't afford deposits for new rental, can't cover the rent on my income/landlords want 3X the rent, and can't pay moving expenses.

As with desire to move, some key differences from Adams County overall in the top five reasons to move are apparent:

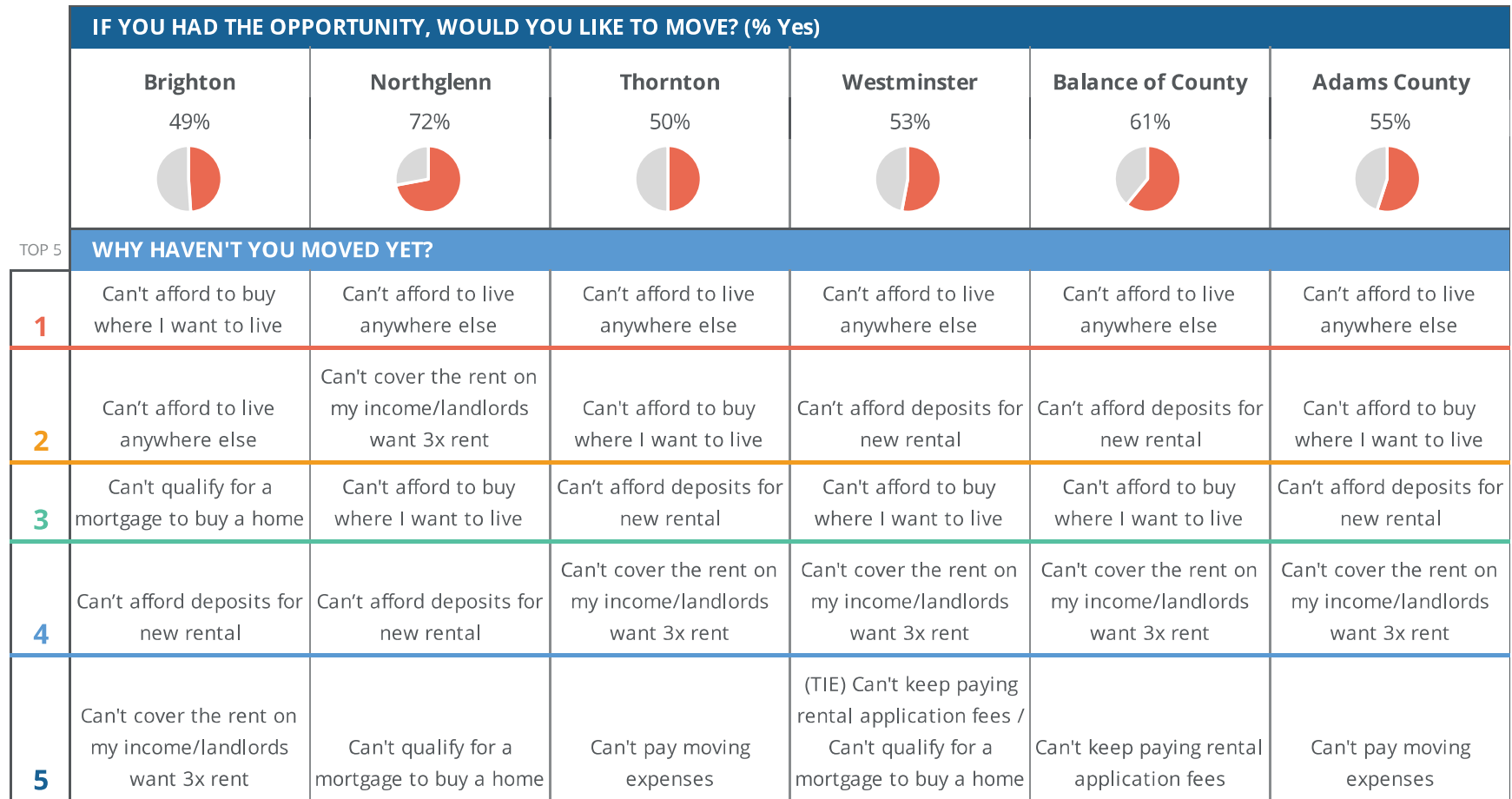
- **Can't qualify for a mortgage to buy a home.** Top five for renters, households with children, large families, households with incomes of \$25,000 up to \$50,000, households with incomes of \$50,000 up to \$100,000, Brighton residents, Northglenn residents, Westminster residents,
- **Can't keep paying rental application fees.** Top five for precariously housed residents, respondents with household incomes less than \$25,000, respondents with a housing subsidy, Hispanic respondents, African American respondents, Native American respondents, Westminster respondents, Balance of County respondents,
- **Can't find a landlord to rent to me due to my credit, eviction or foreclosure.** Top five reason for African American respondents,
- **Have submitted applications but haven't secured housing.** Top five reason for precariously housed,
- **Can't find one-level house or first floor unit (no stairs).** Top five reason for seniors.
- **Family/friends are here.** Top five reason for homeowners and seniors.
- **Job is here.** Top five reason for homeowners and respondents with household incomes of \$50,000 up to \$100,000.
- **Can't find a better place to live.** Top five reason for homeowners.

Other reasons why respondents who want to move have not yet moved include:

- *"I'm paying \$2,000 a month for rent— we didn't have other options with enough bedrooms. Its WAY to much rent. We are looking for something more affordable, but haven't found anything. We need more affordable housing!" (Resident focus group participant)*
- *"Cost of living and rents/mortgages are getting way high and my disability only affords me so much and runs out too fast." (Resident survey respondent)*

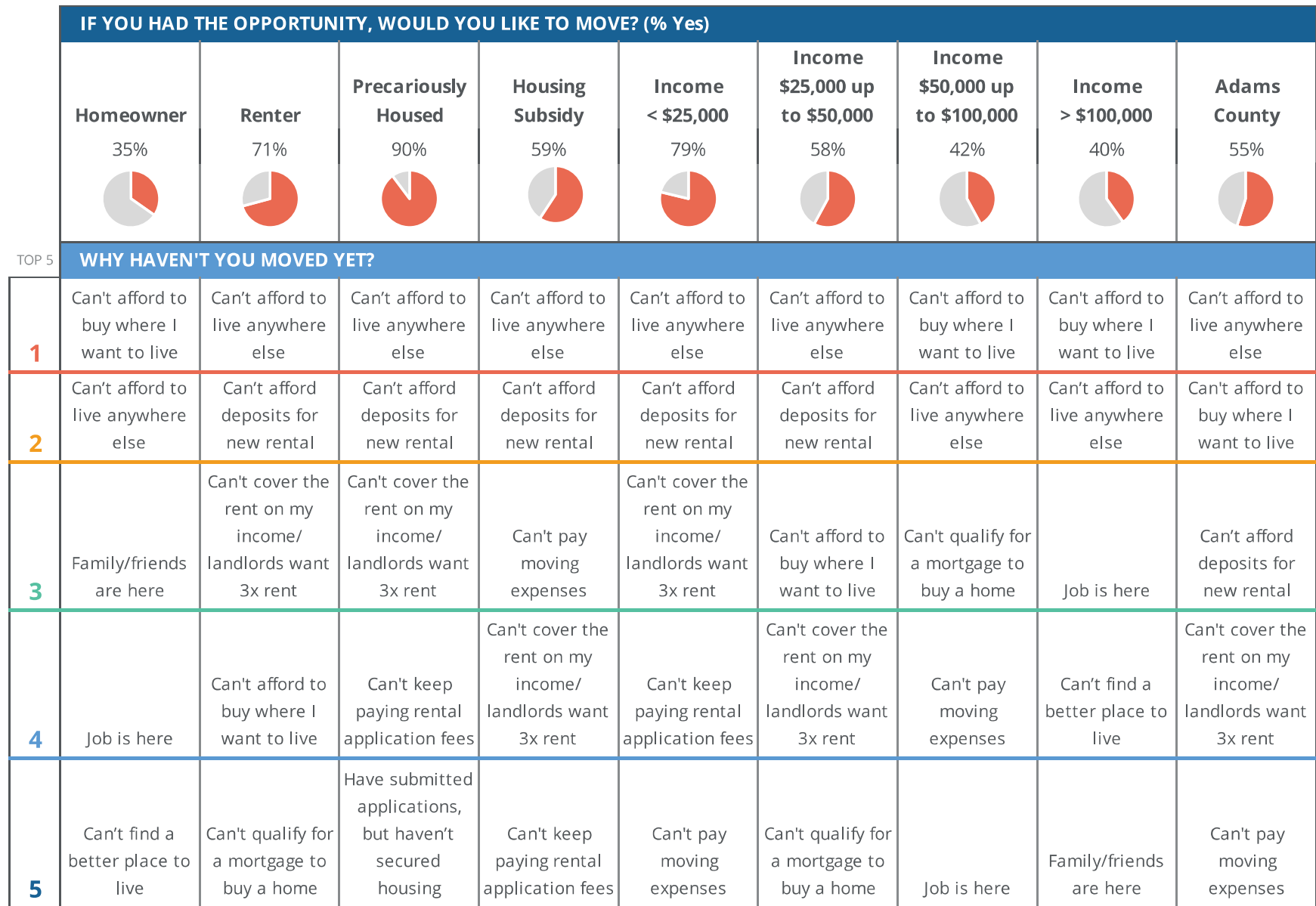
- *“Background check.” (Resident survey respondent)*
- *“Doesn't make financial sense to downsize when it would cost more.” (Resident survey respondent)*
- *“Quiero encontrar algo cerca de mi vecindario en Westminster pero no encuentro.” [I want to find something near my neighborhood in Westminster, but I can't find anything.] (Resident survey respondent)*
- *“In Rapid Rehousing program, a lot of people don't accept it.” (Resident survey respondent)*
- *“Scared to leave due to DV reasons.” (Resident survey respondent)*
- *“Due to the depressed value of homes in Northglenn we cannot get enough money out of this house to buy closer to our children who live in Jefferson County.” (Resident survey respondent)*
- *“Don't want to take kids out of their current school district.” (Resident survey respondent)*

**Figure II-7.**  
**Desire to Move and Barriers to Moving, by Jurisdiction**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

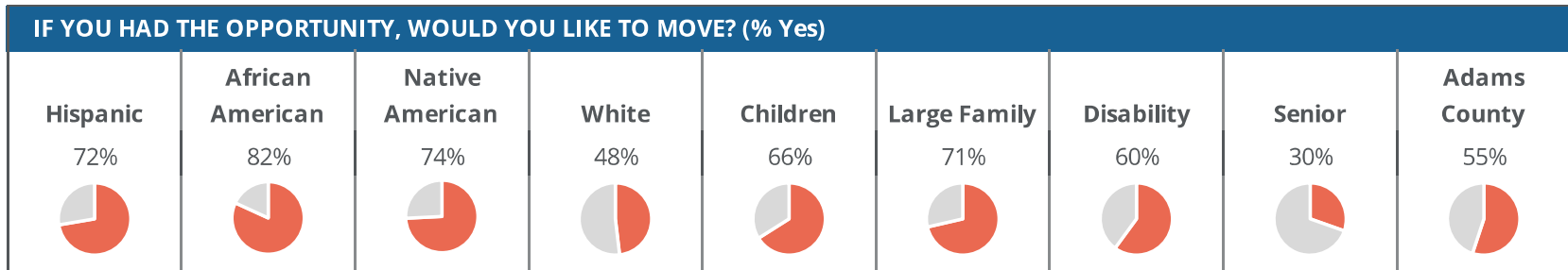
**Figure II-8.**  
**Desire to Move and Barriers to Moving, by Housing Situation and Income**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



**Figure II-9. Desire to Move and Barriers to Moving, by Select Respondent Characteristics**



TOP 5

**WHY HAVEN'T YOU MOVED YET?**

<b>1</b>	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to buy where I want to live	Can't afford to live anywhere else
<b>2</b>	Can't afford deposits for new rental	Can't afford deposits for new rental	Can't afford deposits for new rental	Can't afford to buy where I want to live	Can't afford deposits for new rental	Can't afford deposits for new rental	Can't afford deposits for new rental	Can't afford to live anywhere else	Can't afford to buy where I want to live
<b>3</b>	Can't cover the rent on my income/ landlords want 3x rent	Can't cover the rent on my income/ landlords want 3x rent	Can't cover the rent on my income/ landlords want 3x rent	Can't afford deposits for new rental	Can't afford to buy where I want to live	Can't cover the rent on my income/ landlords want 3x rent	Can't cover the rent on my income/ landlords want 3x rent	Family/friends are here	Can't afford deposits for new rental
<b>4</b>	Can't afford to buy where I want to live	Can't keep paying rental application fees	Can't afford to buy where I want to live	Can't cover the rent on my income/ landlords want 3x rent	Can't cover the rent on my income/ landlords want 3x rent	Can't afford to buy where I want to live	Can't afford to buy where I want to live	Can't afford deposits for new rental	Can't cover the rent on my income/ landlords want 3x rent
<b>5</b>	Can't keep paying rental application fees	Can't find a landlord to rent to me due to my credit, eviction or foreclosure	Can't keep paying rental application fees	Can't pay moving expenses	Can't qualify for a mortgage to buy a home	Can't qualify for a mortgage to buy a home	Can't pay moving expenses	Can't find one-level house or first floor unit (no stairs)	Can't pay moving expenses

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

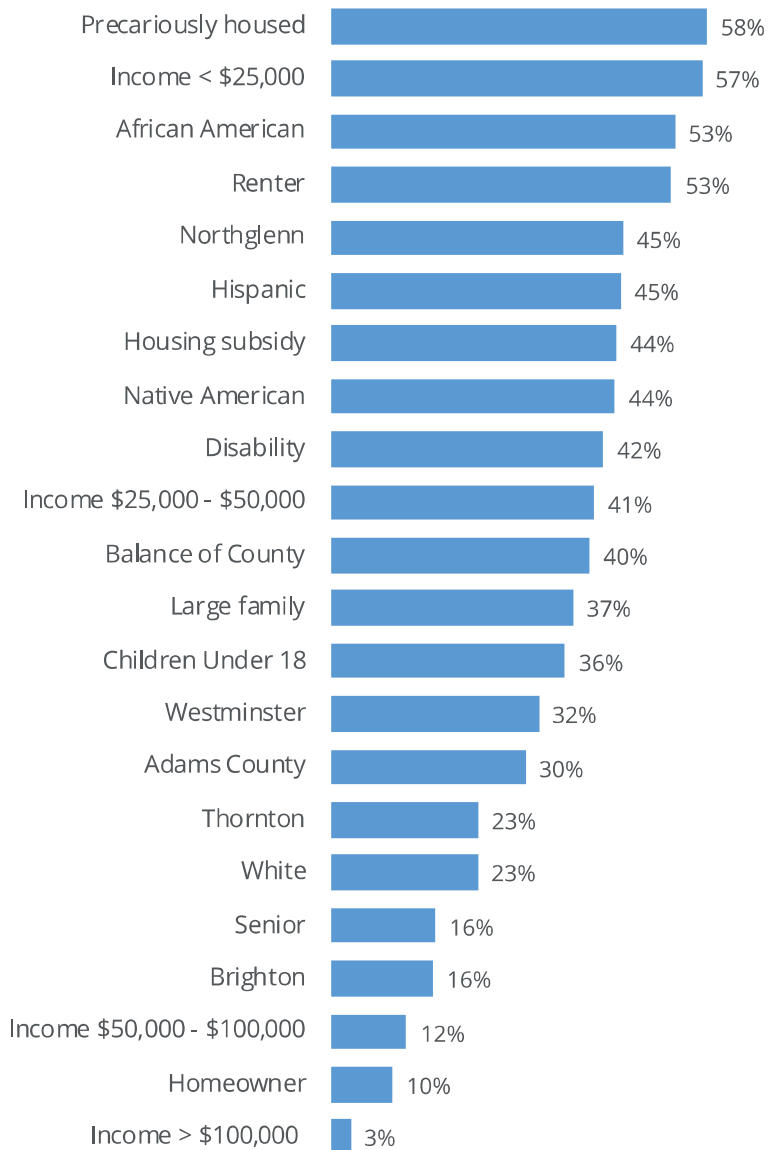
## Housing Challenges

This section examines the extent to which survey respondents experience challenges in their current housing situation.

**Housing condition.** Overall, 30 percent of Adams County survey respondents rate the condition of their home “fair” or “poor”. More than half of those who are precariously housed, have household incomes less than \$25,000, are African American, or are renters consider their home to be in fair/poor condition, in contrast to 10 percent of homeowners and three percent of those with household incomes of \$100,000 or more.

**Figure II-10.**  
**How would you rate the condition of your home? (% Fair/Poor)**

Source:  
 Root Policy Research from the  
 2020 Adams County Housing and  
 Community Needs Resident  
 Survey.



**Most needed repair.** Of those with homes in fair or poor condition, half report that their home needs one or more repairs. Among these, at least one in 10 identified the following as their most needed repair:

- Windows;
- Interior walls or ceilings (e.g., cracks, water damage);
- Weatherization (e.g., insulation, weather stripping); and
- Heating system (e.g., furnace, hot water heater).

**Reason for lack of repair.** Among homeowners, 93 percent say they cannot afford to make the needed repair.

- *“Condition of home is too much for me to repair on my own and to upkeep.” (Resident survey respondent)*

The greatest proportion of renters (49%) attribute lack of repair to their landlord’s unwillingness to make repairs, and 40 percent cannot afford to make the repair. Some renters expressed reluctance to report repair needs to their landlord out of fear of being found in violation of their lease or worry that their rent will increase as a result of the repair request.

- *“Afraid management will see there’s more than the legal limit of people living in unit.” (Resident survey respondent)*
- *“Not supposed to be here—me or my kids—so scared to get evicted along with the family trying to help us.” (Resident survey respondent)*
- *“El dueño nos ignora.” [The owner ignored us.] (Resident survey respondent)*
- *“I’m afraid to tell my landlord, for he will hike up my rent.” (Resident survey respondent)*

**Housing challenges.** Figures II-11, II-12, and II-13 present the top ten housing challenges experienced by the greatest proportion of Adams County survey respondents overall, by jurisdiction, and by housing situation, income, and selected respondent characteristics.

- Overall, one in five Adams County respondents struggle to pay their rent or mortgage, and renters are more likely than homeowners to struggle (43% v. 12%). Hispanic respondents, those with large families, children under 18, disability, or who are Native American are more likely than the average Adams County respondent to struggle to pay housing costs.
- Not surprisingly, the majority of renters (60%) worry about the rent going up more than they can afford. Lower income households, including those with housing subsidies, are more likely than Adams County renters overall to worry about rent

increases. Members of protected classes are also more likely to worry about rent increases.

- Two in five renters want to buy a home but cannot afford the downpayment; a similar share want to buy but cannot due to debt.
- Northglenn respondents are more likely than respondents from other communities or the county overall to worry about rent increases, struggle with paying the rent, and to want to buy a home but experience barriers (e.g., lack downpayment, too much debt).
- While 13 percent of Adams County respondents report that their “house or apartment isn’t big enough for my family members”, renters and the precariously housed, low income households, racial and ethnic minorities, and households with children are more likely and in some cases twice as likely (Hispanic, large families) to say their home isn’t big enough for their household.
- Overall, 13 percent of Adams County respondents identify “high crime in my neighborhood” as a housing challenge. Residents with a housing subsidy are more than twice as likely to consider high crime a current challenge, and renters, African American respondents, and respondents with household incomes of \$25,000 to \$50,000 are also more likely to name high crime as a challenge.
- Respondents with children under the age of 18, those in large households, and those with household incomes greater than \$100,000 are more likely than the typical Adams County respondent to identify “poor/low school quality in my neighborhood” as a challenge.

**Figure II-11.**  
**Housing Challenge, by Jurisdiction**

- Higher than Region (>5 percentage points)
- About the same as Region (+/- 5 percentage points)
- Lower than Region (<5 percentage points)

Housing Challenge	Brighton	Northglenn	Thornton	Westminster	Balance of County	Adams County
<b>I struggle to pay my rent/mortgage</b>	17%	34%	20%	23%	25%	<b>22%</b>
<b>I worry about my rent going up to an amount I can't afford</b>	12%	31%	15%	21%	20%	<b>18%</b>
<b>Too much traffic/too much street/highway noise</b>	15%	15%	14%	20%	20%	<b>17%</b>
<b>I want to buy a house but can't afford the down payment</b>	13%	25%	12%	20%	15%	<b>15%</b>
<b>I want to buy a house, but I have too much debt to qualify for a mortgage</b>	13%	26%	12%	18%	14%	<b>15%</b>
<b>I have bad/rude/loud neighbors</b>	12%	22%	12%	15%	17%	<b>15%</b>
<b>High crime in my neighborhood</b>	5%	16%	10%	13%	19%	<b>13%</b>
<b>My house or apartment isn't big enough for my family members</b>	7%	16%	10%	15%	17%	<b>13%</b>
<b>No or few grocery stores/healthy food stores in the area</b>	5%	8%	9%	8%	21%	<b>12%</b>
<b>Poor/low school quality in my neighborhood</b>	14%	10%	6%	13%	16%	<b>12%</b>

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-12.**  
**Housing Challenge, by Housing Situation and Income**

■ Higher than Region (>5 percentage points)  
■ About the same as Region (+/- 5 percentage points)  
■ Lower than Region (<5 percentage points)

Housing Challenge	Homeowner	Renter	Precariously Housed	Housing Subsidy	Income < \$25,000	Income \$25,000 - \$50,000	Income \$50,000 - \$100,000	Income > \$100,000	Adams County
<b>I struggle to pay my rent/mortgage</b>	12%	43%	27%	31%	37%	32%	19%	5%	<b>22%</b>
<b>I worry about my rent going up to an amount I can't afford</b>	-	60%	17%	46%	32%	31%	10%	2%	<b>18%</b>
<b>Too much traffic/too much street/highway noise</b>	21%	16%	8%	17%	13%	22%	19%	18%	<b>17%</b>
<b>I want to buy a house but can't afford the down payment</b>	-	41%	23%	26%	20%	28%	13%	5%	<b>15%</b>
<b>I want to buy a house, but I have too much debt to qualify for a mortgage</b>	-	41%	21%	36%	21%	27%	11%	3%	<b>15%</b>
<b>I have bad/rude/loud neighbors</b>	12%	27%	9%	36%	18%	21%	16%	12%	<b>15%</b>
<b>High crime in my neighborhood</b>	11%	19%	11%	29%	15%	20%	13%	8%	<b>13%</b>
<b>My house or apartment isn't big enough for my family members</b>	3%	25%	25%	19%	25%	17%	5%	5%	<b>13%</b>
<b>No or few grocery stores/healthy food stores in the area</b>	16%	7%	7%	3%	6%	11%	14%	20%	<b>12%</b>
<b>Poor/low school quality in my neighborhood</b>	14%	10%	8%	14%	9%	13%	12%	20%	<b>12%</b>

Note: - sample size too small to report.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-13.**  
**Housing Challenge, by Select Respondent Characteristics**

■ Higher than Region (>5 percentage points)  
■ About the same as Region (+/- 5 percentage points)  
■ Lower than Region (<5 percentage points)

Housing Challenge	Hispanic	African American	Native American	White	Children	Large Family	Disability	Senior	Adams County
<b>I struggle to pay my rent/mortgage</b>	33%	20%	29%	20%	32%	33%	31%	14%	<b>22%</b>
<b>I worry about my rent going up to an amount I can't afford</b>	33%	24%	23%	15%	24%	22%	26%	14%	<b>18%</b>
<b>Too much traffic/too much street/highway noise</b>	16%	19%	15%	18%	16%	16%	19%	20%	<b>17%</b>
<b>I want to buy a house but can't afford the down payment</b>	25%	25%	23%	13%	24%	28%	18%	5%	<b>15%</b>
<b>I want to buy a house, but I have too much debt to qualify for a mortgage</b>	26%	29%	14%	11%	24%	27%	18%	4%	<b>15%</b>
<b>I have bad/rude/loud neighbors</b>	18%	22%	20%	16%	20%	16%	19%	8%	<b>15%</b>
<b>High crime in my neighborhood</b>	15%	23%	18%	13%	15%	14%	18%	7%	<b>13%</b>
<b>My house or apartment isn't big enough for my family members</b>	28%	20%	20%	8%	24%	28%	16%	1%	<b>13%</b>
<b>No or few grocery stores/healthy food stores in the area</b>	8%	18%	14%	13%	11%	10%	10%	9%	<b>12%</b>
<b>Poor/low school quality in my neighborhood</b>	13%	13%	12%	14%	19%	19%	13%	5%	<b>12%</b>

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

The data reported in the previous figures compares housing challenges based on the top ten challenges identified by the greatest proportion of Adams County residents. In some cases, other challenges not found among Adams County respondents overall are more pressing among subpopulations. These include:

- ***I am afraid to let my kids play outside.*** Top 10 challenge for respondents with children under 18, Hispanic respondents, large families, respondents with a housing subsidy, and respondents with household incomes of \$25,000 up to \$50,000.
- ***I have bad credit/history of evictions/foreclosure and cannot find a place to rent.*** Top 10 challenge for African American respondents, Native American respondents, respondents whose household includes a member with a disability, respondents with household income less than \$25,000, and Northglenn respondents.

*“When we heard we would be evicted, we were struggling to figure out what to do. The only place we found was the Denver Rescue Mission. It was \$650/month to live there and then you still pay for your food. My kids didn’t qualify because they didn’t make enough money, so they weren’t able to go there. That was the only place we found. The places that “help” don’t do anything for you if you don’t meet their requirements. My kids ended up motel to motel.” (Resident focus group participant)*

- ***I can’t pay my utilities.*** Top 10 challenge for respondents with household incomes less than \$25,000 and Northglenn respondents.
- ***Neighborhood does not have safe places for children to play outside.*** Top 10 challenge for respondents with a housing subsidy.

*“I don’t let my kids go anywhere without me. I have look into sex offender lists—we have 500 people from 80th to 60th! There are sex offenders everywhere. I take my kids everywhere or have someone with them so that they aren’t out by themselves.” (Resident survey participant)*

- ***High blood pressure, stress, stroke, or heart disease because of conditions in the home or neighborhood.*** Top 10 challenge for respondents with a housing subsidy.
- ***My home/apartment is in bad condition.*** Top 10 challenge for Native American respondents.
- ***I need help taking care of myself/my home.*** Top 10 challenge for seniors.
- ***Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood.*** Top 10 challenge for seniors, households with incomes of \$50,000 up to \$100,000, households with incomes of \$100,000 or more, Brighton respondents, and Westminster respondents.



*“The sidewalks are all falling apart around here so I can’t get around in my wheelchair. On Federal there’s no sidewalk to Arby’s, no sidewalk on Craft Way.” (Resident focus group participant)*

- ***I can’t get to public transit/bus/light rail easily or safely.*** Top 10 challenge for White respondents, seniors, respondents with household incomes of \$50,000 up to \$100,000, households with incomes of \$100,000 or more, Brighton respondents, and Thornton respondents.

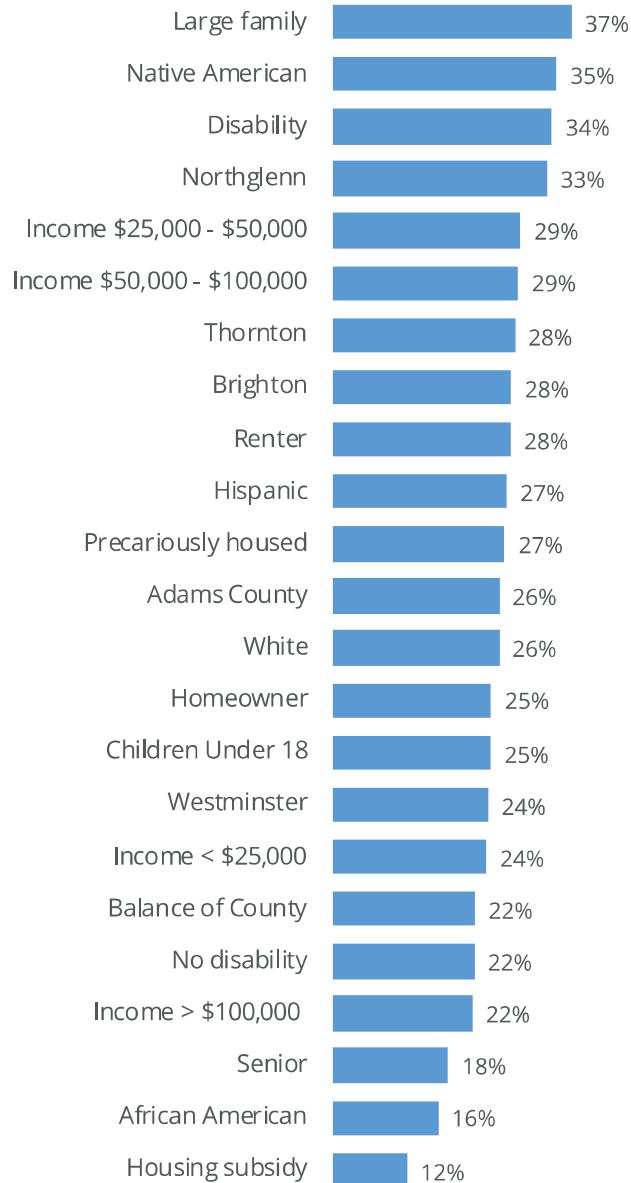
*“I’m blind, and bus drivers are not very helpful telling me where to go next and which way I am facing, and so forth. There’s a sidewalk missing on service road off Federal Blvd.” (Resident focus group participant)*

- ***Not enough job opportunities in the area.*** Top 10 challenge for respondents with incomes of \$100,000 or more and Brighton respondents.
- ***The HOA in my neighborhood won’t let me make changes to my house or property.*** Top 10 challenge for respondents with incomes of \$100,000 or more.
- ***I am too close to industrial uses/landfill/other environmental hazards.*** Top 10 challenge of respondents with incomes of \$100,000 or more.

**Affordability challenges—doubling up.** More than one in four Adams County respondents is doubled up—someone over the age of 18 is living in the respondent’s home because the other adult cannot afford to live on their own. At least one in three respondents who are Native American, who have a household member with a disability, or live in Northglenn are doubled up. It is not surprising that large families (5+ members) are most likely to be living in doubled up circumstances.

**Figure II-14.**  
**Does anyone over the age of 18 live with you because they cannot afford to live on their own? (% Yes)**

Source:  
 Root Policy Research from the 2020  
 Adams County Housing and Community  
 Needs Resident Survey.



Examples of how respondents describe their situation include:

- *“This isn’t my apartment; I stay with family, but I need my own place for my kids and I.” (Resident survey participant)*
- *“I would like to move because I currently live with family but there isn’t anything affordable.” (Resident survey respondent)*
- *“My husband left me and I was forced to live back with my parents, along with my 3 children.” (Resident survey respondent)*



















**Affordability challenges—rising costs.** As shown in Figure II-15, nearly half (48%) of respondents experienced an increase in their rent or mortgage payment (property

tax, insurance, HOA fees, or special district fees) in 2019. The median monthly housing cost increase from 2018 to 2019 was \$100 for both homeowners and renters, and among the jurisdictions in Adams County. The median cost increase of \$100 is also consistent for most income segments and by respondent characteristics. Households with housing subsidies, seniors, and those with household incomes of \$25,000 up to \$50,000 experienced more modest median housing cost increases. Utility cost increases impacted three out of five Adams County respondents, with a median monthly increase of \$60. The median utility cost increases ranged from \$50/month for Thornton respondents to \$75 for Brighton respondents.

Respondents who described rising housing costs frequently attributed the change to property taxes, metro district taxes/fees, or HOA fee increases or assessments.

- *“Property taxes are becoming unaffordable.” (Resident survey respondent)*
- *“Property Taxes are too much. Electric and water rates keep increasing.” (Resident survey respondent)*
- *“Water is too expensive here.” (Resident survey respondent)*
- *“Taxes/metro district way too high.” (Resident survey respondent)*


























**Figure II-15.**  
**Monthly Median Housing and Utility Costs, % of Respondents with Housing or Utility Cost Increases from 2018 to 2019, and Median Amount of Monthly Increase (by Jurisdiction and Housing Tenure)**

	Median Rent/ Mortgage	Rent or mortgage/PTI increased in 2019? (% Yes)	Median Increase	Median Utilities	Utilities increased in 2019? (% Yes)	Median increase
<b>Jurisdiction</b>						
<b>Adams County</b>	\$1,450	 48%	\$100	\$205	 61%	\$60
<b>Balance of County</b>	\$1,350	 49%	\$100	\$210	 52%	\$60
<b>Brighton</b>	\$1,650	 50%	\$100	\$300	 69%	\$75
<b>Northglenn</b>	\$1,400	 53%	\$100	\$200	 51%	\$65
<b>Thornton</b>	\$1,500	 46%	\$100	\$200	 60%	\$50
<b>Westminster</b>	\$1,300	 48%	\$100	\$200	 74%	\$60
<b>Tenure and housing subsidy</b>						
<b>Homeowner</b>	\$1,690	 50%	\$100	\$250	 70%	\$50
<b>Renter</b>	\$1,240	 58%	\$100	\$160	 58%	\$60
<b>Precariously housed</b>	\$700	 33%	\$125	\$200	 35%	\$80
<b>Housing subsidy</b>	\$870	 52%	\$65	\$80	 48%	\$60

Note: - sample size too small to report. Median increase for both housing costs and utilities are the monthly amount of the increase over 2018 monthly costs. Housing cost data do not include HOA dues. Respondents provided average monthly utility costs, factoring in seasonal differences in utilities.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-16.**  
**Monthly Median Housing and Utility Costs, % of Respondents with Housing or Utility Cost Increases from 2018 to 2019, and Median Amount of Monthly Increase (by Income and Select Respondent Characteristics)**

	Median Rent/Mortgage	Rent or mortgage/PTI increased in 2019? (% Yes)	Median Increase	Median Utilities	Utilities increased in 2019? (% Yes)	Median increase
<b>Jurisdiction</b>						
<b>Adams County</b>	\$1,450	 48%	\$100	\$205	 61%	\$60
<b>Income</b>						
<b>&lt; \$25,000</b>	\$970	 42%	\$100	\$150	 43%	\$65
<b>\$25,000 - \$50,000</b>	\$1,200	 53%	\$80	\$200	 66%	\$50
<b>\$50,000 - \$100,000</b>	\$1,583	 51%	\$100	\$200	 64%	\$50
<b>\$100,000+</b>	\$2,050	 47%	\$100	\$270	 68%	\$60
<b>Household Characteristics</b>						
<b>Hispanic</b>	\$1,200	 48%	\$100	\$200	 48%	\$75
<b>African American</b>	\$1,200	 35%	\$100	\$150	 48%	\$75
<b>Native American</b>	\$1,371	 55%	\$100	\$200	 45%	\$75
<b>White</b>	\$1,520	 48%	\$100	\$220	 64%	\$50
<b>Children &lt; 18</b>	\$1,500	 51%	\$100	\$250	 56%	\$75
<b>Large family</b>	\$1,500	 45%	\$100	\$250	 54%	\$75
<b>Disability</b>	\$1,241	 51%	\$100	\$175	 62%	\$70
<b>Senior</b>	\$1,050	 41%	\$65	\$200	 75%	\$50

Note: - sample size too small to report. Median increase for both housing costs and utilities are the monthly amount of the increase over 2018 monthly costs. Housing cost data do not include HOA dues. Respondents provided average monthly utility costs, factoring in seasonal differences in utilities.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Housing challenges—mobile/manufactured home park residents.** A total of 58 Adams County survey respondents live in mobile/manufactured homes and nearly all are located in mobile home parks. Most (81%) rent their lot space.

- The majority (52%) *do not* have a written lease, and rent month to month;
- Two in five (41%) signed leases with a duration of at least six months;
- The balance either signed shorter leases (5%) or sign a new lease every month for one month (2%).

In addition to the challenges described above, residents living in mobile home parks may experience housing challenges unique to the setting, and regardless of whether or not they own their mobile home. These challenges include:

- I worry that the rent on my lot will increase more than I can afford (64%);
- The water, sewer, and other infrastructure in my mobile home park are in poor condition (29%);
- The park owner and I disagree about who is responsible for lot maintenance (e.g., tree trimming, landscaping, fence repairs) (19%);
- My mobile home park sold/is for sale, and I worry that I will have to move (7%);
- The park owner does not allow children to play outside in the park (5%);
- I am treated differently by the park owner because I don't speak English (2%); and
- My household needs a ramp installed so a family member with a disability can access the home (2%).

Residents shared examples of the challenges they experience, including:

- *"We speak both languages, but I have noticed that others that are Spanish speaking only are treated poorly. Also, there has been for some time now a sewer issue that affects the end of the mobile home park mobile homes. This is a known problem with the owners and management, yet nothing has been done because again, the ones that are put in those mobile homes are Spanish speakers only." (Resident survey respondent)*
- *"Trailer park manager keeps changing rules to suit her demands, had all renters remove fences and demand siding to be placed on all metal sided trailers or face eviction even if they own their homes." (Resident survey respondent)*
- *"I have had a SEVERAL SEWER back-ups under my trailer, and it is the parks fault or responsibility. Smell comes in home, etc. It continues to happen all the time and they don't do anything to fix the problem. They just fix the issue at the time and leave." (Resident survey respondent)*

- *“Because I own my home, my mobile home park owner is unfair. They started leasing new homes without the option to buy and are trying to kick those who own their homes outright out.” (Resident survey respondent)*

**Housing challenges—difficulty using housing vouchers.** A total of 94 Adams County respondents (6%) receive some form of housing subsidy, and 25 participate in either the Housing Choice Voucher/Section 8 program or another voucher program.

Of those with vouchers, more than half report that it is “very difficult” to find a landlord that accepts a housing voucher. When asked what made it difficult to find a landlord, the most common responses include:

- Not enough properties available (15 of 25);
- Have a hard time finding information about landlords that accept Section 8 (10 of 25);
- Landlords have policies of not renting to voucher holders (9 of 25); and
- Voucher is not enough to cover the rent for places I want to live (9 of 25).

Respondent descriptions include:

- *“I couldn't afford to be picky. This was the only place I could find which would take my voucher that had anything available.” (Resident survey respondent)*
- *“Places that used to accept Section 8, no longer do, so the list is slimmer and slimmer.” (Resident survey respondent)*
- *“The neighborhoods that the vouchers are available are not good neighborhoods. We have shootings nightly and my daughter was even almost shot in the summer while playing outside at 4 pm.” (Resident survey respondent)*

**Housing challenges—disability.** Of the respondents whose household includes a member with a disability, 78 percent have accessibility needs in the home or to access the home. **Nearly three in 10 (28%) live in a home that does not meet the accessibility needs of their household member with a disability.**

The most common improvements or modifications needed include:

- Grab bars in bathroom (43%);
- Ramps (27%);
- Reserved accessible parking spot by entrance (24%);
- Stair lifts (24%);

- Wider doorways (23%);
- Service or emotional support animal allowed in apartment/room/home (18%);
- Alarm to notify if someone leaves the home (12%); and
- Alarm to notify if someone leaves the home (11%).

**Other housing challenges experienced by people with disabilities.** In addition to the housing challenges explored above, respondents whose household includes a member with a disability reported other housing challenges they and their family experience. Among respondents whose household includes a member with a disability, these challenges are:

- “I can’t afford the housing that has accessibility features I need (e.g., grab bars, ramps, location, size of unit)—14 percent of all disability households, 21 percent of precariously housed respondents whose household includes a member with a disability;
- “I worry about retaliation if I report harassment by my neighbors/building staff/landlord” (10% overall and 21% of renters whose household includes a member with a disability);
- “I have a disability or a household member has a disability and cannot get around the neighborhood because of broken sidewalks or no sidewalks” (10% overall, 12% homeowners, and 8% of renters); and
- “I worry if I request an accommodation for my disability my rent will go up or I will be evicted” (13% of renters).

**Most needed services or supports if the person with a disability in the household wants to get a job or a better job.** The majority of the respondents with a disability or a member of the household with a disability are retired or are unable due to their disability. Of those who would like to get a job or a better job, the three primary impediments describe are:

- Lack of access to adequate, reliable, accessible, affordable transportation;
- Too few employers willing to hire people with disabilities; and
- Need for additional work readiness training or other skill development.

**Most needed services or supports to achieve or preserve the housing situation best for household member with a disability.** Accessibility modifications, including assistance to pay for or reduce the cost of modifications, and accommodations,



access to transportation, and case management to help families in need navigate housing and services are the primary factors described by respondents.

- *"Informing the person renting that they can get things modified within reason."*
- *"Assistance in knowing what to do to get housing. I keep finding out I don't know what I'm doing."*
- *"Help with accessibility on a sliding pay scale for porches, stairs."*
- *"More affordable and handicapped accessible homes."*
- *"Good public transportation that will come to the house."*
- *"We have struggled since we became homeless. My disabled son is very hard to have deal with on a daily basis."*
- *"Renovated bathroom for wheelchair accessibility. Ramp out the back door. Widened back door and widened interior doors."*
- *"Help with driving to doctor appointments in bad weather, shopping and housework."*

**Access to community amenities, facilities, and services.** When asked what is needed most to help the member of the household with a disability participate in community activities and amenities, transportation access and sidewalk improvements were the most common responses. Transportation access includes improved bus service, on weekends and to destinations, and availability of accessible parking at events and destinations.

- *"Adequate walkways for disabled in all areas mentioned above. Easy access to all areas and more handicap parking spaces everywhere!"*
- *"Better bus service, especially on weekends."*
- *"It would be nice to have a low sensory day or early open time for kids that have processing disorders. Currently the only program that I'm aware of that offers this is the Museum of Nature and Science."*
- *"Cheaper or discounted public transportation community events that are free."*
- *"I use Senior Source but would like to be able to have more sources and wider area of coverage for these rides."*
- *"More WHEELCHAIR VAN Accessible parking but MONITORED for illegal parking. When I take my daughter to Kid's Night Out at Westminster City Park Rec Center on Friday nights, there is only ONE space that has an access aisle wide enough for me to get my Van ramp down"*

*and off of it. It's rare that I am able to park in this spot because other people without Disability plates/tags park in this space."*

- *"Safe walk paths, security and easy access."*

**Housing challenges—older adults.** One-third of the survey respondents are age 60 or older or have a household member in that age group. To better understand the impact of aging on residents' future housing plans, these respondents were asked whether they plan to move in the next five to 15 years:

- Nearly two in five (37%) plan to stay in their current home;
- About one in eight (13%) want to stay in their current home but worry they won't be able to stay;
- About one in four (24%) want to move to a new home, but worry they won't be able to find the type of home they want at a price they can afford;

**Difficulty aging in place.** Those respondents who want to stay in their current home but worry they won't be able to stay identify financial issues, health issues, and maintenance/housekeeping issues as the primary threats to their aging in place.

- *"The house and yard are becoming unmanageable as we age up." (Resident survey respondent)*
- *"My home has too many stairs and my children live in another state." (Resident survey respondent)*

**Lack of suitable and affordable options for downsizing.** One in four respondents with older adults in the home want to move but worry they won't be able to find a place that meets their needs and is affordable. Needs in a future home may include one-level living, small or no yards to maintain, and, for many, be located in or near their current neighborhood. In addition to affordable rent or mortgages, for those looking to buy, HOA fees can be an impediment.

- *"As my husband and I age, we think about moving due to the fact that we have stairs in our home but love our home and neighborhood." (Resident survey respondent)*
- *"Need zero stairs; worried HOA fees will be too high. We looked at a townhome off of Colorado and 128<sup>th</sup>—perfect for us—but HOA was over \$300 a month and added to mortgage made it too expensive." (Resident survey respondent)*
- *"Am on Social Security. Home is paid for. Resources to move are limited because of cost of housing." (Resident survey respondent)*

**Rising housing costs.** Respondents who worry they won't be able to stay in their also expressed concern about rising housing costs, particularly property taxes, rents, and HOA fees.

- *"Can't afford this high rent, I have fixed income." (Resident survey respondent)*
- *"Property tax increase in one year of \$800. Cannot get exemption for 3 more years." (Resident survey respondent)*
- *"But taxes are too high NOW, water too expensive and I'll be dead before I can qualify for a senior tax exemption. 10 years of continuous residency is too long to impose on an owner over 72. The senior exemption should be transferable if I already had on a previous Adams County property." (Resident survey respondent)*

## Displacement and Recent Experience Seeking Housing

This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, the survey also examined the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

**Displacement experience.** In the last five years, one in eight (13%) Adams County survey respondents experienced displacement—had to move out of a home in Adams County when they did not want to move. Figures II-17 and II-18 present the share of residents who experienced displacement in the last five years and the share who attribute their displacement experience to "rent increased more than I could pay," "lost job/hours reduced", "evicted: behind on the rent," and "was living in unsafe conditions (e.g., domestic assault, harassment)."

Respondent segments with displacement rates at least twice as high as Adams County overall include:

- **Precariously housed.** Two in five (43%) of respondents who are currently precariously housed experienced displacement from a residence in Adams County in the past five years. Three in 10 had to move because rent increased more than they could pay and one in four were evicted for being behind on the rent.
- **Renters.** Three in 10 renters (30%) report recent displacement, and a plurality (42%) attribute the displacement to increased rent.
- **Low income households.** Households with incomes less than \$25,000 who experienced displacement (26%) are more likely than Adams County respondents overall to cite lost wages (22%) and eviction due to being behind on the rent (22%) as reasons for displacement.











Although not as pronounced as displacement experienced by those who are precariously housed, renters in general, and low income households, at least one in five Hispanic (22%), African American (20%), and Native American (20%) respondents report being displaced in Adams County in the past five years.

Differences in reasons for displacement. Among all of the respondents who experienced displacement, there is variation by protected class. Compared to Adams County overall and other segments of displaced respondents:

- Hispanic respondents were more likely to have been displaced due to lost job/hours reduced (33%) and eviction due to being behind on the rent (29%) than any other respondent segment.
- Hispanic households and households with children were more likely than any other displaced respondents to have been displaced due to “living in unsafe conditions (e.g., domestic assault, harassment)” —22 percent of respondents with children and 20 percent of Hispanic respondents.
- Respondents who are disabled or have a household member with a disability and respondents with children under 18 are most likely to cite “rent increased more than I could pay” as the reason for displacement (48% each).

**Figure II-17.**

**In the past five years, have you had to move out of a home or apartment in the Adams County area when you did not want to move? (% Displaced), by Jurisdiction and Housing Tenure**














	Percent Displaced	REASON FOR DISPLACEMENT			
		Rent increased more than I could pay	Lost job/hours reduced	Evicted: behind on the rent	Was living in unsafe conditions (e.g., domestic assault, harassment)
<b>Jurisdiction</b>					
Adams County	 13%	36%	17%	16%	12%
Balance of County	 13%	36%	15%	22%	10%
Brighton	 15%	-	-	-	-
Northglenn	 20%	-	-	-	-
Thornton	 10%	34%	16%	12%	10%
Westminster	 14%	27%	20%	10%	14%
<b>Tenure and housing subsidy</b>					
Homeowner	 4%	35%	3%	0%	0%
Renter	 31%	42%	16%	12%	12%
Precariously housed	 43%	30%	22%	24%	15%
Housing subsidy	 17%	-	-	-	-

Note: - sample size too small to report.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-18.**

**In the past five years, have you had to move out of a home or apartment in the Adams County area when you did not want to move? (% Displaced), by Income and Select Respondent Characteristics**

	Percent Displaced	REASON FOR DISPLACEMENT			
		Rent increased more than I could pay	Lost job/hours reduced	Evicted: behind on the rent	Was living in unsafe conditions (e.g., domestic assault, harassment)
<b>Jurisdiction</b>					
Adams County	 13%	36%	17%	16%	12%
<b>Income</b>					
< \$25,000	 26%	32%	22%	22%	15%
\$25,000 - \$50,000	 13%	-	-	-	-
\$50,000 - \$100,000	 7%	-	-	-	-
\$100,000+	 3%	-	-	-	-
<b>Household Characteristics</b>					
Hispanic	 22%	46%	33%	29%	20%
African American	 20%	-	-	-	-
Native American	 20%	-	-	-	-
White	 9%	45%	14%	20%	14%
Children < 18	 16%	48%	30%	26%	22%
Large family	 19%	43%	25%	30%	11%
Disability	 17%	48%	23%	27%	16%
Senior	 6%	-	-	-	-

Note: - sample size too small to report.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Recent experience seeking housing.** Overall, 53 percent of survey respondents seriously looked for housing to rent or buy in Adams County in the past five years, where “serious” looking includes touring homes or apartments, putting in applications or applying for mortgage financing. These respondents identified issues they experienced when seeking housing to rent or buy as shown in Figures II-19 and II-20.

- Respondents who are currently precariously housed, have household incomes less than \$50,000, have a housing subsidy, or are currently renters are more likely than the average Adams County home seeker to experience:
  - Landlords not returning calls about units for rent;
  - Being told that a unit was available over the phone, “but when I showed up in person, the landlord told me it was no longer available” and
  - Landlords not returning emails asking about a unit.
- Hispanic and African American respondents, respondents with large families, and respondents whose household includes a member with a disability are more likely to have calls to landlords go unreturned or to be told the housing was no longer available once the respondent arrived in person. Households with children under 18 were not more (or less) likely than all Adams County home seekers to report difficulties with landlords or lenders.
- All of the variation between the experiences of all Adams County home seekers and those who are members of protected classes occur in the rental market. Further, income differences between those with incomes less than \$50,000 and those with household incomes greater than \$50,000 are also found only in the rental market.

**Figure II-19.**

**When you looked for housing in the Adams County area in the past five years, did you experience any of the following? By Housing Tenure and Income**

- Higher than Region (>5 percentage points)
- About the same as Region (+/- 5 percentage points)
- Lower than Region (<5 percentage points)

When you seriously looked for housing in Adams County in the last five years, did you experience any of the following...?	Homeowner	Renter	Precariously Housed	Housing Subsidy	Income < \$25,000	Income \$25,000 - \$50,000	Income \$50,000 - \$100,000	Income > \$100,000	Adams County
Landlord did not return calls asking about a unit	2%	31%	33%	28%	35%	23%	6%	2%	<b>16%</b>
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	2%	23%	23%	33%	25%	19%	2%	2%	<b>12%</b>
Landlord did not return emails asking about a unit	1%	22%	22%	19%	22%	19%	6%	2%	<b>11%</b>
A bank or other lender would not give me a loan to buy a home	4%	19%	12%	12%	12%	10%	13%	3%	<b>9%</b>
A bank or other lender charged me a high interest rate on my home loan	5%	3%	3%	2%	1%	5%	8%	3%	<b>4%</b>
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	4%	1%	1%	0%	1%	2%	2%	3%	<b>2%</b>
I requested a disability accommodation for myself or my family and it was not made	0%	2%	2%	7%	3%	2%	0%	0%	<b>1%</b>

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



**Figure II-20.**

**When you looked for housing in the Adams County area in the past five years, did you experience any of the following? By Select Respondent Characteristics**

- Higher than Region (>5 percentage points)
- About the same as Region (+/- 5 percentage points)
- Lower than Region (<5 percentage points)

When you seriously looked for housing in Adams County in the last five years, did you experience any of the following...?	Hispanic	African American	Native American	White	Children	Large Family	Disability	Senior	Adams County
Landlord did not return calls asking about a unit	29%	27%	-	11%	20%	23%	25%	9%	<b>16%</b>
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	19%	25%	-	8%	15%	15%	19%	5%	<b>12%</b>
Landlord did not return emails asking about a unit	19%	14%	-	9%	15%	14%	16%	6%	<b>11%</b>
A bank or other lender would not give me a loan to buy a home	13%	8%	-	8%	11%	14%	12%	5%	<b>9%</b>
A bank or other lender charged me a high interest rate on my home loan	5%	4%	-	4%	4%	6%	5%	6%	<b>4%</b>
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	2%	0%	-	3%	2%	3%	3%	1%	<b>2%</b>
I requested a disability accommodation for myself or my family and it was not made	2%	0%	-	1%	1%	0%	3%	0%	<b>1%</b>

Note: Sample sizes of respondents who seriously looked for housing too small to report for Native American households.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.











**Denied housing to rent or buy.** Of those Adams County respondents who seriously looked for housing in Adams County in the past five years, **one in four (26%) were denied housing** to rent or buy, mostly due to “income too low” and “bad credit”. Figure II-14 presents the proportion of residents who seriously looked for housing and were denied and the share who attribute denial to “income too low,” “bad credit,” “lack of stable housing record,” “criminal history,” and “eviction history.”

Denial rates vary widely by respondent characteristics:

- The lowest income households are twice as likely as the average Adams County home seeker to be denied housing to rent or buy (50% v. 26%). More moderate income households are 1.5 times more likely to be denied.
- Only 4 percent of current homeowners who seriously looked for housing experienced housing denial, compared to 46 percent of current renters, and 56 percent of those who are precariously housed. While lack of income and bad credit are the most frequently named reasons for being denied a home to rent or buy, prior evictions is a factor for one in four (26%) precariously housed residents.
- More than two in five Hispanic respondents and African American respondents who seriously looked for housing experienced denial, compared to one in five White respondents.

**Figure II-21.**

**If you looked seriously for housing to rent or buy in the Adams County area in the past five years, were you ever denied housing? (% Denied) By Jurisdiction and Housing Tenure**













	Percent denied housing to rent or buy in the past 5 years	REASON FOR DENIAL				
		Income too low	Bad credit	Lack of stable housing record	Criminal history	Eviction history
<b>Jurisdiction</b>						
Adams County	 26%	55%	49%	13%	13%	19%
Balance of County	 28%	54%	54%	19%	18%	28%
Brighton	 26%	-	-	-	-	-
Northglenn	 28%	-	-	-	-	-
Thornton	 20%	50%	42%	6%	10%	15%
Westminster	 34%	63%	53%	18%	15%	15%
<b>Tenure and housing subsidy</b>						
Homeowner	 4%	-	-	-	-	-
Renter	 46%	55%	57%	13%	13%	13%
Precariously housed	 56%	60%	47%	15%	14%	26%
Housing subsidy	 42%	-	-	-	-	-

Note: - sample size too small to report.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-22.**

**If you looked seriously for housing to rent or buy in the Adams County area in the past five years, were you ever denied housing? (% Denied) By Income and Select Respondent Characteristics**

	Percent denied housing to rent or buy in the past 5 years	REASON FOR DENIAL				
		Income too low	Bad credit	Lack of stable housing record	Criminal history	Eviction history
<b>Jurisdiction</b>						
<b>Adams County</b>	 26%	55%	49%	13%	13%	19%
<b>Income</b>						
<b>&lt; \$25,000</b>	 50%	64%	50%	18%	17%	21%
<b>\$25,000 - \$50,000</b>	 38%	53%	49%	12%	16%	22%
<b>\$50,000 - \$100,000</b>	 14%	-	-	-	-	-
<b>\$100,000+</b>	 3%	-	-	-	-	-
<b>Household Characteristics</b>						
<b>Hispanic</b>	 42%	59%	51%	23%	21%	23%
<b>African American</b>	 41%	-	-	-	-	-
<b>Native American</b>	-	-	-	-	-	-
<b>White</b>	 20%	52%	51%	10%	11%	17%
<b>Children &lt; 18</b>	 34%	64%	54%	13%	16%	22%
<b>Large family</b>	 35%	64%	49%	16%	20%	21%
<b>Disability</b>	 36%	58%	53%	18%	18%	24%
<b>Senior</b>	 14%	-	-	-	-	-

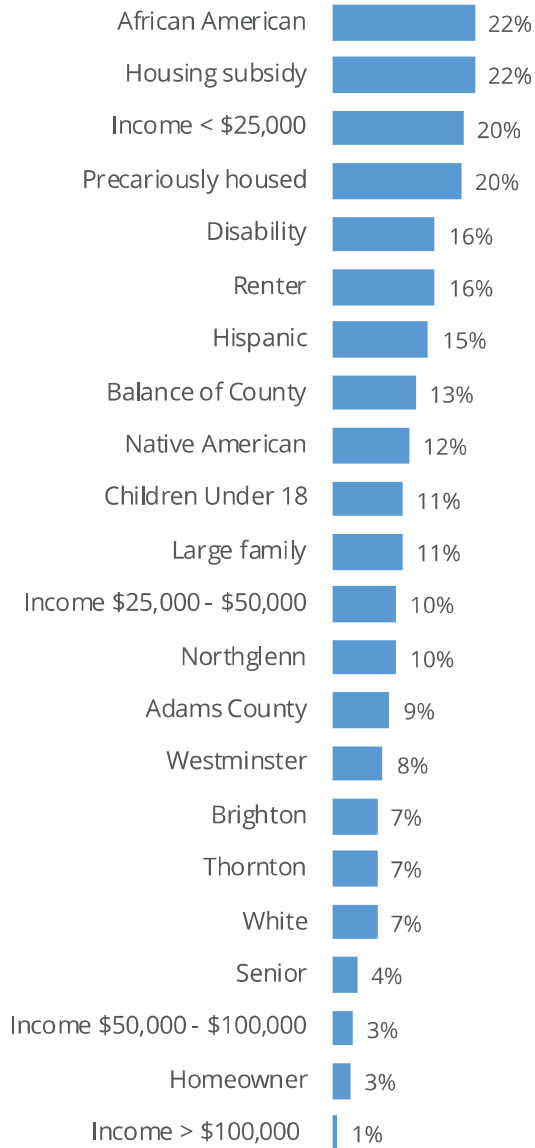
Note: - sample size too small to report.

Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Experience with housing discrimination.** As shown in Figure II-23, about one in 10 survey respondents believe they experienced discrimination when they looked for housing in Adams County. African American respondents, respondents with a housing subsidy, those with household incomes less than \$25,000, and precariously housed residents are twice as likely as Adams County respondents overall to feel they had experienced housing discrimination. Seniors, homeowners, and the higher income households were least likely to believe they had experienced housing discrimination in the past.

**Figure II-23.**  
**When you looked for housing in the Adams County area, did you ever feel you were discriminated against?**

Source:  
 Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



Nearly 75 percent who think they experienced housing discrimination when looking for housing in Adams County say that the incident took place in the past five years, and 37 percent said that it occurred in 2019.

**Reasons for discrimination.** Respondents described the reasons they think they experienced discrimination when looking for housing to rent or buy Adams County. These include:

- Race/ethnicity (35%);
- Age (25%);
- Income (24%);
- Familial status/having children (20%);
- Looks/appearance (12%);
- Disability (11%);
- Past eviction or foreclosure (11%);
- Criminal history (9%);
- National origin (7%);
- Language spoken (6%);
- Homeless (4%);
- Sex or gender identity (3%);
- Sexual orientation (3%);
- Section 8/voucher program participant (2%); and

None of the participants attributed their discrimination experience to religion.

Examples of how participants described why they thought they were discriminated against include:

- *"Felt because I was Mexican, they treated me like I was illegal." (Resident survey respondent)*
- *"I feel more like it's the color of my skin." (Resident survey respondent)*
- *"I would call and the landlord said they had units. When they saw my husband was Black they would play dumb." (Resident survey respondent)*
- *"Landlord was concerned about me having children." (Resident survey respondent)*

- *“Me dejaron una nota en Mi puerta diciendo que somos ilegales.” [They left a note on my door saying that we are illegal.] (Resident survey respondent)*
- *“Income and my request for a therapy dog for my child.” (Resident survey respondent)*
- *“Just always getting judged for my tattoos and being incarcerated.” (Resident survey respondent)*
- *“Socioeconomic discrimination. Service animal not accepted.” (Resident survey respondent)*
- *“We looked at rental, apartment complexes before deciding to try to purchase. There were barely any Accessible apartments available and those that were—the 1st floor apartments—were charged at a considerably higher rate than 2nd or 3rd floor apartments. Was told it was because more people wanted 1st floor. Baloney...And what older complexes labeled an Accessible apartment was a joke. Bedroom/closet/pantry doors wouldn't be wide enough, there would be stairs outside and inside, bathrooms would not have grab bars or big enough for a wheelchair or wide enough doors. There would not be an Accessible path from Apartment to mailboxes or main office or laundry. Did not feel that complexes wanted individuals in wheelchairs living there. Newer or older complexes.” (Resident survey respondent)*

**Response to discrimination.** When asked what they did about the discrimination, the most common responses include:

- **“Nothing—I wasn’t sure what to do”** (79%);
- “Moved/found another place to live” (9%);
- “Nothing—I was afraid of being evicted/harassed. (7%);
- “Called/emailed a lawyer/Legal Aid/ACLU” (6%); and
- “Called/emailed housing authority” (4%).

## Neighborhood and Community

Survey respondents indicated whether or not they think people like themselves and their family are welcome in all neighborhoods in their community, and the extent to which their neighborhood has qualities that indicate it is a healthy neighborhood.

**Welcoming neighborhoods.** The majority (58%) of Adams County survey respondents agree or strongly agree with the statement, “I feel that people like me and my family are welcome in all neighborhoods in my city.” As shown in Figure II-24, the likelihood that a respondent agrees with the statement varies by income, race/ethnicity, or housing tenure. Higher income respondents, homeowners, seniors, and White respondents are

more likely to feel welcome in all areas of their community than renter, Native American respondents, respondents with income less than \$25,000, and African American respondents.

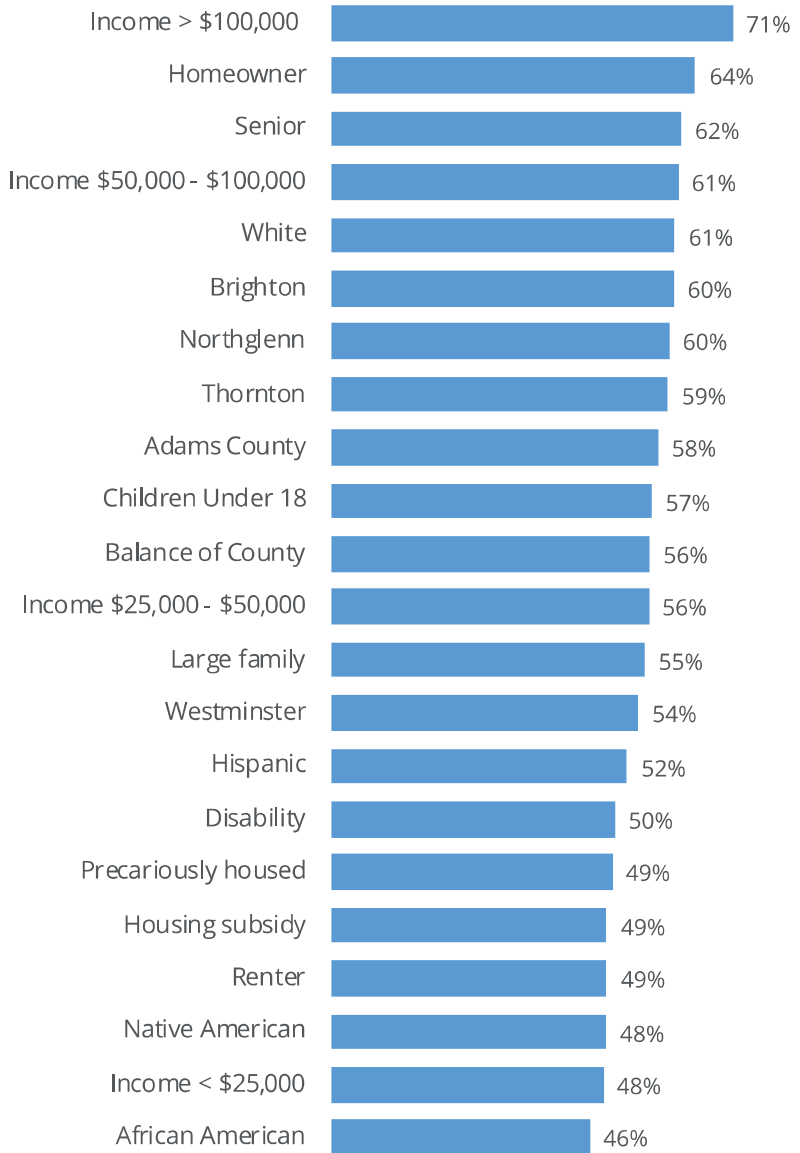
Of those who feel unwelcome, nearly all identified either race/ethnicity or class as the reason why they did not feel welcome everywhere in their city or community. Other reasons for feeling unwelcome include sexual orientation and disability.

- *“Because people don’t like accepting low income families.” (Resident survey respondent)*
- *“Ethnicity differences in some areas and status differences—better to do areas vs. older or not gentrified areas.” (Resident survey respondent)*
- *“Lesbian couple with kids.” (Resident survey respondent)*
- *“Everyone says the house is for rent, then, when you say you have Section 8, they tell you, ‘No, you can’t move in.’” (Resident survey respondent)*
- *“I am Hispanic single mom of two.” (Resident survey respondent)*
- *“There are some areas where an African American person is treated suspiciously.” (Resident survey respondent)*
- *“I don’t fit in with neighbor cultures and languages. Suspensions run high when you are not part of a clan.” (Resident survey respondent)*
- *“Mixed race family, lower income, single parent home, child with autism.” (Resident survey respondent)*
- *“People with lower income face an ugly stigma.” (Resident survey respondent)*



**Figure II-24.**  
**“I feel that people like me and my family are welcome in all neighborhoods in my city.” (% Strongly Agree/Agree)**

Source:  
 Root Policy Research from the 2020  
 Adams County Housing and Community  
 Needs Resident Survey.

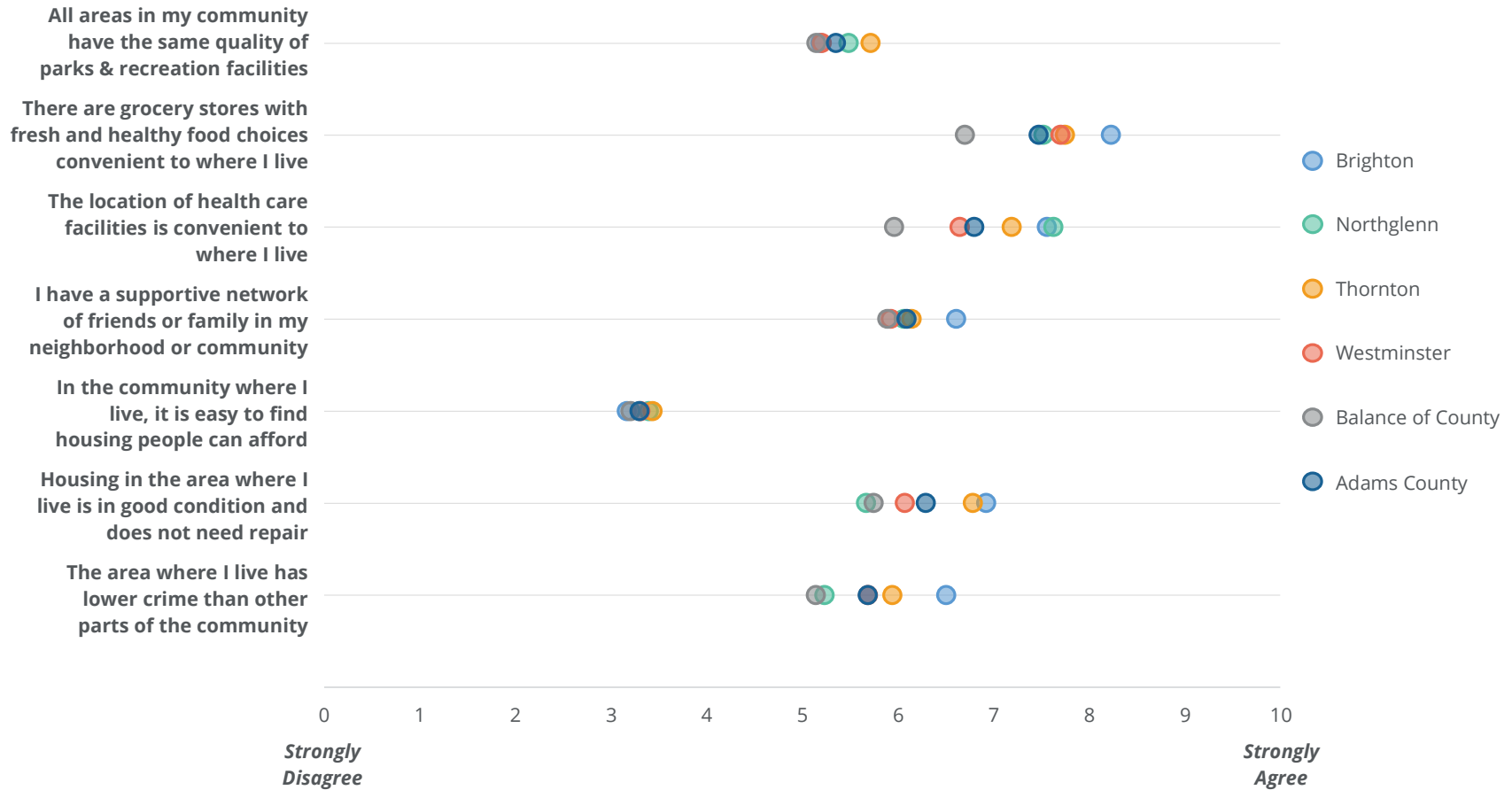


**Healthy neighborhoods.** Healthy neighborhood indicators measured in the resident survey include the relative quality of parks and recreation facilities among neighborhoods, convenient access to grocery stores and health care facilities, having a supportive network of friends or family, neighborhood housing condition, and crime. Respondents rated their agreement with each statement on a scale of 1 to 10, where 1=strongly disagree and 10=strongly agree.

Figures II-25 and II-27 present the extent to which respondents agree with a series of statements about healthy neighborhood indicators and examines similarities and differences by housing situation, income, and respondent characteristics. Some key findings:

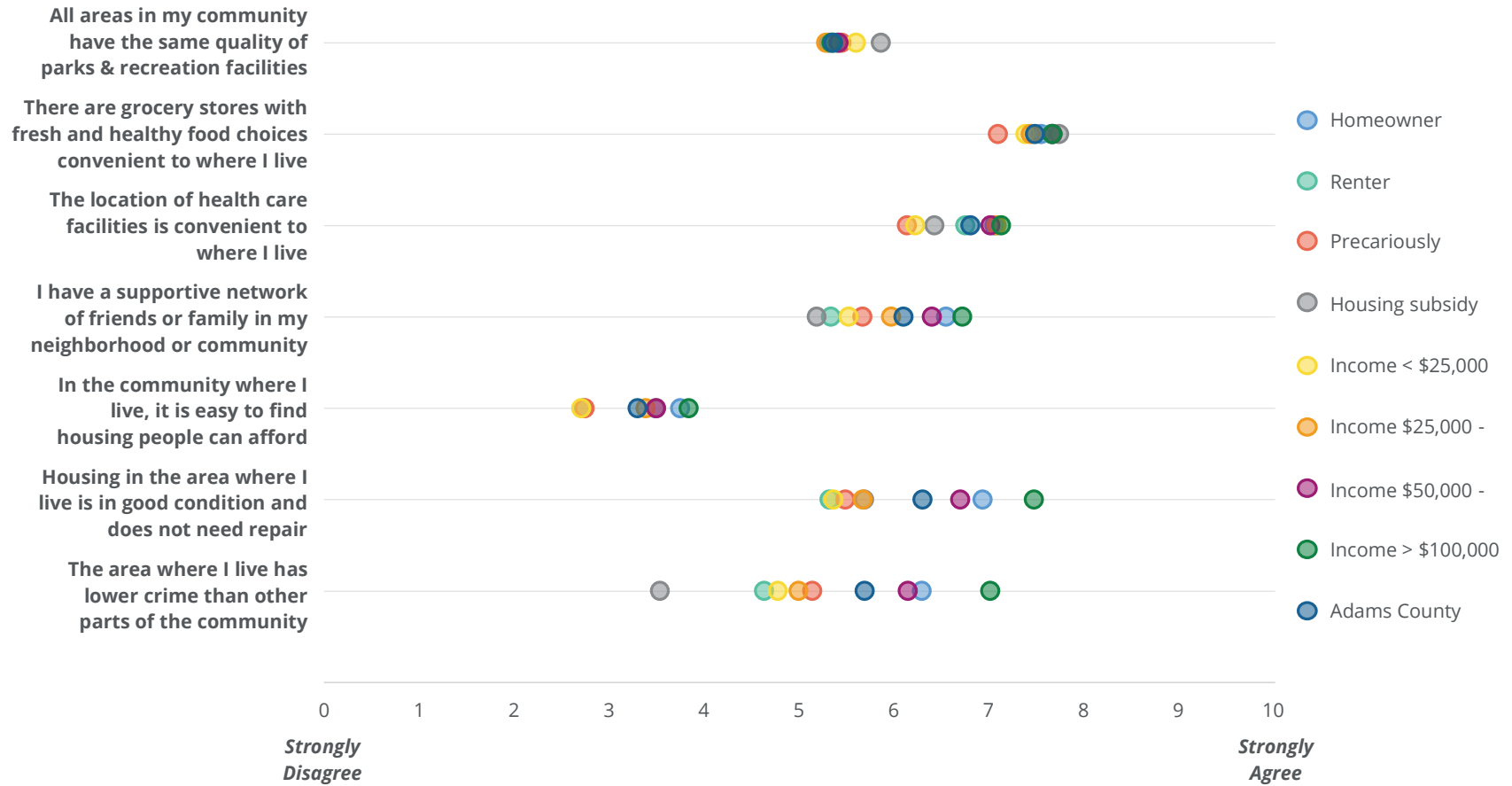
- With the exception of indicators related to housing affordability, respondents tend to agree (average ratings of 5.0 or higher) that the healthy neighborhood indicator applies to them or their neighborhood.
- Among jurisdictions, Brighton residents are more likely to more strongly agree that an indicator applies, while Balance of County are more tepid in their level of agreement.
- Higher income households and homeowners also tend to more strongly agree that healthy neighborhood indicators apply to them.
- While most of the differences are modest, the ratings of healthy neighborhood indicators by African American respondents tend to be lower than all other respondent groups and the ratings of seniors tend to be highest. In particular, African American respondents are less likely to agree all areas in the community have the same quality of part and recreation facilities; that they have convenient access to health care facilities; and to having a supportive network of friends or family in the community.
- Some of the greatest variation in access to healthy neighborhood indicators falls along class and housing tenure lines. In particular, residents who have housing subsidies, rent, have household incomes less than \$25,000 or from \$25,000 up to \$50,000, and who are precariously housed are all less likely to agree that their neighborhood has lower crime. These same resident segments are less likely to agree than homeowners or more affluent respondents that homes in their neighborhood are in good condition and do not need repair.
- Respondents disagree with the statement that “in the community where I live, it is easy to find housing people can afford.” Disagreement is consistent regardless of where the respondent lives and there is no meaningful variation among members of protected classes on this measure. Not surprisingly, the greatest variation is found when this indicator is considered by income and housing tenure. While still disagreeing, homeowners and the highest income households are less likely to disagree than the lowest income households and those who are currently precariously housed.
- There are no meaningful differences by jurisdiction, income, or housing tenure, and modest differences by respondent characteristics related to indicators of park quality or convenient access to grocery stores. As noted above, African Americans are less likely to agree with indicator statements and seniors are more likely to agree.

**Figure II-25.**  
**Resident Perspectives on Healthy Neighborhood Indicators, by Jurisdiction**



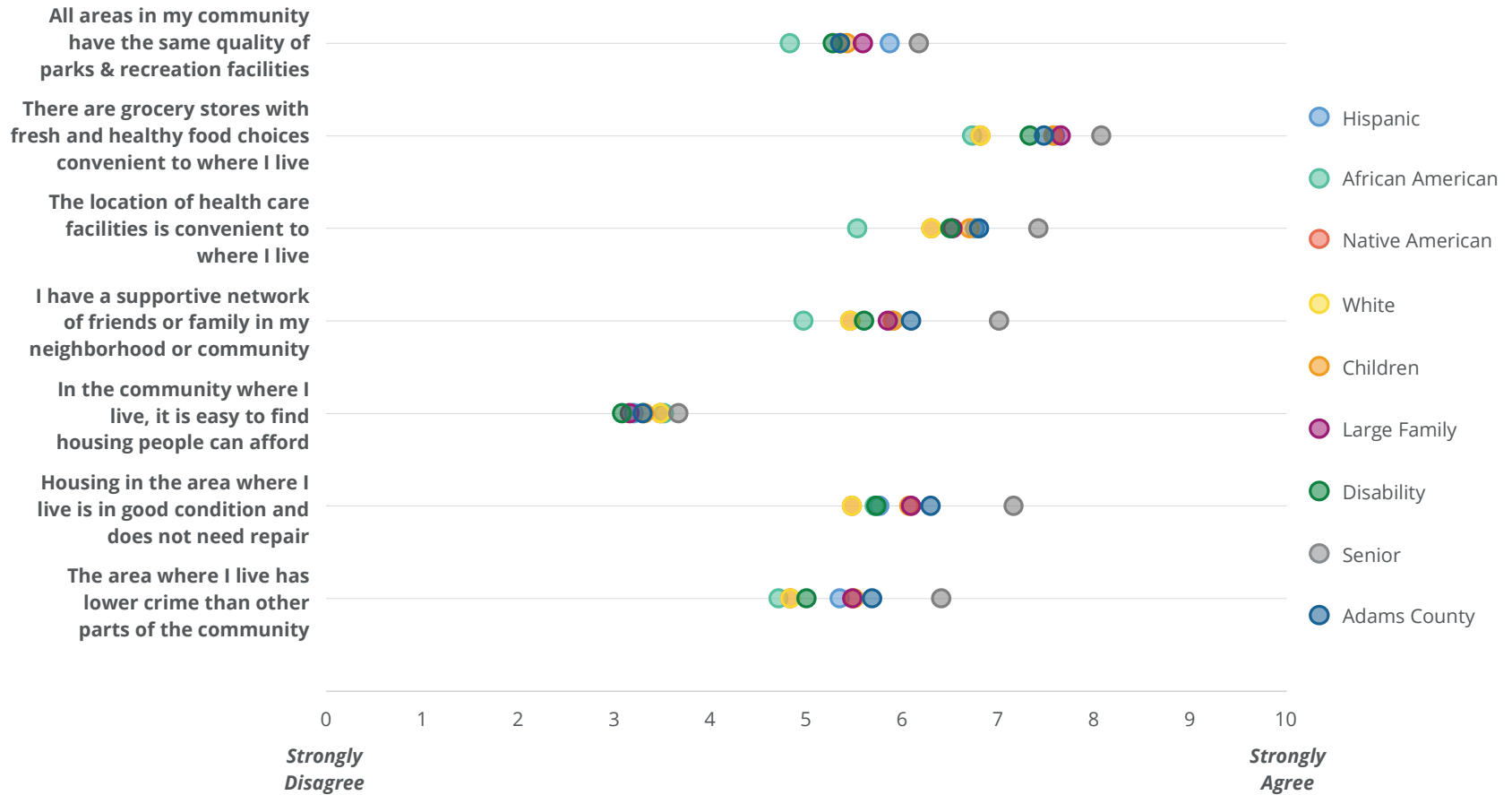
Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-26.**  
**Resident Perspectives on Healthy Neighborhood Indicators, by Housing Situation and Income**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-27.**  
**Resident Perspectives on Healthy Neighborhood Indicators, by Select Respondent Characteristics**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

## Access to Economic Opportunity

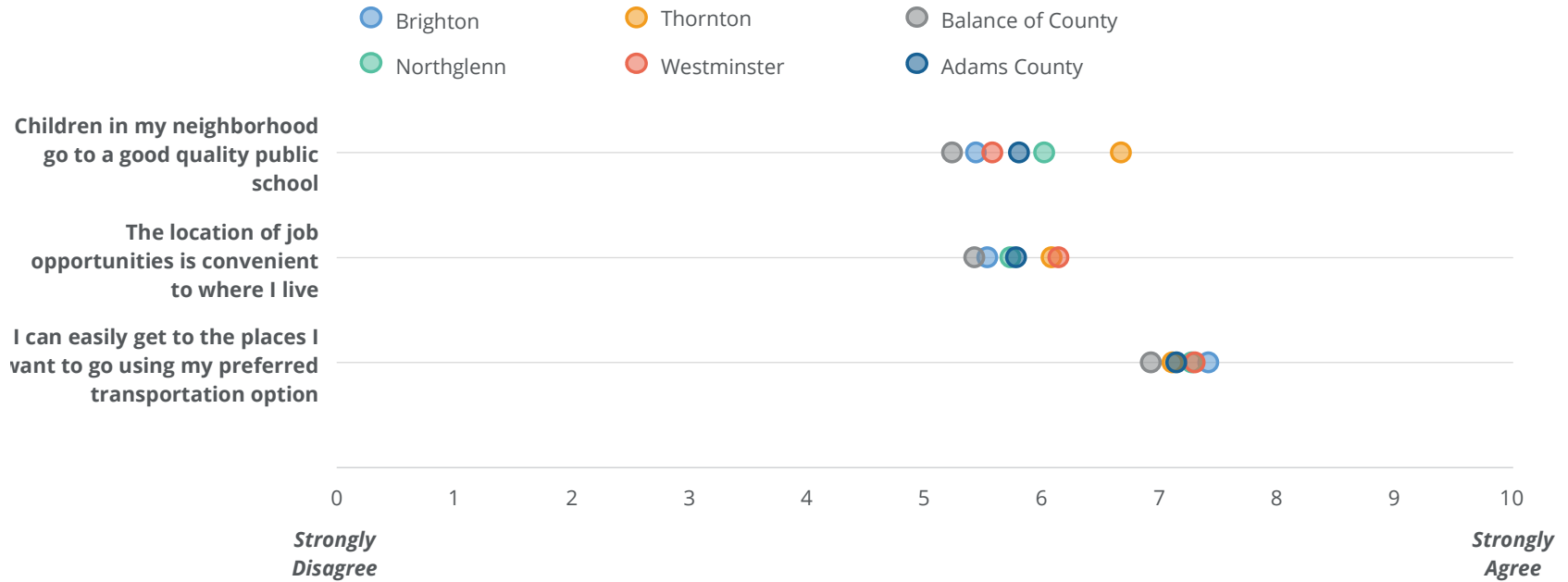
This section explores access to economic opportunity, particularly respondents' perceptions of access to quality public schools, job opportunities, and transportation access.

**Indicators of access to economic opportunity.** Survey respondents indicated the extent of their agreement with three indicators of access to economic opportunity in their neighborhood—"children in my neighborhood go to a good quality public school," "the location of job opportunities is convenient," and, "I can easily get to the places I want to go using my preferred transportation option." Figures II-28 to II-30 present residents' perspectives on access to economic opportunity by housing situation, income, and respondent characteristics.

In general, Adams County respondents somewhat agree that neighborhood children go to a good quality public school and that the location of job opportunities is convenient. They tend to agree that they can easily get where they need to go using their preferred mode of transportation.

- Among jurisdictions, Thornton residents are most likely to agree that neighborhood children attend quality public schools. While the differences are modest, Brighton and Balance of County residents are less likely than respondents from other jurisdictions to agree that neighborhood children go to quality public schools or that job locations are convenient.
- Regardless of income or housing tenure, respondents have almost the same perspective on the quality of neighborhood schools and the convenience of job locations. While still agreeing that they can easily get where they need to go, those who are precariously housed, have a housing subsidy, or household incomes less than \$25,000 are less likely to strongly agree.
- With the exception of seniors, members of protected classes somewhat agree that neighborhood children go to quality public schools. Native American, African American, and households that include a member with a disability are slightly less likely than others to agree that job locations are convenient. African American respondents are somewhat less likely to agree that they can easily get the places they need to go using their preferred mode of transportation. On each economic opportunity indicator, seniors gave the highest average ratings.

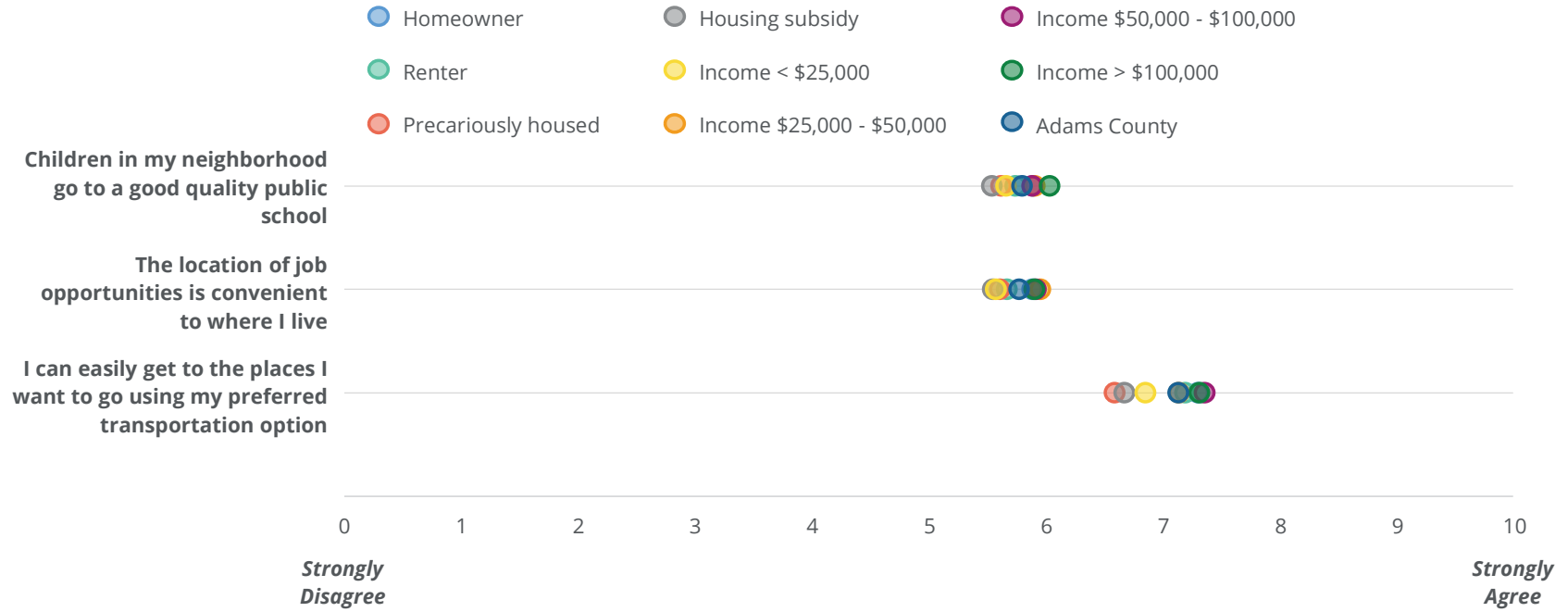
**Figure II-28.**  
**Access to Quality Schools, Transportation and Employment, by Jurisdiction**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure II-29.**

**Access to Quality Schools, Transportation and Employment, by Housing Tenure and Income**

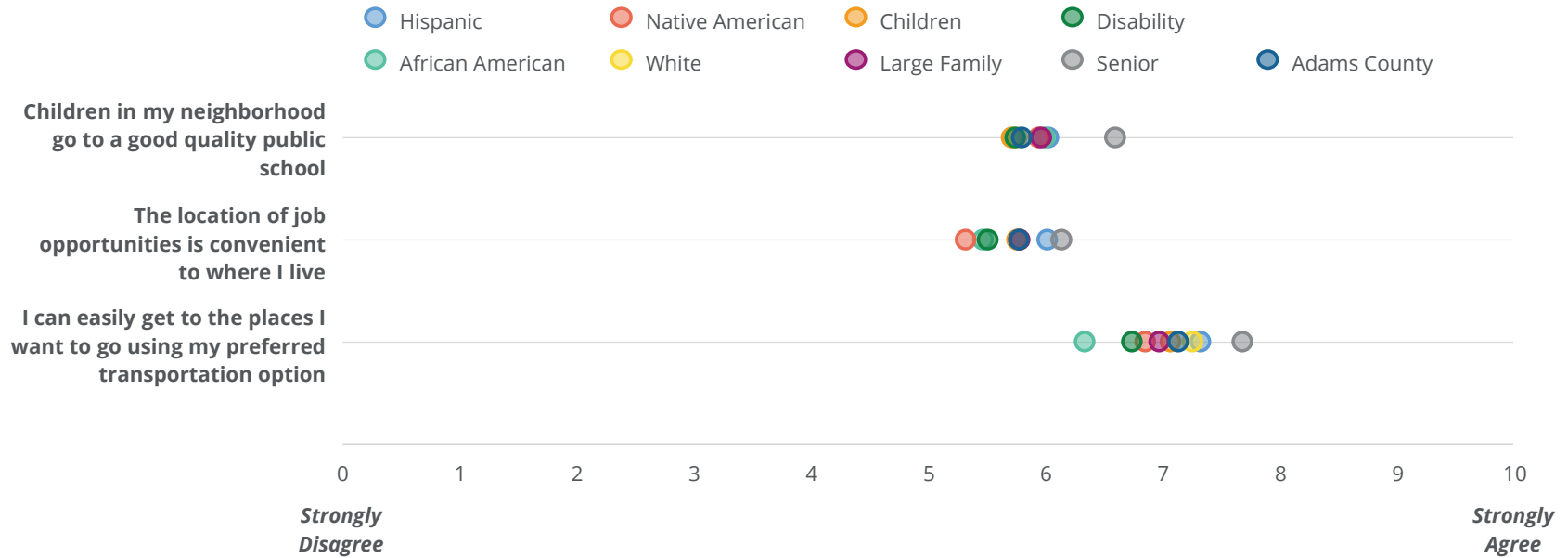


Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



**Figure II-30.**

**Access to Quality Schools, Transportation and Employment, by Select Respondent Characteristics**

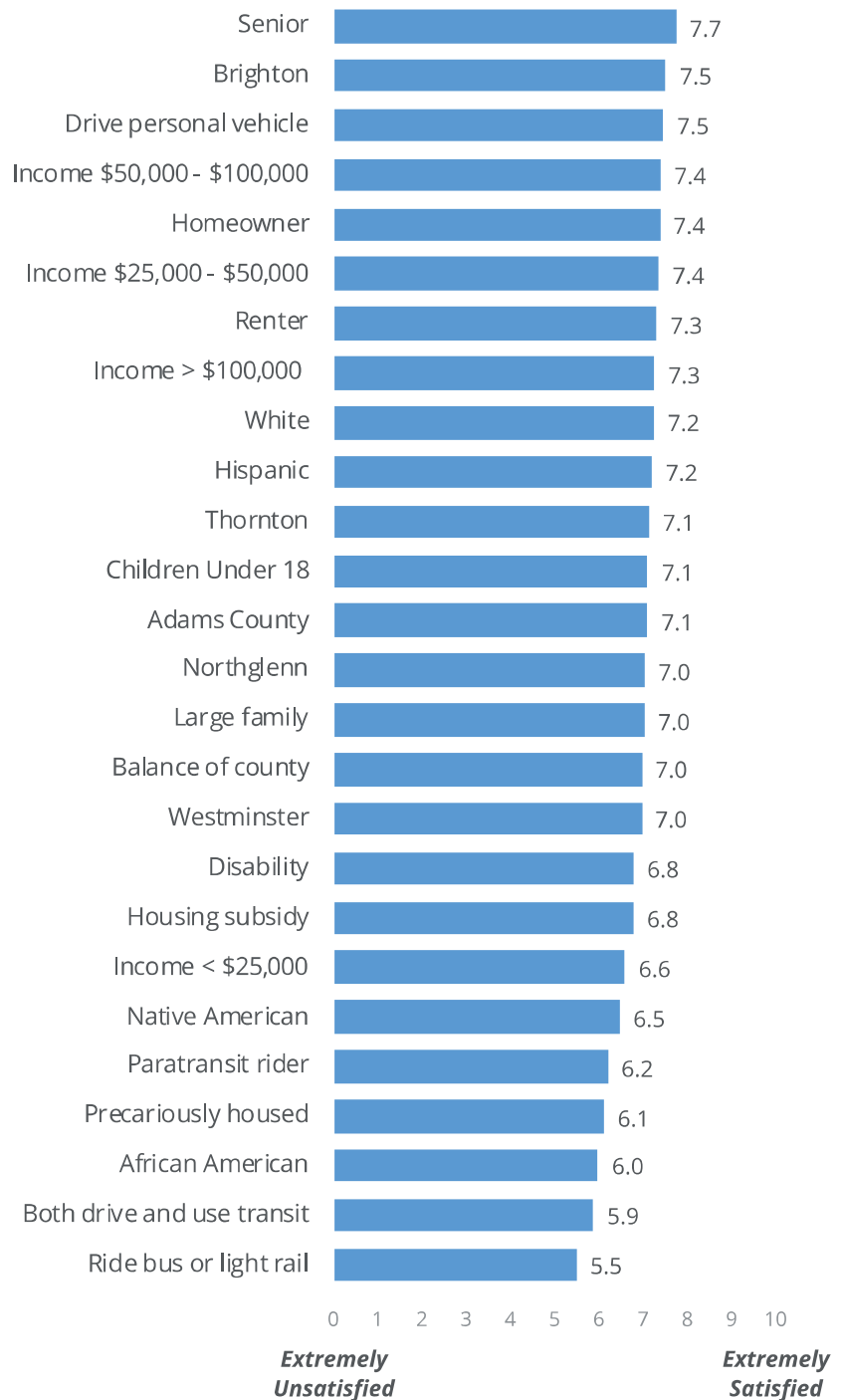


Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Transportation satisfaction.** Figure II-31 shows that while most respondents are satisfied with their transportation situation, transit users and African Americans are not.

**Figure II-31.**  
**On a scale from 1 to 10, where 1 is “Extremely Unsatisfied” and 10 is “Extremely Satisfied,” how satisfied are you with your transportation situation?**

Source:  
 Root Policy Research from the 2020  
 Adams County Housing and  
 Community Needs Resident Survey.



The reasons why respondents are unsatisfied with their transportation situation fall into four primary themes—problems with public transit, cost of transportation, desire to own a

vehicle, and car repair needs. Examples of why residents are unsatisfied related to vehicle repairs and public transit include:

### **Public transit—access, accessibility, efficiency, and routes**

- *“Access to bus/other transit is almost zero. We have to walk more than a mile to reach a bus stop that really doesn’t go anywhere.” (Resident survey respondent)*
- *“Because if I didn’t have my car, I would not be able to get around because of my disabilities where I can’t walk enough to get to public transportation.” (Resident survey respondent)*
- *“My car is old and has lots of problems so I worry it will break down. But I need it to get my disabled son to school and we have many doctor’s appointments and therapy that are far and would take a long time on busses to get to. I am a single mother of three with one disabled child and disabled myself. So we have 2-3 appointments a week and if we had to use the bus my kids would miss a lot of school and/or I would be late to picking them up.” (Resident survey respondent)*
- *“Because there is only 1 bus that runs out into Brighton and is very limited and does not run on the weekends.” (Resident survey respondent)*
- *“Buses are expensive and unreliable.” (Resident survey respondent)*
- *“Hard getting around on the bus with 3 children.” (Resident survey respondent)*
- *“Light rail isn’t up and running yet. Purchased the home two years ago because of the light rail.” (Resident survey respondent)*

### **Cost of transportation**

- *“At times I do not have gas money, or money for bus.” (Resident survey respondent)*
- *“Because I can’t afford the plates on my vehicle.” (Resident survey respondent)*
- *“Bus rates too high. Vehicle too old; can’t afford a new one.” (Resident survey respondent)*
- *“I have a driver’s license with a spotless driving record but can’t afford a car or insurance which would help me so much with job opportunities.” (Resident survey respondent)*

### **Desire to own a car**

- *“I need my own car because the bus takes too long to get everywhere I need to be in one day.” (Resident survey respondent)*
- *“I would like to have my own transportation instead of borrowing.” (Resident survey respondent)*

### **Vehicle needs repair**

- *“My car is in need of some major work, I can’t afford.” (Resident survey respondent)*

- *“My car is a ‘91 Buick with numerous issues I’m very grateful that I have a car that runs however I know it’s only a matter of time before it is unable to stay mobile the transmission is about to go.” (Resident survey respondent)*

## Priority Outcomes

Residents attending Adams County Cares Day or the Thornton Harvest Festival had the opportunity to prioritize housing and community development outcomes most important to them. Each of the 195 participants was given three beans to allocate across 12 potential outcomes, including an option for the resident to “write in” their own preferred outcome; limiting choice to five outcomes reflected scarcity and forced residents to prioritize. The priorities each resident selected may already be true for the resident or are outcomes the resident wants to see from future community efforts.

These Adams County residents prioritize the following outcomes most when given only three “votes”:

- Safe neighborhoods. (62%)
- Preserving housing I can afford in my neighborhood. (31%)
- Good schools near housing I can afford. (29%)
- Ability to stay in rental unit and not be forced to move because rent becomes unaffordable. (28%)
- Access to quality parks or green space. (28%)
- Well-maintained sidewalks, street lights, and streets. (26%)
- Down-payment assistance to buy a home. (25%)
- Housing that is accessible for people with disabilities. (22%)
- More frequent transit service between my neighborhood and my work. (15%)
- Living closer to work/a shorter commute. (14%)
- Shopping and retail options in my neighborhood. (14%)

**SECTION III.**

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DEMOGRAPHIC PATTERNS

## SECTION III.

# Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity.

### Primary Findings

- Adams County has some of the most racially, ethnically, and economically diverse neighborhoods in the Metro Denver region. Yet this was not always the case: early settlement patterns were marked by exclusion of people of color, immigrants, and lower income households. The county overall is now a “majority minority” community, with Federal Heights, Brighton, Thornton being the most ethnically diverse.
- Most households in the county and incorporated cities within the county are “family” households—largely comprised of married couple households with and without children. Single mother households make up 8 percent of households overall.
- The percentage of people living in poverty in Adams County has declined since 2010 and is now 12 percent. Poverty varies by race and ethnicity but is relatively low for all racial and ethnic groups, ranging between 7 and 11 percent. This is not true for single mothers, where one in five live in poverty.
- African Americans and persons of Hispanic descent have a median income that is 75 percent of the median income of non-Hispanic White households.
- A measure of segregation—the Dissimilarity Index, or DI—shows low levels of segregation for all groups in Adams County except African Americans, who face moderate levels of segregation.
- It is important to note that the data in this section are based on a pre-COVID-19 economy. The most recent data at the Census tract, jurisdiction, and county level are from the 2018 American Community Survey (ACS) and it is likely that these data provide an overly optimistic view of conditions given current circumstances. A special survey (“household pulse”) was conducted the week of June 4 to assess COVID-19 effects but it is only available at the state level.

### Historical Context

Adams County—like other counties along the Front Range—was originally Native American land. The land was occupied by early settlers, many of whom moved West in search of gold and fur trapping. Adams County thrived as a center of agriculture, with some of the first irrigation ditches in the region and several railroad depots.

Industry boomed in Adams County with the development of the Suncor Oil Refinery in the 1930s and the Rocky Mountain Arsenal in 1942. The Arsenal would be used to produce chemical weapons in World War II, agricultural herbicides and pesticides, weapons production in the Cold War, and rocket fuel used by Apollo 11.<sup>1</sup>

The county's primary industry base of agriculture, manufacturing, and oil and gas attracted a range of families to the suburban county seeking residence near places of work. Between the 1940s and 1960s, substantial subdivision platting occurred in unincorporated Adams County on land that lingers outside of cities today. Early industry paired with several master planned communities and post-war residential construction rendered Adams County a relatively affordable option, particularly for working class households seeking homeownership.

**Factors contributing to segregation in the Denver Metro Area.** During the post-World War II economic expansion, several public policies promoted racial and ethnic segregation within neighborhoods, broadly believed to ensure neighborhood stability. These policies and practices used to prevent mixing of ethnic and racial groups affect the geographic distribution of these groups today. Public policies and practices used during this time in the Denver area commonly included:

- **Deed restrictions and restrictive covenants.** Covenants and other deed restrictions explicitly preventing racial and ethnic mixing within neighborhoods were common practice in the 1940s, 1950s, and 1960s—during the building boom in Metro Denver suburban areas. Standard restrictions included physical attributes of development (e.g., setbacks, size of homes, utility easements) while some developers—primarily of affluent suburbs—used restrictive covenants to exclude buyers based on race, religion, social class, and economic status.
- **Lending practices.** Construction and homeownership loans backed by the Federal Housing Administration (FHA) spurred the post-war housing boom but did not benefit all populations equally. Residential security maps—also known as “redlining” maps because of the shading used to designate undesirable neighborhoods—were used starting in the 1930s to determine the desirability of neighborhoods for capital investment. The presence of non-White residents and immigrants determined, in part, the rating of the neighborhood.
- **Growth limitations.** In the Denver region, growth controls have, in part, facilitated racial, ethnic, and poverty concentrations. For example, one of the most significant contributors to racial concentration in the City and County of Denver was the Poundstone Amendment. The goal of this amendment, passed in the mid-1970s, was to prevent the City of Denver from expanding, for fear that Denver Public Schools

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<sup>1</sup> <https://coloradoencyclopedia.org/article/adams-county#Map>

would reach into suburban areas. Mandated busing also led to concentrations within the City and County of Denver, as non-Hispanic White residents moved into the suburbs.

- **Discriminatory behavior.** African American/Black residents who moved out of historically segregated neighborhoods in Denver often faced discrimination from existing residents in suburban communities. According to the *Historic Residential Subdivisions of Metropolitan Denver, 1940-1965*:

*Historians Leonard and Noel [co-authors of “Denver: Mining Camp”] write that when the African American Tracy Smith family moved to Northglenn in 1962, hundreds of people drove to their house and “gaped” at them. When Sylvester Hill, a black photographer, moved into Thornton in the early 1960s with his white wife, the builder of the house tried to return their deposit and demanded that they vacate. A City Council member alleged “certain members of the police department were ‘inciting residents’ and delivering illegal eviction notices to the Hills.”*

## History of settlement of Adams County communities.

Jurisdictions in Adams County experienced similar post-war growth that has largely determined settlement patterns and socioeconomic diversity in these communities today.

- **Bennett** was originally a homestead known as the Bennett Ranch; the town officially incorporated in 1930. One of the original homesteaders, MR. H. P. Bennett was the third Postmaster of Denver in 1869.<sup>2</sup> Bennett has remained a largely rural town—yet, according to its recent Comprehensive Plan, welcomes future growth, particularly for working families: “The Town of Bennett, Colorado, is uniquely positioned to capture the next wave of growth within the Denver metropolitan area. Bennett’s close proximity to Denver International Airport (DIA), the Front Range Airport, I-70, E-470, and the Union Pacific Railroad are all factors that will have a direct impact on the future growth of the Town.”<sup>3</sup>
- **Brighton** was originally home to Arapahoe and Cheyenne Native Americans, and the Cheyenne farmed and grew crops in the area. The fur trade and gold rush increased traffic to Brighton in the early 1800s. Gold-seekers soon turned to agriculture to earn income and five ranches formed along the Platte River in 1859 near present day Brighton. The town was incorporated in 1887, and the final big agricultural name left the area in 1977, with the closing of the Great Western Sugar Company.<sup>4</sup> Early immigrants and migrant workers including Germans from Russia, Japanese, and Mexicans were attracted to the area to work in agriculture. In 1904, Brighton became

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<sup>2</sup> [https://townofbennett.colorado.gov/sites/townofbennett/files/2020\\_BennettCommunityProfile\\_Small.pdf](https://townofbennett.colorado.gov/sites/townofbennett/files/2020_BennettCommunityProfile_Small.pdf)

<sup>3</sup> [https://townofbennett.colorado.gov/sites/townofbennett/files/Bennett%20Comp%20Plan\\_1.pdf](https://townofbennett.colorado.gov/sites/townofbennett/files/Bennett%20Comp%20Plan_1.pdf)

<sup>4</sup> <https://www.brightonco.gov/DocumentCenter/View/73/City-of-Brighton-History?bidId=>



the county seat of Adams County.<sup>5</sup> Brighton remained relatively small for many decades. Recent growth has been strong, facilitated by new residential subdivisions.

- **Federal Heights** was incorporated in 1940 and gained its name from Federal Boulevard, a main thoroughfare in the Denver region. The town itself only occupies 1.8 square miles.<sup>6</sup> The town began as a, “small collection of houses just west of Federal Boulevard” that incorporated primarily to resolve water problems in the area and fund a new water well. During the war, Federal Heights, “welcomed the makeshift homes that other areas spurned,” and became an affordable place for wartime workers to live.<sup>7</sup> In 1964, the mobile home resort park Holiday Hills opened on 60 acres making it, “...the largest mobile home park in the country in terms of acres...” Holiday Hills opened with 486 mobile homes and remains a large portion of the housing units available in Federal Heights.<sup>8</sup> According to the 2018 American Community Survey (ACS) five-year estimates, 44 percent of housing units in Federal Heights are mobile homes.
- **Northglenn** formed from the 280-acre pre-planned subdivision developed by Perl-Mack Co beginning in 1959. By 1962, the subdivision had grown to 10,000 residents and 3,000 homes. The development received national recognition and was named “The most perfectly planned community in America” by Life magazine and the National Association of Home Builders in 1961.” Sales in the first six days were attributed to the extensive advertising campaign and reached \$1.375 million spent on properties. Most of the houses sold under VA or FHA financing, meaning African Americans were excluded from the planned community.<sup>9</sup> The city incorporated in 1959 and enjoyed major economic growth through the 1970s.<sup>10</sup>
- **Thornton** began as a master planned community and was named to honor the then Governor of Colorado, Dan Thornton.<sup>11</sup> Homes in Thornton sold primarily to World War II Veterans and were originally all brick construction. This was disrupted in 1954, with plans to construct 350 frame homes, which was met with outrage: residents expressed concern about the wood frame construction lowering property values and “racial and ethnic mixing.” After the builder attempted to vacate an interracial couple who had a contract on one of the frame homes, the Colorado Anti-Discrimination

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<sup>5</sup> <https://www.codot.gov/programs/research/pdfs/2011/suburbs.pdf>

<sup>6</sup> <https://www.fedheights.org/?SEC=5F840C36-5461-495E-A8B6-E4797309FC45>

<sup>7</sup> <https://www.codot.gov/programs/research/pdfs/2011/suburbs.pdf>

<sup>8</sup> <https://www.codot.gov/programs/research/pdfs/2011/suburbs.pdf>

<sup>9</sup> <https://www.codot.gov/programs/research/pdfs/2011/suburbs.pdf>

<sup>10</sup> [https://www.northglenn.org/residents/about\\_northglenn/history.php](https://www.northglenn.org/residents/about_northglenn/history.php)

<sup>11</sup> [https://www.thorntonco.gov/about/Pages/thornton\\_history](https://www.thorntonco.gov/about/Pages/thornton_history)

Commission filed a complaint.<sup>12</sup> Recent development in Thornton is characterized by a range of housing types, from master planned townhome/low maintenance communities to solar-powered communities to executive homes.

- Westminster** began as the Village of DeSpain Junction, a small farming community attracting early settlers in the 1800s and was later the site of many fruit farmers. The City incorporated in 1911, named after a Presbyterian university.<sup>13</sup> Unprecedented growth in the 1940s set the stage for a series of growth management efforts that still influence the city’s growth (and were challenged and upheld by the Colorado Supreme Court). Annexations in the post-World War II years drove growth in Westminster. In the 1940s and 1950s there were 30 annexations followed by 22 annexations in the 1960s and 69 in the 1970s. These annexations brought water rights to the city that would later be used to allocate service and limit growth of new development. The Denver-Boulder Turnpike attracted developers to the area, but also divided the city in half impeding access between the north and south parts of the city.<sup>14</sup>

## Growth and Diversity

Since 2000, the Denver region has experienced significant growth. Adams County alone added over 70,000 residents in the past eight years—a 16 percent increase in population. In comparison, Jefferson County experienced the lowest percent increase of 9 percent, and Weld County experienced the highest percent increase in population of 24 percent. Recent growth in Adams and Weld Counties is likely a result of affordability pressures in Denver and the availability of developable land in counties to the northeast of the city center.

**Figure II-1.  
Population  
Change by County,  
2010-2018**

Source:  
2010 Census and 2018 ACS 1-year  
estimates, Root Policy Research.

County	2010	2018	Change	
			Number	Percent
<b>Adams County</b>	441,603	511,868	70,265	16%
<b>Arapahoe County</b>	572,003	651,215	79,212	14%
<b>Jefferson County</b>	534,543	580,233	45,690	9%
<b>Weld County</b>	252,825	314,305	61,480	24%

By city within the county, the strongest growth since 2010 occurred in Brighton and Thornton. Cities with the lowest growth include Bennett, Westminster, and Federal Heights.

<sup>12</sup> <https://www.codot.gov/programs/research/pdfs/2011/suburbs.pdf>

<sup>13</sup> <https://www.cityofwestminster.us/WestminsterHistory>

<sup>14</sup> <https://www.codot.gov/programs/research/pdfs/2011/suburbs.pdf>

**Figure II-2.  
Population Change by  
Jurisdiction, 2010-2018**

Source:  
2018 and 2010 ACS 5-year estimates,  
Root Policy Research.

Jurisdiction	2010	2018	Change	
			Number	Percent
Bennett	2,186	2,202	16	1%
Brighton	31,181	39,054	7,873	25%
Federal Heights	11,586	12,645	1,059	9%
Northglenn	35,127	38,918	3,791	11%
Thornton	112,374	134,588	22,214	20%
Westminster	104,869	112,747	7,878	8%
Adams County	425,330	497,115	71,785	17%

**Familial status.** The vast majority of households in Adams County are family households (71%). Nearly one in four households in the county are married with children and another one in four are married without children. Eight percent are single mothers. Countywide, 29 percent of households are non-family—roommates, unrelated people living together, and single people living alone.

Thornton and Brighton have the largest shares of married families with children at 27 and 25 percent, respectively. Northglenn and Westminster have the highest overall share of non-family households at 35 percent of all households in both jurisdictions. Federal Heights has the highest share of single mother households at 15 percent of households, compared to the countywide average of eight percent.

**Figure II-3.  
Household Type by Jurisdiction, 2010-2018**

Jurisdiction	Family Households					Non-family households
	All family households	Married with children	Married, no children	Single mother	Other family household	
Bennett	67%	17%	40%	4%	7%	33%
Brighton	72%	25%	29%	9%	10%	28%
Federal Heights	67%	21%	19%	15%	13%	33%
Northglenn	65%	20%	25%	8%	14%	35%
Thornton	73%	27%	27%	8%	11%	27%
Westminster	65%	20%	30%	6%	10%	35%
Adams County	71%	24%	26%	8%	12%	29%

Source: 2018 and 2010 ACS 5-year estimates, Root Policy Research.

**Disability.** More than 52,000 individuals in Adams County have at least one disability—equivalent to 10 percent of the total population. Disabilities are most prevalent among older populations. As shown below, one in four residents between 65 and 74 years old have a disability and more than half of individuals 75 years and older have a disability.

**Figure II-4.  
Disability by Age Group,  
Adams County, 2018**

Source:  
2018 ACS 1-year estimates, Root Policy  
Research

	Total Population	With a Disability	% with a Disability
Under 5 years	36,106	68	0.2%
5 to 17 years	99,640	5,284	5.3%
18 to 34 years	127,604	7,267	5.7%
35 to 64 years	193,033	21,395	11.1%
65 to 74 years	32,940	8,299	25.2%
75 years and over	19,280	9,880	51.2%
Total	508,603	52,193	10.3%

Ambulatory and cognitive disabilities are the most prevalent in Adams County. Generally, older adults are more likely to suffer from an ambulatory difficulty while youth (under 17 years old) are more likely to suffer from a cognitive difficulty.

**Figure II-5.  
Disability by Type, Adams  
County, 2018**

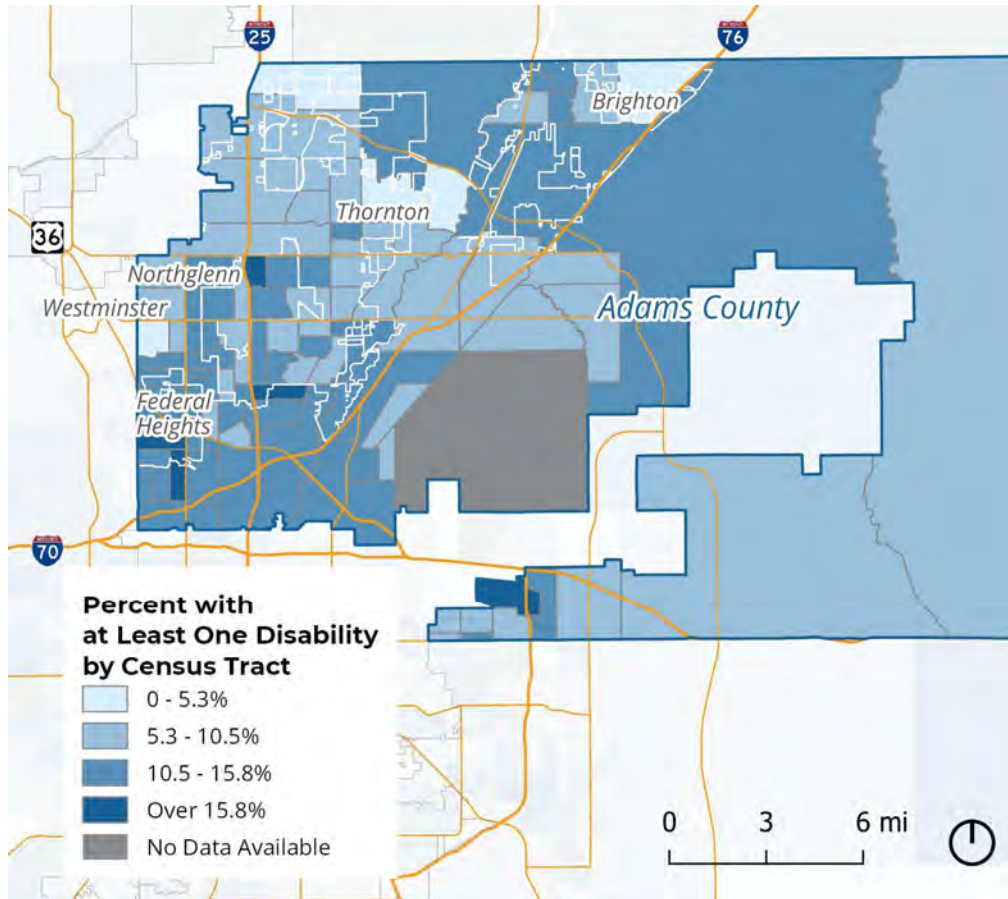
Source:  
2018 ACS 1-year estimates, Root Policy  
Research

	With a Disability	% of Total Population
Population with a disability	52,193	10.3%
With a hearing difficulty	15,515	3.1%
With a vision difficulty	11,155	2.2%
With a cognitive difficulty	19,858	4.2%
With an ambulatory difficulty	23,134	4.9%
With a self-care difficulty	9,285	2.0%

Figure II-6 shows the percent of residents with a disability by Census tract in Adams County and select jurisdictions. Census tracts with more than 15 percent of residents with a disability are considered to be concentrated, using the definition of 1.5 times the overall proportion.

The map suggests that, overall, residents with a disability are relatively evenly distributed throughout Adams County; five Census tracts indicate a concentration. These are mostly located in the Federal Heights and Northglenn areas.

**Figure II-6.**  
**Percent of Residents with at Least one Disability by Census Tract,**  
**Select Cities, Adams County, 2018**

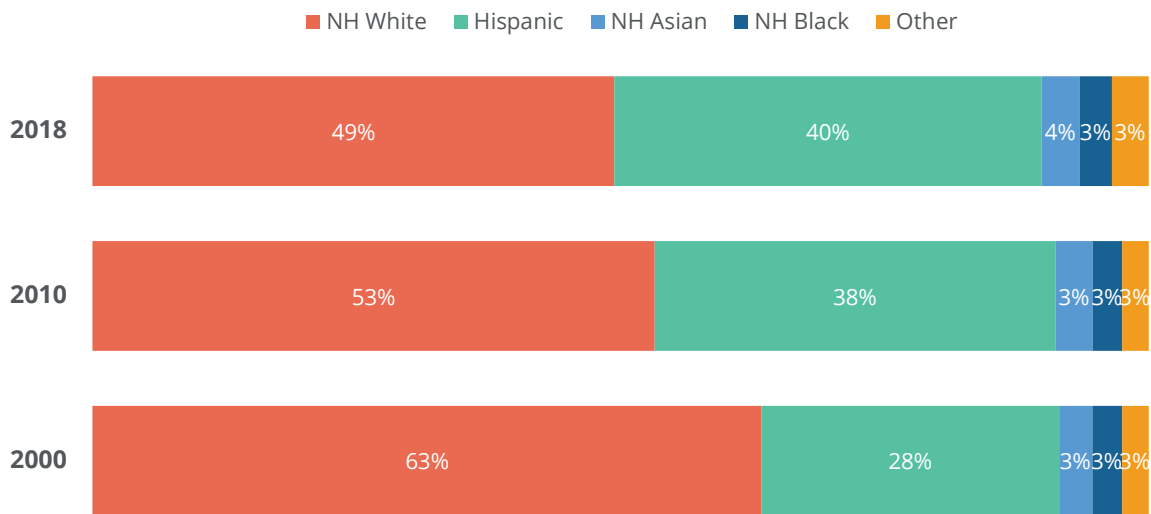


Note: Breaks represent 50%, 100%, and 150% of the county proportion of residents with a disability (10.5%)

Source: 2018 ACS 5 year estimates and Root Policy Research

**Race and ethnicity.** Figure II-7 shows the race and ethnicity of residents in the county. The county has become more ethnically diverse as it has grown: As of 2018, non-Hispanic White residents were slightly less than half of the county's population, compared with 63 percent in 2000. The largest single racial or ethnic group is residents of Hispanic descent, comprising 40 percent of the county's population. From 2000 to 2018, the Hispanic population increased by more than 100,000 individuals, effectively doubling the size of this population in the county. The increase in Hispanic residents accounted for more than half (56%) of the countywide population growth between 2010 and 2018.

**Figure II-7.**  
**Distribution of Race and Ethnicity, Adams County**



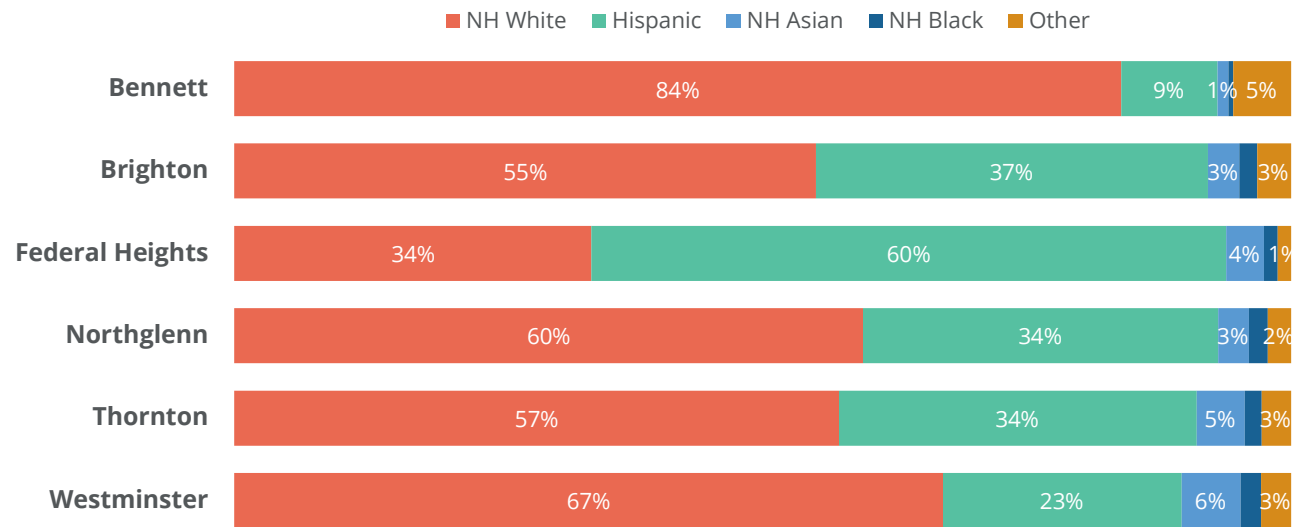
Note: "NH" refers to non-Hispanic.

Source: 2000 and 2010 Census, 2018 ACS 1-year Estimates, Root Policy Research.

Racial and ethnic distribution differs by jurisdiction. Bennett and Westminster have the largest population of non-Hispanic White residents, with 84 percent and 67 percent of residents, respectively. These cities also have the smallest proportions of Hispanic residents at 9 percent and 23 percent. By comparison, Federal Heights' population has the highest share of Hispanic and non-White residents compared to other jurisdictions. In Federal Heights, 60 percent of residents are of Hispanic descent; 34 percent are non-Hispanic White. Federal Heights' large proportion of residents who identify as racial and ethnic minorities is likely due to the relative affordability of the aging housing stock and significant presence of mobile home communities.

The cities and the county overall have very few African American/Black residents, and the proportion of African American residents has changed little since 2000. As discussed in other sections in this AI, despite their relatively small population in the county, African Americans are more likely than other groups to face housing challenges.

**Figure II-8.**  
**Distribution of Race and Ethnicity, by Jurisdiction**



Source: 2018 ACS 5-year Estimates, Root Policy Research.

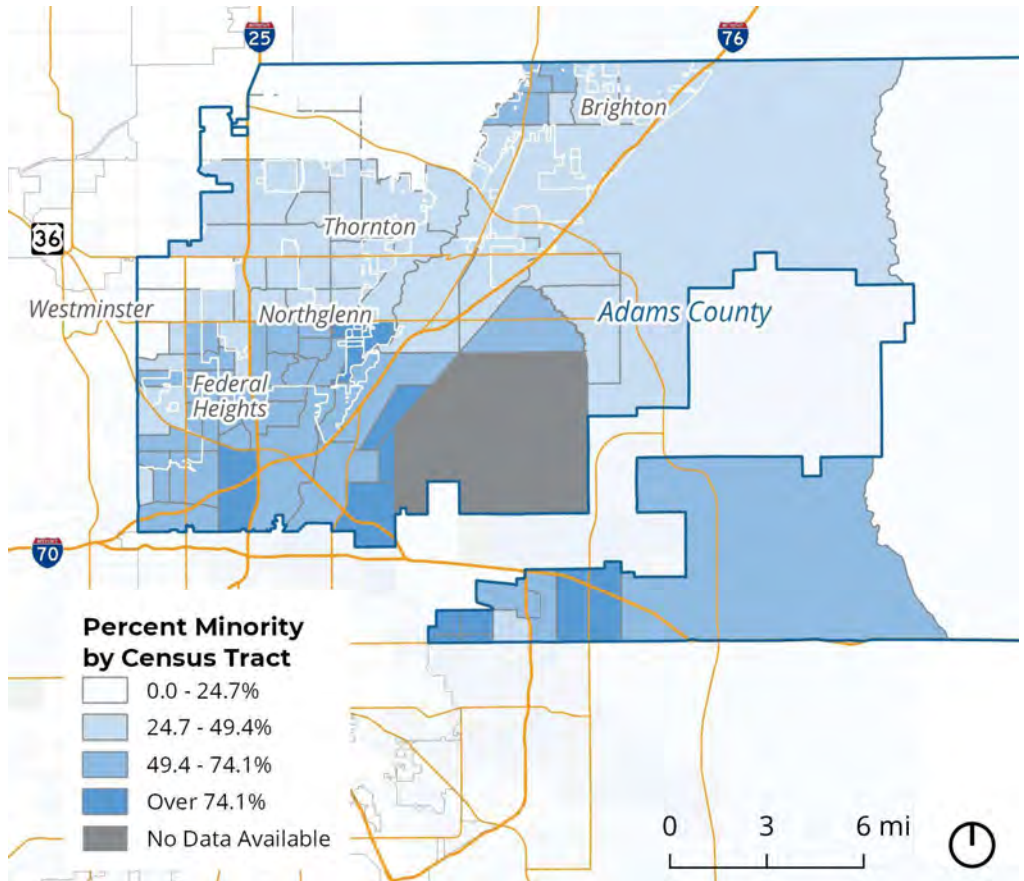
**Geographic concentration of people of color.** For the purposes of this section, a geographic concentration of a demographic group is defined as a Census tract with 150 percent (or 1.5 times) of the county proportion of that group. For example, if 10 percent of residents are Asian but the Asian population of a specific Census tract is 15 percent, that tract would be “concentrated.”<sup>15</sup> Figure II-9 shows the percent of non-White and Hispanic—collectively “minority”—residents by Census tract. Census tracts with more than 74 percent of non-White and Hispanic (minority) residents are considered a concentration. Minority concentrations exist in 10 Census tracts in the southwest areas of Adams County including one tract in each of Northglenn and Thornton. The remaining tracts are located in Commerce City and in unincorporated Adams County.

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<sup>15</sup> Census tracts boundaries do not always correspond with municipal boundaries. Concentrated Census tracts are identified in each municipality in which they are located, which results in the same concentrated Census tracts being identified in multiple municipalities. Total tracts in the county, however, will not have duplicative counts.



**Figure II-9.**  
**Percent “Minority” Residents by Census Tract, Jurisdictions and Adams County, 2018**

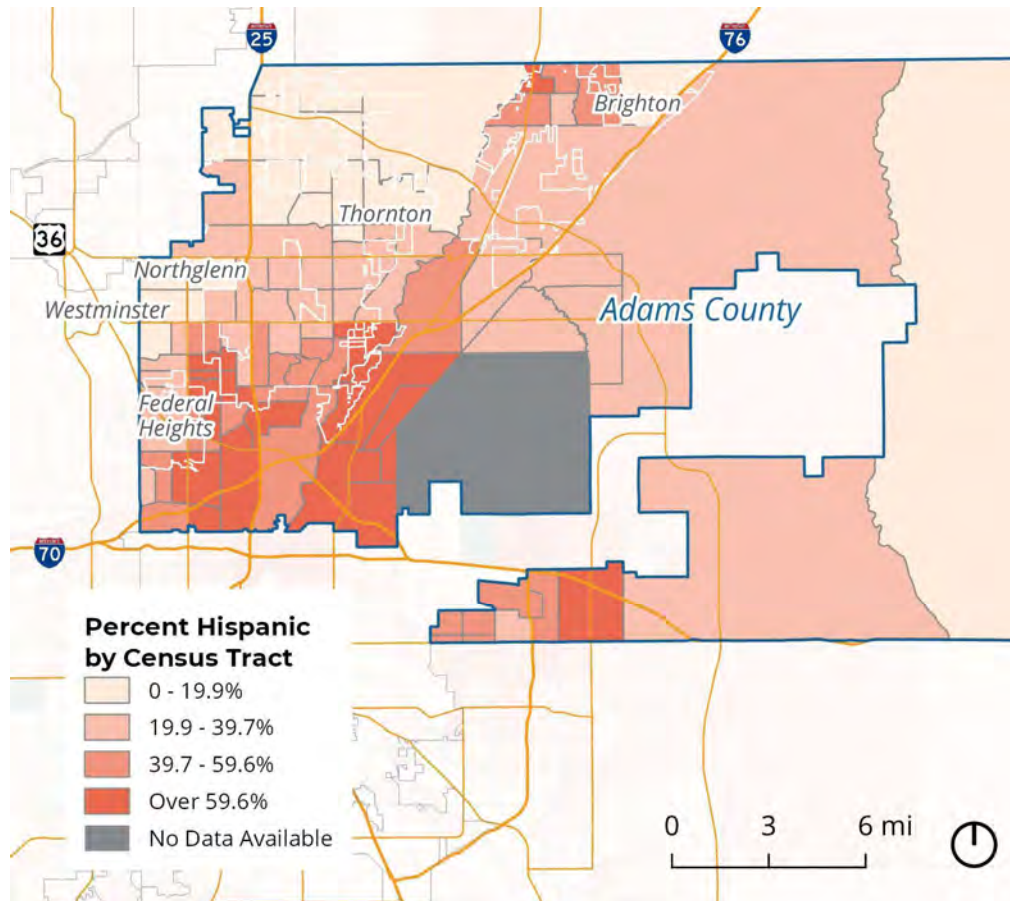


Note: Breaks represent 50%, 100%, and 150% of the county proportion of non-White and Hispanic residents (49.4%)

Source: 2018 ACS 5 year estimates and Root Policy Research

Figure II-10 shows the percent of Hispanic residents by Census tract in Adams County and select jurisdictions. Concentrations occur when Census tracts are more than 59.5 percent Hispanic. There are 20 Census tracts in the western area of Adams County with a concentration of Hispanic residents. Among these Census tracts there are 96,501 total residents and 64,386 Hispanic residents. These tracts are located in Aurora (1) Brighton (1) Federal Heights (4), Thornton (6), and Westminster (2), and Commerce City (6); four are unincorporated Adams County.

**Figure II-10.**  
**Percent Residents of Hispanic Descent by Census Tract, Jurisdictions and**  
**Adams County, 2018**



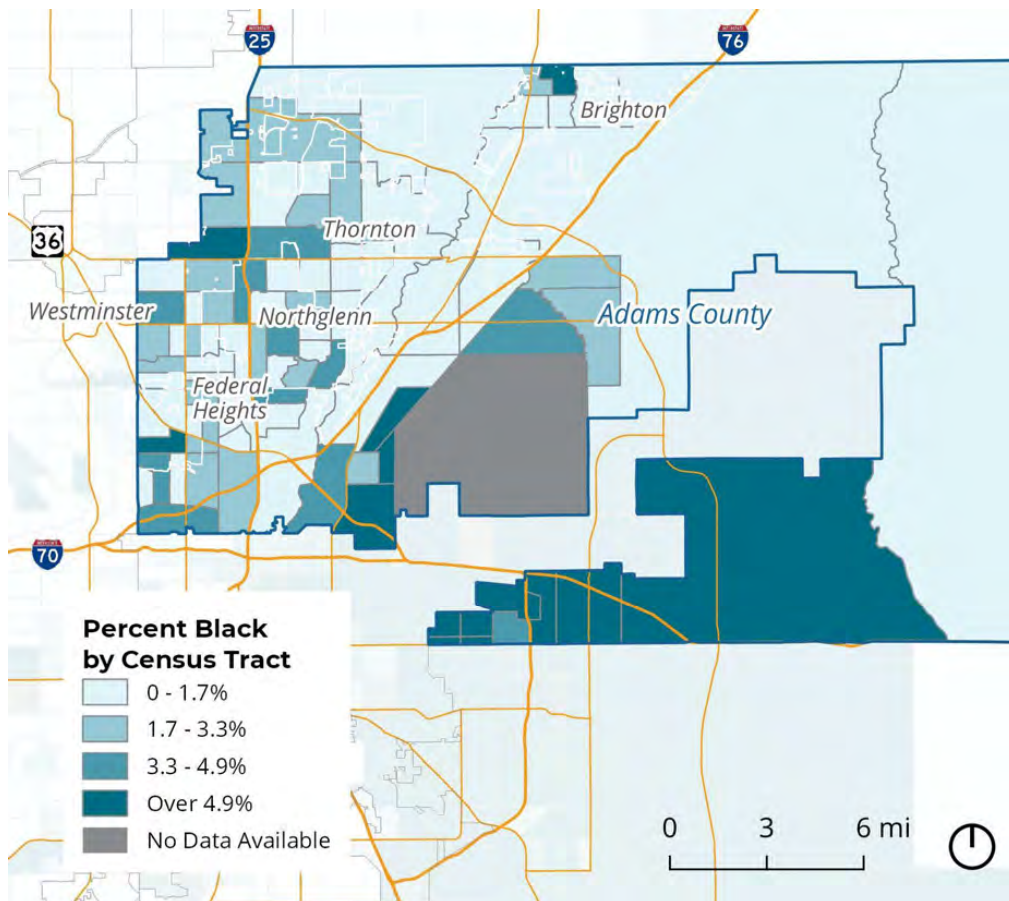
Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of Hispanic residents (39.7%)

Source: 2018 ACS 5 year estimates and Root Policy Research

Figure II-11 shows the percent of African American/Black residents by Census tract in Adams County and select jurisdictions. As mentioned earlier, African American/Black residents make up a very small proportion of residents in the county overall, yet report some of the greatest housing challenges in the resident survey.

In this case, concentrations occur when just 4.9 percent of residents report their race as African American/Black. There were 14 Census tracts in Adams County with African American/Black concentrations. These tracts represent a total of 77,472 residents and 9,229 African American/Black residents. Most of the Census tracts containing a concentration of Black residents are located in Aurora (8). Additional concentrated tracts are in Westminster (2), Commerce City (3), and Brighton (1).

**Figure II-11.**  
**Percent Black Residents by Census Tract, Jurisdictions and Adams County, 2018**



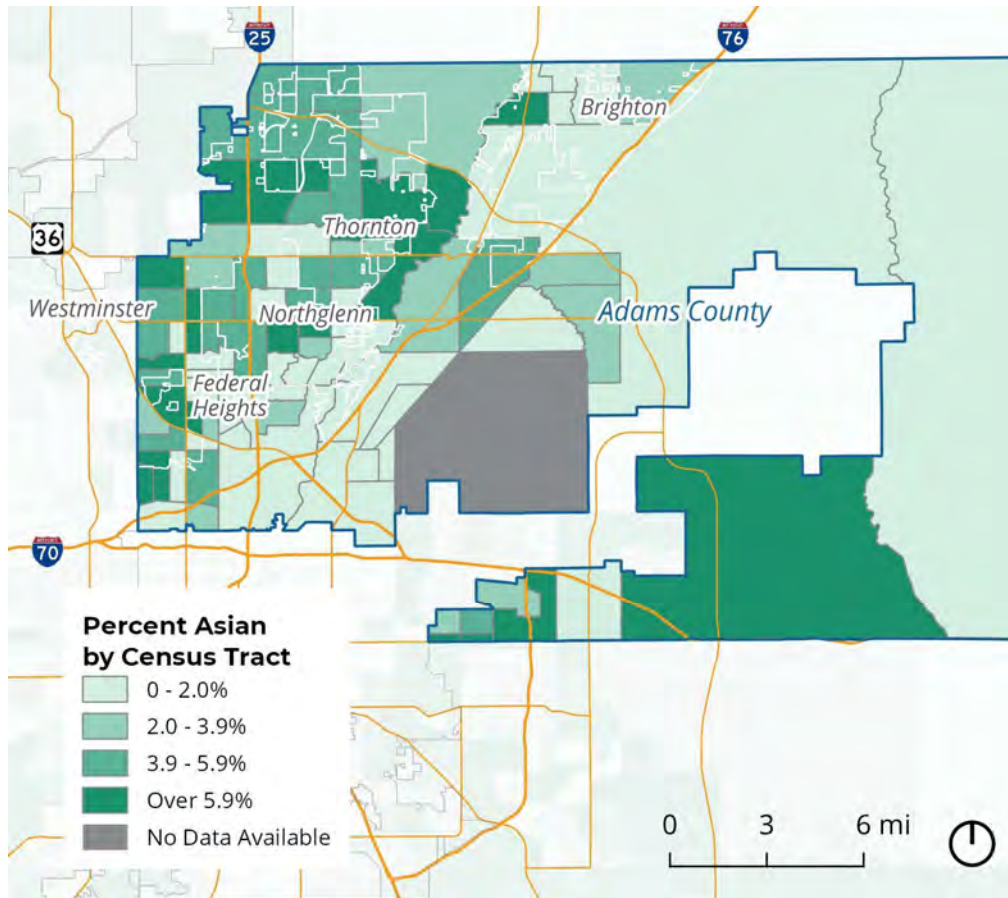
Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of Black residents (3.3%)

Source: 2018 ACS 5 year estimates and Root Policy Research

Figure II-12 shows the percent of Asian residents by Census tract in Adams County and select jurisdictions. Like African American residents, Asian residents make up a relatively

small proportion of residents overall. Census tracts with 5.9 percent and more Asian residents are considered a concentration. There are 23 Census tracts with a concentration of Asian residents; these are located in Federal Heights (1), Westminster (8), Thornton (8) and Aurora (5) and Brighton (1). These tracts represent 108,692 total residents and 9,877 Asian residents.

**Figure II-12.**  
**Percent Asian Residents by Census Tract, Jurisdictions and Adams County, 2018**



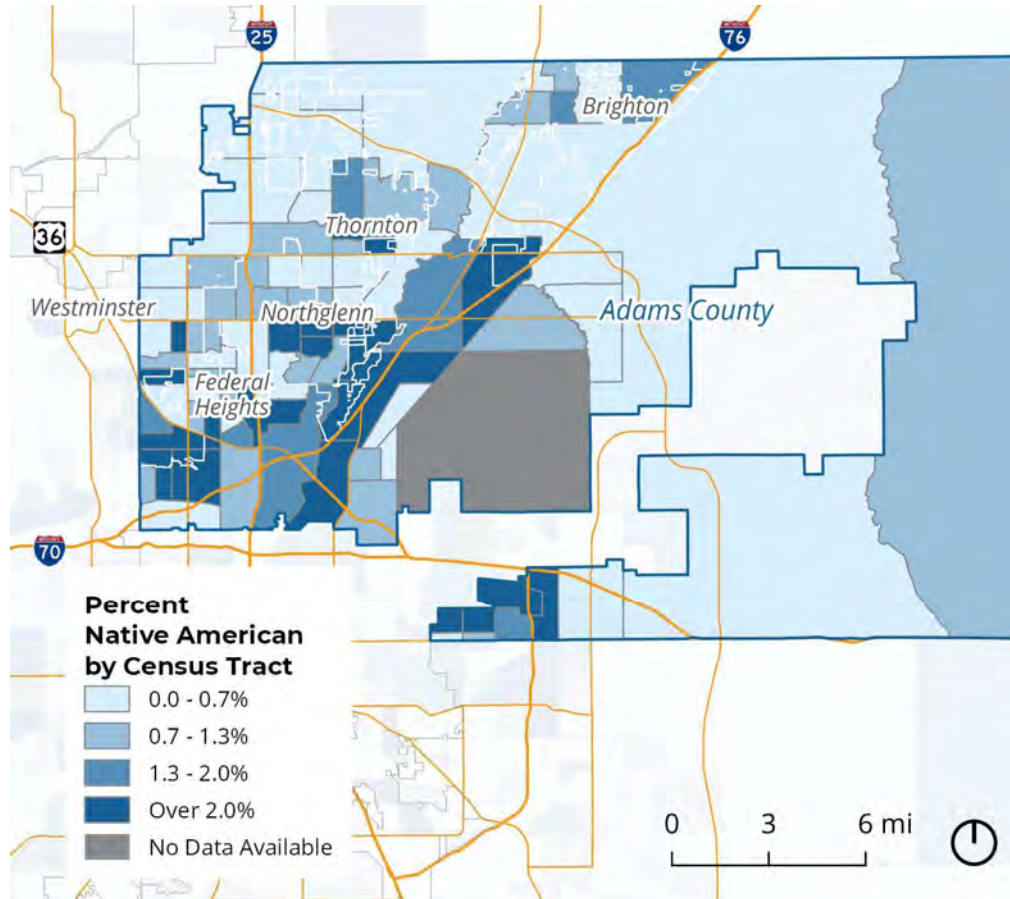
Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of Asian residents (3.9%)

Source: 2018 ACS 5 year estimates and Root Policy Research

Figure II-13 shows the percent of Native American residents by Census tract in Adams County and select jurisdictions. Census tracts with more than 2.0 percent Native American residents are considered a concentration. There are 22 such tracts in Adams County. These tracts represent 110,176 total residents and 3,483 Native American residents. The tracts with a concentration of Native American residents are located in the urbanized areas in the southwest area of Adams County including Aurora (4), Thornton (9), Westminster (6), and Commerce City (3).



**Figure II-13.**  
**Percent Native American Residents by Census Tract, Jurisdictions and**  
**Adams County, 2018**



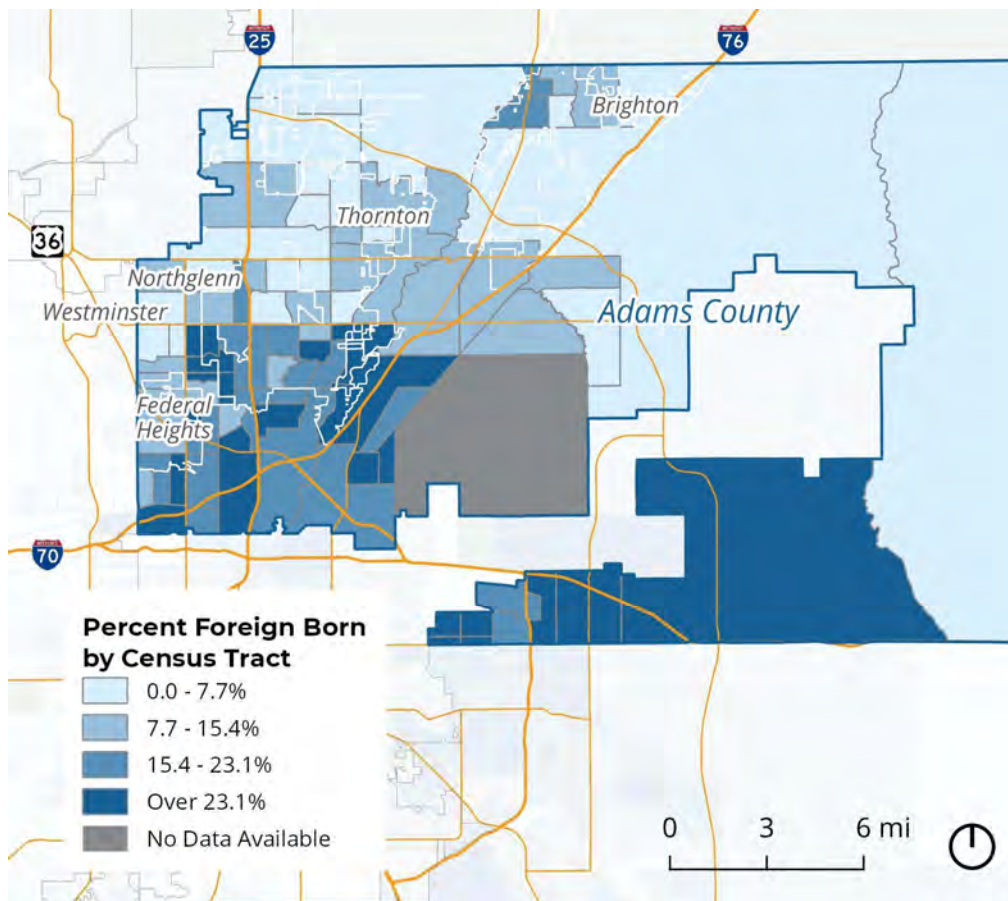
Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of Native American residents (1.3%)

Source: 2018 ACS 5 year estimates and Root Policy Research

**National origin and limited English proficiency (LEP).** Sixteen percent of the residents in Adams County—about 80,000—was born outside the U.S. Of these, 40 percent are naturalized citizens. The vast majority of foreign born residents countywide were born in Latin America (73%); 17 percent were born in Asia. The country of origin accounting for the most foreign born residents is Mexico, accounting for over 50,000 residents. This is followed by El Salvador with a much smaller 1,500 residents.

Figure II-14 shows the percent of foreign born residents by Census tract. Concentrations occur in Census tracts with more than 23.1 percent foreign born residents and are mostly found in the southwest and southeast areas of the county.

**Figure II-14.**  
**Percent Foreign Born by Census Tract, Jurisdictions and Adams County, 2018**



Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of Foreign Born residents (15.4%)

Source: 2018 ACS 5 year estimates and Root Policy Research.

As shown in Figure II-15, about 29 percent of the Adams County population over the age of five speaks a language other than English at home. Overall in the county, 12 percent of the

population is limited English proficiency, or LEP, persons—i.e., they speak English less than “very well” according to the Census LEP—with Spanish being the dominant language of those who are LEP. Spanish speakers account for about 24 percent of the population overall, with LEP Spanish speakers accounting for 10 percent of the county’s population.

**Figure II-15.**  
**Percent of Residents by Language and Proficiency, 2018**

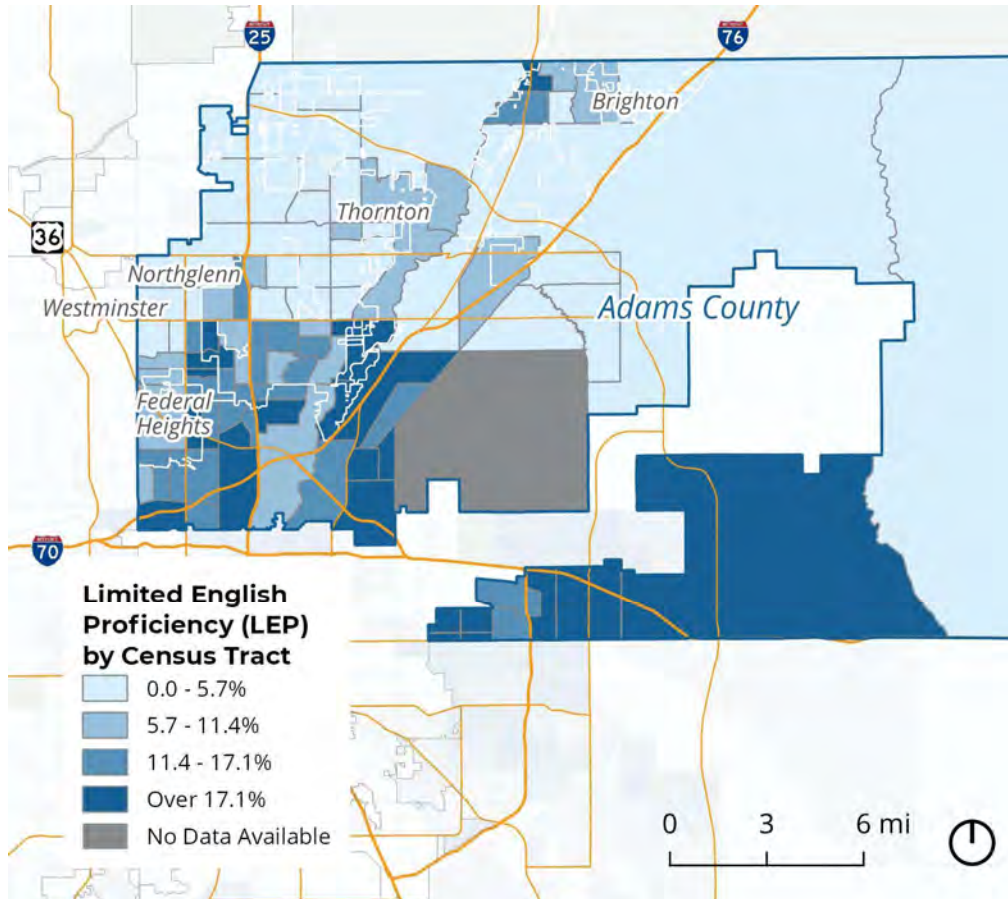
	Total in Language Group		Limited English Proficient	
	Number	Total Population	Number	Total Population
<b>Population</b>	475,762	100%		
<b>Speak language other than English at home</b>	137,201	28.8%	57,401	12.1%
<b>Spanish</b>	113,135	23.8%	47,148	9.9%
<b>Other Indo-European languages</b>	12,256	2.6%	4,594	1.0%
<b>Asian and Pacific Island languages</b>	8,380	1.8%	4,441	0.9%
<b>Other Languages</b>	3,430	0.7%	1,218	0.3%

Note: Population numbers refer to the population 5 years and over.

Source: 2018 ACS 1-year estimates.

Figure II-16 shows the percent of LEP residents by Census tract in Adams County and select jurisdictions. Concentrations overlap with foreign born residents.

**Figure II-16.**  
**Percent Limited English Proficiency (LEP) by Census Tract, Jurisdictions**  
**and Adams County, 2018**



Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of LEP residents (11.4%)

Source: 2018 ACS 5 year estimates and Root Policy Research.

## Income and Poverty

In Adams County, the median household income has increased by more than 20 percent between 2010 and 2018. The jurisdictions within the county with the largest income growth are Federal Heights and Northglenn; yet despite these increases, these cities have income levels below the county median. Other than Bennett, Brighton, Westminister, and Thornton had the lowest growth in median income between 2010 and 2018 and remain the highest income cities.



**Figure II-17.  
Median Household  
Income, 2010 and 2018**

Note: Income data for Bennett show a contraction of income since 2018; however, its population is small, and the margin of error is too large to make accurate assessments on income trends from these data.

Source:  
2010 and 2018 ACS 5-year estimates.

	2010	2018	Percent Change
Bennett	\$60,523	\$54,701	-9.6%
Brighton	\$65,788	\$72,185	9.7%
Federal Heights	\$32,197	\$40,205	24.9%
Northglenn	\$52,093	\$66,972	28.6%
Thornton	\$65,578	\$76,236	16.3%
Westminster	\$61,936	\$73,629	18.9%
Adams County	\$54,666	\$67,575	23.6%

In 2018, the proportion of Adams County residents living below the poverty level was 12 percent, a decrease of 2 percentage points from 2010. The decrease in countywide poverty is consistent with the regional and national recovery from the Great Recession. Federal Heights has the highest poverty rate of all cities, almost twice as high as the county's (22%). Bennett, Brighton, and Federal Heights have experienced an increase in poverty rates since 2010, while the rest of the jurisdictions have experienced slight decreases.

**Figure II-18.  
Poverty Rates and  
Change, 2010 and 2018**

Source:  
2010 and 2018 ACS 5-year estimates.

	2010	2018	Percentage Point Change	Variance from County
Bennett	4%	12%	8%	0.0%
Brighton	10%	11%	2%	-0.3%
Federal Heights	19%	22%	3%	10.2%
Northglenn	12%	11%	-2%	-0.7%
Thornton	10%	9%	-1%	-2.6%
Westminster	10%	8%	-2%	-3.6%
Adams County	14%	12%	-2%	

In every community, there are residents who, for a variety of reasons (debilitating diseases, some people with disabilities, and people who are elderly with infirmities) cannot generate household income through employment, are not capable of being gainfully employed. These residents generally require long-term public assistance. Income assistance—in the form of Old Age Pension (OAP), Aid to Needy Disabled (AND), Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Veterans Affairs (VA) benefits, Medicare or Medicaid, food stamps, and a “preference” for existing public housing and Section 8 vouchers—are the most realistic strategies for maintaining household income and limiting the effects of extreme poverty in these situations.

This reality—for gainfully employed residents, too—has become more transparent under the COVID-19 pandemic.

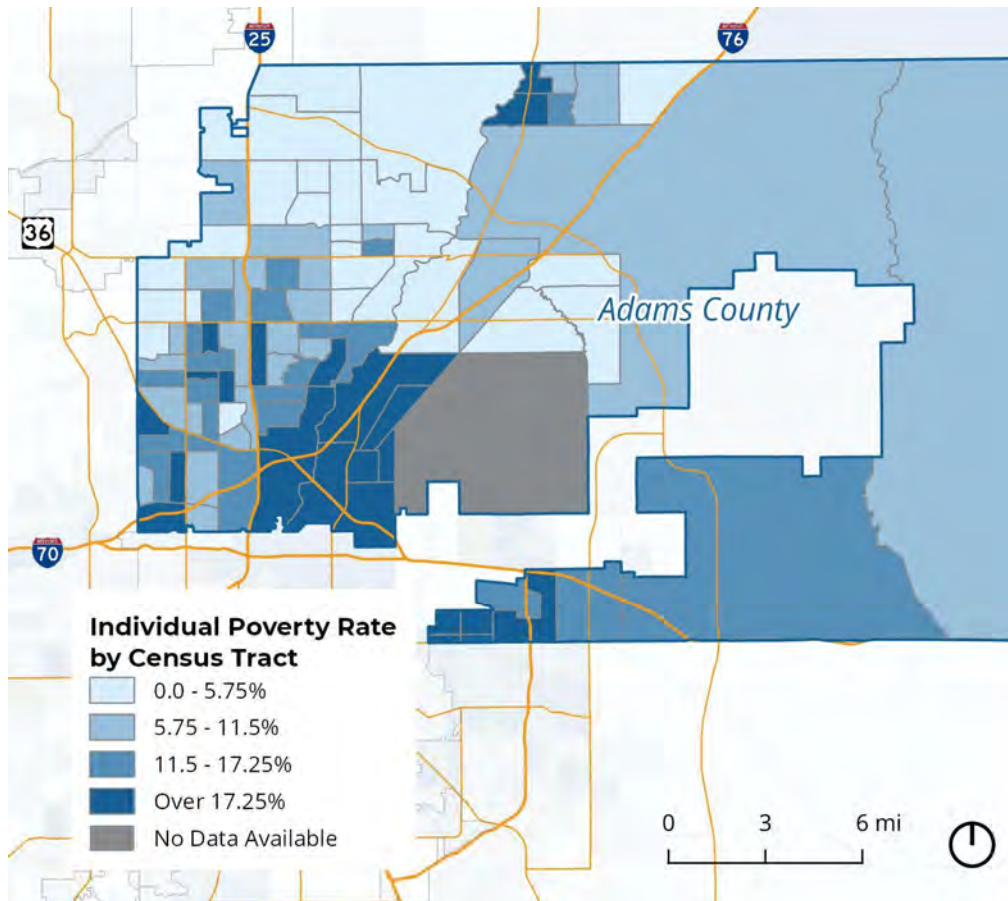
It is also important to draw a distinction between generational poverty (a child raised in poverty) and situational poverty (poverty related to job losses, significant illness, etc.). Generational poverty is usually defined as poverty lasting two generations or longer.

Residents who lost their jobs due to COVID-19 face situational poverty, as do those who cannot work for the reasons discussed above.

These very different circumstances require different approaches. For situational poverty, the solution is usually found in a temporary safety net (e.g., rent or mortgage assistance, shelter, childcare subsidies) and access to programs to help an individual or family regain self-sufficiency. Generational poverty, in contrast, is a more difficult situation to change. Families living in generational poverty need a broader and ongoing arrangement of supportive services.

Figure II-19 shows the percent of residents living in poverty by Census tract in Adams County and select jurisdictions. Census tracts with more than 17.5 percent of residents living in poverty are considered tracts with concentrated poverty. Poverty is most concentrated in the southwest areas of Adams County along I-70, I-25, and I-76 and west of Rocky Mountain Arsenal.

**Figure II-19.**  
**Individual Poverty Rate by Census Tract, Jurisdictions and Adams County, 2018**



Note: Breaks represent 50%, 100%, and 150% of the county wide proportion of individual residents living in poverty (11.5%)

Source: 2018 ACS 5 year estimates and Root Policy Research

Figure II-20 shows the poverty rates and median household income by race and ethnicity for the county. African Americans and persons of Hispanic descent have a median income that is around 75 percent of the median income of non-Hispanic White households.

Hispanic residents have lower incomes and a higher poverty rate which explains Federal Heights disproportionate poverty rates and lower income, as 60 percent of its population is Hispanic. The higher proportion of poverty in Federal Heights can be seen in figure II-19.

**Figure II-20.**  
**Poverty and Median Income,**  
**Adams County, 2018**

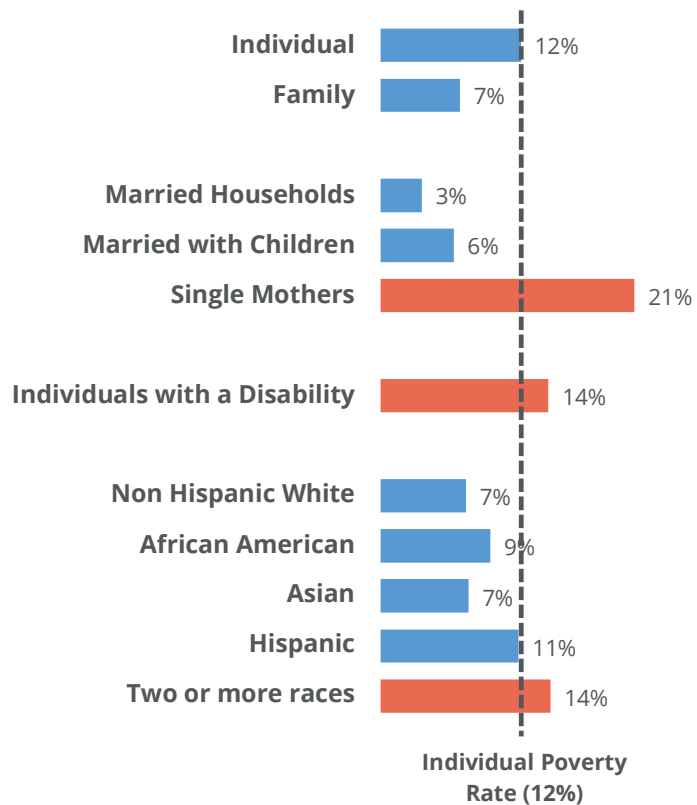
Source:  
 2018 ACS 1-year estimates.

Race/Ethnicity	Poverty Rate	Median Income
Non Hispanic White	7%	\$77,749
African American	9%	\$59,785
Asian	7%	\$71,869
Hispanic	11%	\$59,963
Two or more races	14%	\$76,500

Figure II-21 below shows the poverty rate for additional demographic groups. Demographic groups with a poverty rate that is higher than the individual poverty rate (12%) are highlighted with red. Single mothers, individuals with a disability, and residents that identify as two or more races have the highest rates of poverty in Adams County. Married households, non-Hispanic White, and Asian households have the lowest rates of poverty.

**Figure II-21.**  
**Poverty Rate by Familial**  
**Status, Disability Status,**  
**and Race/Ethnicity,**  
**Adams County, 2018**

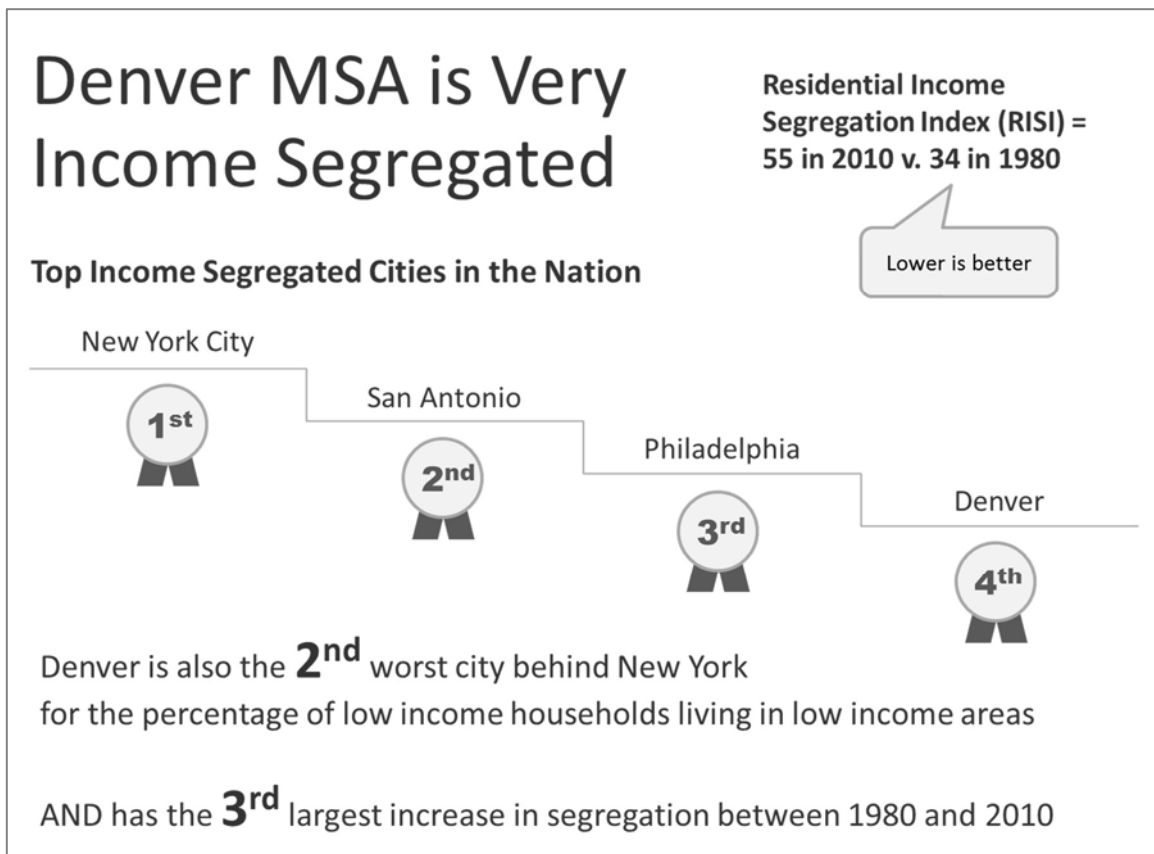
Source:  
 2018 ACS 1-year estimates, Root Policy  
 Research



**Economic segregation.** A 2013 study by the Pew Research Center, *The Rise of Residential Segregation by Income*, uses a Residential Income Segregation Index (RISI) to evaluate income segregation by metropolitan area. The index adds the share of low income residents who live in a majority low income Census tract to the share of upper income residents living in a majority upper income Census tract. Higher indices indicate higher levels of segregation.

The RISI for the Denver metropolitan statistical area (MSA) was 55 in 2010, up considerably from 34 in 1980, showing a large increase in income segregation over the past 30 years.

The report finds that the Denver MSA—in addition to New York, San Antonio and Philadelphia—lead the 30 largest metros in the share of lower income households residing in majority lower income tracts.<sup>16</sup> The Denver MSA is just *second to New York* in the share of low income households who live in a majority low income Census tract. The Denver MSA also had the third largest increase in low income household segregation between 1980 and 2010.



In contrast, the Denver MSA ranked 10th of 30 areas for the proportion of high income households living in high income Census tracts. This suggests that the region's income segregation challenges are more significant with low income residents.

<sup>16</sup> The Pew report uses the Census defined Denver-Aurora-Broomfield definition of MSA.

Communities with high levels of income segregation also tend to have low rates of upward mobility. Among the largest 100 metro areas, Denver ranks 40th for upward mobility of below-median income families.<sup>17</sup>

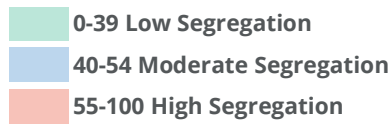
## Racial and Ethnic Segregation

This section examines racial and ethnic segregation in Adams County using a variety of indices commonly used to quantify segregation and isolation of different racial and ethnic groups. Overall, the indices show low to moderate segregation in the county.

**Dissimilarity index.** A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. The DI represents the percentage of a group’s population that would have to move for each area in the county to have the same percentage of that group as the county overall.

A “score” between 0 and 39 indicates low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

**Figure II-22.**  
**Dissimilarity Index,**  
**2010 and 2018**



Source:  
ACS 2010 and 2018 5-year  
estimates and Root Policy  
Research.

Comparison Groups	Adams County	
	2010	2018
African American/Non-Hispanic White	60	51
Asian/Non-Hispanic White	37	33
Hispanic/Non-Hispanic White	34	35
Minority/Non-Hispanic White	32	33

As shown in Figure II-22, Asian, Hispanic, and non-White residents overall are more evenly distributed (low segregation) than African Americans (moderate segregation). According to the resident survey conducted to support this study, African Americans face disproportionate housing needs and challenges compared to other racial and ethnic groups in Adams County. The DI has trended down since 2010 for African Americans, and Asians and has slightly increased for Hispanics and racial and ethnic minorities as a group.

It is important to note that the DI uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the

<sup>17</sup> <http://www.equality-of-opportunity.org/>.

distribution of non-Hispanic White residents. In most areas, this is a logical approach because non-Hispanic Whites are the majority of residents. However, this comparison is less relevant for Adams County, where non-Hispanic White residents are in the small minority.

**Isolation index.** Racial and ethnic minority populations are considered segregated if their distribution is arranged in a way that minimizes exposure to majority members. A basic measure of exposure is the isolation index, which measures the extent to which minority members are exposed to only one another. The Isolation Index is interpreted as the probability that a randomly drawn minority member shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

As shown in Figure II-23, the Isolation Index shows the non-White and Hispanic population in Adams County is generally isolated from non-Hispanic Whites. The average non-White or Hispanic resident in Adams County lives in a Census tract that is 56 percent minority, and the average Hispanic resident lives in a Census tract that is 49 percent Hispanic.

The average African American in Adams County lives in a Census tract that is 9 percent African American despite the 3 percent share countywide. The increase in the isolation index since 2010 for non-White and Hispanic residents also reflects that the share of these groups in the county has grown, while the share of the African American population has remained flat.

**Figure II-23.**  
**Isolation Index,**  
**2010 and 2018**

Source:  
ACS 2010 and 2018 5-year  
estimates and Root Policy  
Research.

Comparison Groups	Adams County	
	2010	2018
African American/Non-Hispanic White	11	9
Asian/Non-Hispanic White	7	7
Hispanic/Non-Hispanic White	47	49
Minority/Non-Hispanic White	53	56

**Delta index.** Another measure of segregation is evaluated by the relative amount of physical space that non-White and Hispanic residents occupy. Such residents can be spatially concentrated if they occupy significantly less space than majority members. A common measure of concentration is the Delta Index. The Delta Index calculates the portion of minority members in areas with above average density. It can be interpreted as the proportion of a minority population that would have to move across areas in order to achieve a uniform density of minority members across all units, it ranges from 0 to 100 and higher values tend to indicate higher levels of spatial concentration.

Figure II-24 below, shows that Asians and African Americans are the most concentrated minority groups in Adams County. These minority residents live in areas with significantly

higher densities than non-Hispanic White residents. The Delta Index has trended down since 2010 for the county overall and for all minority groups.

**Figure II-24.  
Delta Index,  
2010 and  
2018**

Source:  
ACS 2010 and 2018  
5-year estimates and  
Root Policy Research.

Comparison Groups	Adams County	
	2010	2018
African American/Non-Hispanic White	61	53
Asian/Non-Hispanic White	58	54
Hispanic/Non-Hispanic White	53	49
Minority/Non-Hispanic White	51	48

## Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

HUD has developed a framework to examine economic opportunity at the neighborhood level, with a focus on racial and ethnic minorities. That focus is related to the history racial and ethnic segregation, which, as discussed in the beginning of this section, often limited economic opportunity.

“Racially or ethnically concentrated areas of poverty,” also known as R/ECAPs, are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD’s definition of an R/ECAP is:

- A Census tract that has a non-white population of 50 percent or more (majority-minority), or for non-urban areas (those outside of “core based statistical areas”), 20 percent, and
- A Census tract where the poverty rate is at least either 40 percent or three times the average tract poverty rate for the metropolitan area, whichever is lower.

For this study, the poverty threshold used was three times the county poverty rate—or 34.5 percent.

**Why RECAPs matter.** The 40 percent poverty threshold used in the R/ECAP definition is based on research identifying this to be the point at which an area becomes socially and economically dysfunctional. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.<sup>18</sup>

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<sup>18</sup> The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline.” In Nicolas P. Retsinas and Eric S. Belsky, eds., *Revisiting Rental Housing: Policies, Programs, and Priorities*. Washington, DC: Brookings Institution, 116–9.

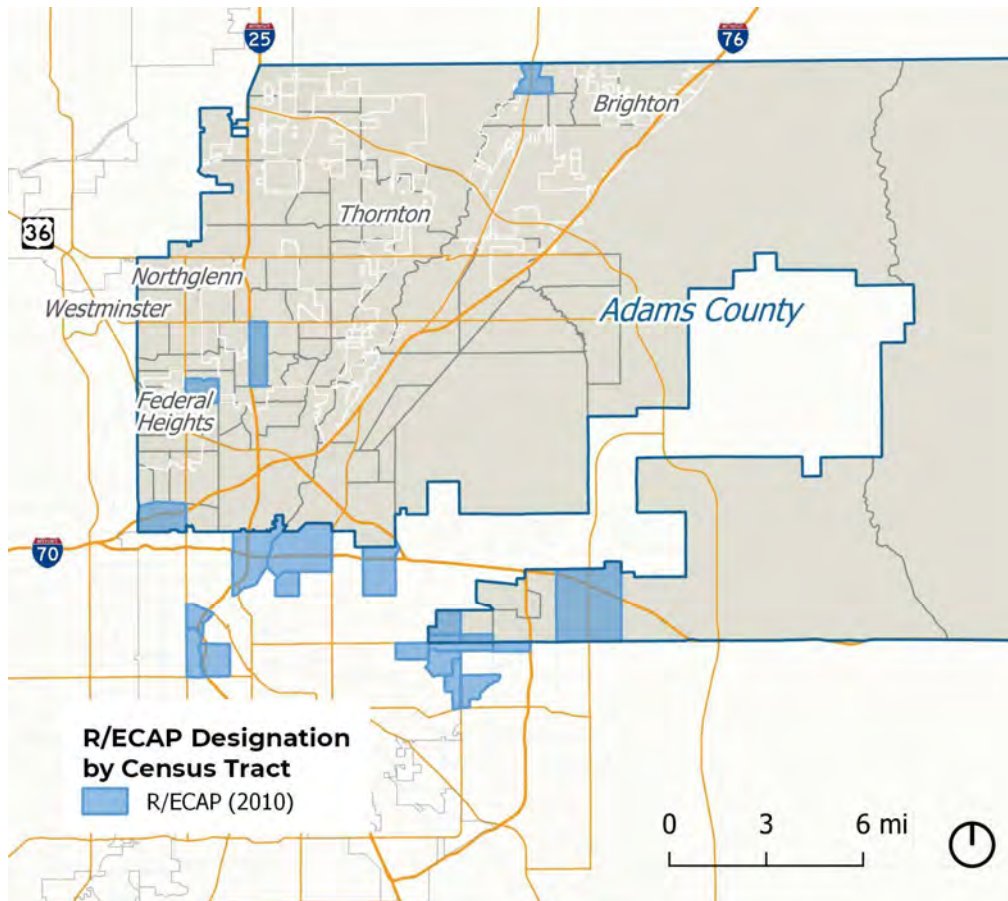


Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (e.g., limited non-English information and materials), R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

It is very important to note that R/ECAPs are not areas of focus because of racial and ethnic concentrations alone. Many R/ECAPs, while not economically wealthy, are rich in culture, diversity, and community. R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity.

**2010 R/ECAPs.** An analysis of 2010 Census data found that the Metro Denver region had 37 R/ECAPs. Of these, the majority were in Denver County followed by Adams County (7 R/ECAPs), Arapahoe County (8), and Boulder County (1). Together, these R/ECAPs represented 5 percent of Census tracts in the region. About 150,000 people lived in R/ECAP neighborhoods in 2010—or 5 percent of region’s population. Figure II-25 shows the distribution of R/ECAPs in and adjacent to Adams County as of 2010.

**Figure II-25.**  
**Racially or Ethnically Concentrated Area of Poverty (R/ECAP) by Census Tract, Jurisdictions and Adams County, 2010**



Source: AFFH Raw Data

**R/ECAP trends.** Since 2010, the number of R/ECAPs in the metro region has dropped significantly from 37 R/ECAPs in 2010 to two R/ECAPs in 2018. Both R/ECAP designated Census tracts in 2018 were in the City and County of Denver.

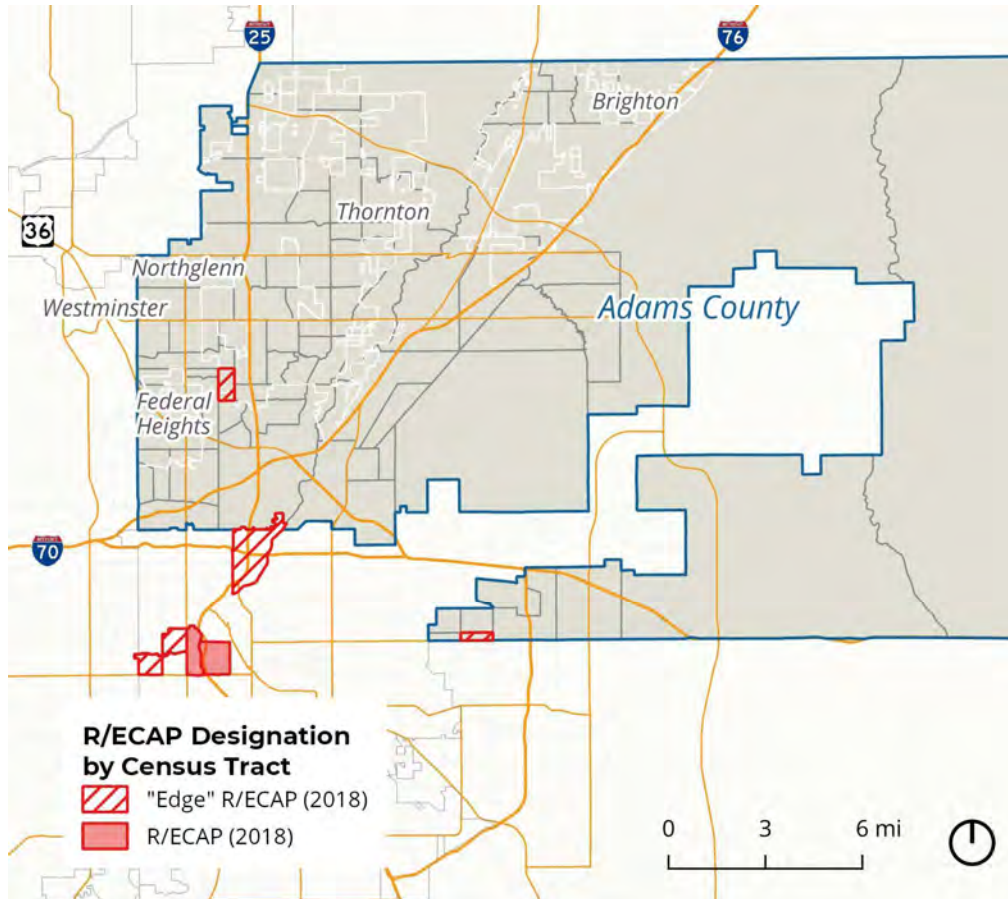
Based on the definition of R/ECAPs above, there were no R/ECAPs in Adams County 2018. This is down from seven in 2010.

**Reason for the decline in R/ECAPs.** The decline in R/ECAPs in Adams County was entirely due to lower poverty rates. Of the seven tracts that were R/ECAPs in 2010, all saw a significant decline in poverty between 2010 and 2018: on average, the poverty rate dropped by 18 percentage points. Some of this was due to redevelopment (e.g., Stanley Marketplace in Aurora, downtown Brighton). None of the seven tracts experienced significant declines in the minority populations—on average the minority proportion did not change. Two of the tracts saw increases in the proportion of minority residents.

**Edge R/ECAPs.** Some Census tracts may not meet the R/ECAP criteria, yet they are on the margin to qualifying—we call these “Edge” R/ECAPs. These are defined as Census tracts with more than 50 percent minority residents and a poverty threshold of 80 percent of the R/ECAP threshold—in this case, 27.6 percent.

As revealed in map in Figure II-26, there are six Edge R/ECAPs in the metro area, two in Adams County and four in the City and County of Denver. One of the Edge R/ECAPs in Adams County (Census Tract 39.18) is shared between Federal Heights and Thornton, east of Pecos St between W. 84<sup>th</sup> Ave. and W. Thornton Pkwy and housed 6,562 residents. This Census tract includes the Woodland Hills mobile home park on the Thornton side. The other Edge R/ECAP is in Aurora north of E. Colfax Ave between Havana St and Peoria St (Census Tract 78.02) and has 4,664 residents.

**Figure II-26.**  
**Racially or Ethnically Concentrated Area of Poverty (R/ECAP) by Census Tract, Jurisdictions and Adams County, 2018**



Source: 2018 ACS 5 year estimates and Root Policy Research

**Characteristic of Edge R/ECAPs.** More than 11,000 total Adams County residents lived in Edge R/ECAPs in 2018. Nearly two out of three (64%) were Hispanic residents; 23 percent identified as non-Hispanic White residents; 16 percent identified as “Other” race residents; and 8.3 percent were Black residents. The overall poverty rate among Adams County residents living in Edge R/ECAPs was 34 percent compared to the countywide, individual poverty rate of 12 percent.

The Edge R/ECAP in Aurora (Census Tract 78.02) was more diverse than the other Adams County Edge R/ECAP, with 19 percent of residents identifying as Black, 31 percent identifying as an “Other” race, and 57 percent identifying as Hispanic. Among the residents of the Edge R/ECAP shared by Federal Heights and Thornton (Census Tract 39.18), 68 percent identified as Hispanic and 29 percent identified as non-Hispanic White.

**SECTION IV.**

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ACCESS TO OPPORTUNITY

## SECTION IV.

# Access to Opportunity

This section examines Access to Opportunity in education, employment, and transportation—the opportunity areas identified by stakeholders and residents as being the most challenging in the jurisdictions covered in this AI. The analysis focuses on disparities in access to opportunity for persons living in poverty and protected classes. This section draws from data and maps provided by HUD, independent research conducted to support the AI, and findings from the community engagement process.

### Primary Findings

Analysis in this section points to gaps in access to opportunity in:

- **Education.** Hispanic and African American students tend to have lower high school graduation rates, and lower academic achievement levels than non-Hispanic White students. In most school districts, the students with the lowest graduation rates are students who have a disability and students experiencing homelessness.
- **Employment outcomes.** Education gaps directly translate into employment gaps, particularly for the Hispanic population. Hispanics have some of the lowest shares of college graduates across jurisdictions: while the share of college graduates across the county is 22 percent, it is only 9 percent for Hispanics. The share of college graduates is higher for African Americans; however, they have the highest unemployment rate in the county.
- **Broadband access.** While 95 percent of households with income above \$75,000 have an internet subscription, 85 percent of households earning between \$20,000 and \$75,000, and only 68 percent of households earning below \$20,000 have an internet subscription.
- **Access to transportation.** While survey results indicate that generally residents are satisfied with their transportation situation, the underlying access to transit stops is limited—particularly with public transportation users.
- **Access to healthy food.** Twenty tracts in the county are identified as food deserts. One in four USDA food deserts in the county are Census tracts with a concentration (greater than 1.5 times the county proportion) of African American residents and 35 percent are Census tracts with a concentration of Hispanic residents. The average poverty rate in a food desert is 18 percent compared to 10 percent in tracts not designated as a food desert.

## Initial Opportunity Indicators

To facilitate the Assess to Opportunity analysis, HUD provides “opportunity indices” that allow comparison of data indicators by race and ethnicity, for households below and above the poverty line, among jurisdictions, and across regions.

The HUD approach—specifically the following six indices in the tables—were the starting point for this Access to Opportunity analysis.

*To interpret these indices, use the following rule: a higher number is always a better outcome. The indices should be thought of as an “opportunity score”, rather than a percentage.*

The indices include the:

- **Low poverty index.** This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.
- **School proficiency index.** This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4<sup>th</sup> grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and high schools draw from larger boundaries and, especially in high school, have more transportation options.
- **Labor market engagement index.** This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.
- **Jobs proximity index.** The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.
- **Transit index.** The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.
- **Low cost transportation index.** This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

**Low poverty index.** Figures IV-1a and IV-1b present the values of the low poverty index for each jurisdiction by race and ethnicity. The panel on the top shows the index for the total community population, while the panel below is restricted to residents with incomes below the poverty level. As shown, access to low poverty neighborhoods varies by



race and ethnicity in all communities. The disparity in access is most striking in the City of Thornton, where non-Hispanic White and Asian residents are around 30 percent more likely to live in low poverty neighborhoods than Hispanic households. Disparities by race and ethnicity persist and, in the case of Thornton and Westminster, widen, even when the population is limited to only those households below the poverty line. This means that, in Thornton, for example, Asian residents in poverty are more likely to live in low poverty neighborhoods than all other racial and ethnic groups.

**Figure IV-1a.**  
**Low Poverty Index, Total Population**

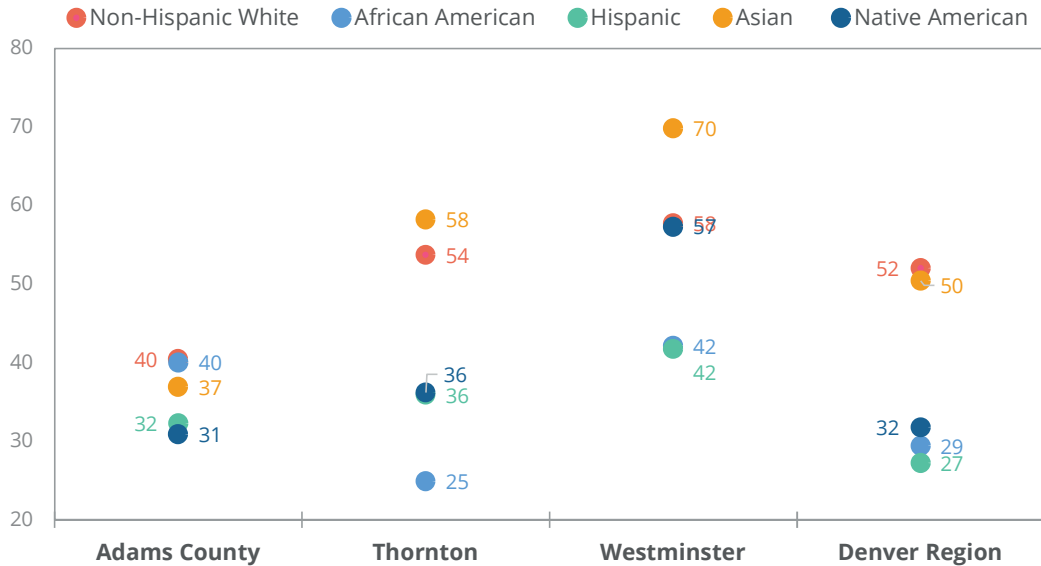


Note: Higher numbers indicate greater access to low poverty neighborhoods.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

**Figure IV-1b.**

## Low Poverty Index, Population Below the Poverty Line



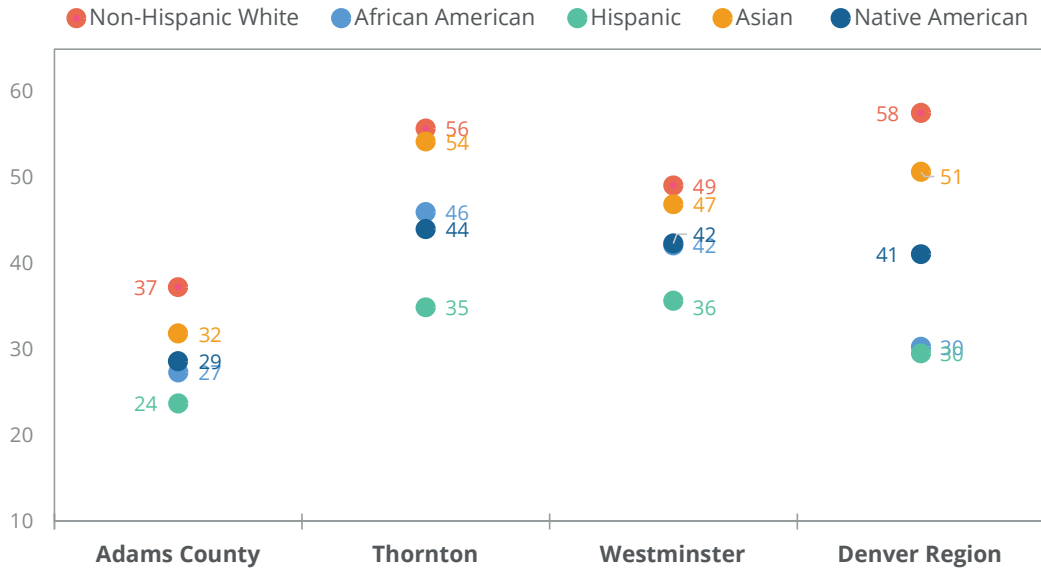
Note: Higher numbers indicate greater access to low poverty neighborhoods.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

**School proficiency index.** Figures IV-2a and IV-2b present the values of the school proficiency index for each jurisdiction by race and ethnicity. There are disparities in access to proficient schools by race and ethnicity, and the difference in access varies by community. On average, Adams County residents are somewhat less likely to have access to proficient schools, but differences by race or ethnicity are less pronounced than in the Denver region overall. Asian and non-Hispanic White students have higher access to proficient schools. African Americans living under the poverty line have higher access to proficient schools in Adams County overall than other racial/ethnic groups. In Thornton and Westminster, Asian and non-Hispanic White residents living in poverty have significantly higher access to proficient schools than Hispanics, African Americans, and Native Americans.

**Figure IV-2a.**

### School Proficiency Index, Total Population



Note: Higher scores indicate greater likelihood of access to proficient schools.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.

### Figure IV-2b. School Proficiency Index, Population Below the Poverty Line

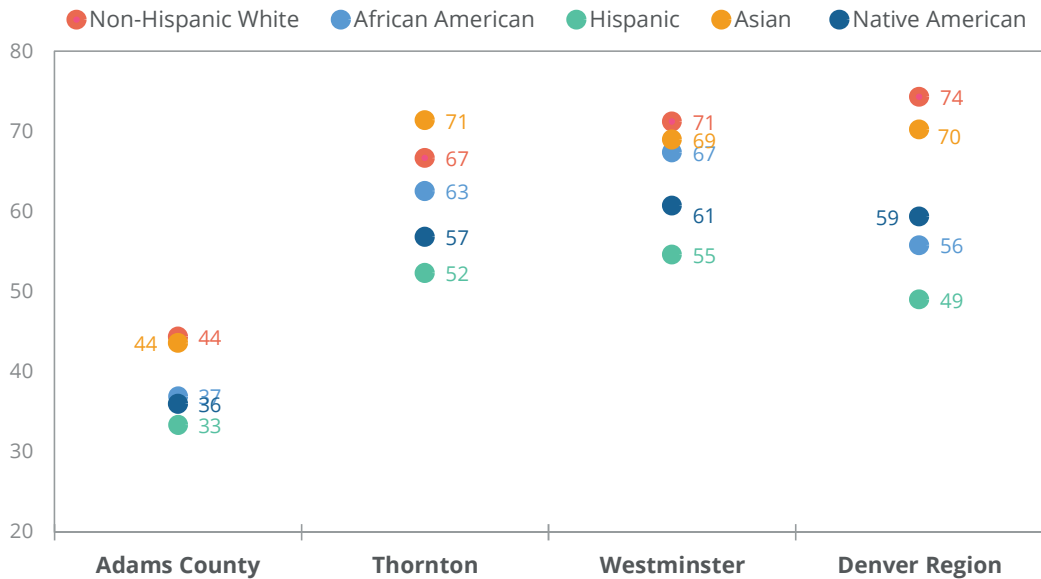


Note: Higher scores indicate greater likelihood of access to proficient schools.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.

**Labor market engagement index.** Figures IV-3a and IV-3b present the values of the labor market engagement index for each jurisdiction by race and ethnicity. Adams County residents' likelihood of labor engagement is relatively low and disparities by race or ethnicity are smaller than Thornton's and Westminster's. Among the total population, Hispanics, Native Americans, and African Americans have a lower likelihood of labor market engagement. Among the population below the poverty line, the trend is similar expect for African Americans under poverty who have a higher labor market engagement than non-Hispanic Whites under poverty. Although Native Americans under poverty in Westminster have the highest labor market engagement likelihood among racial and ethnic groups, their population is too small to measure meaningful differences.

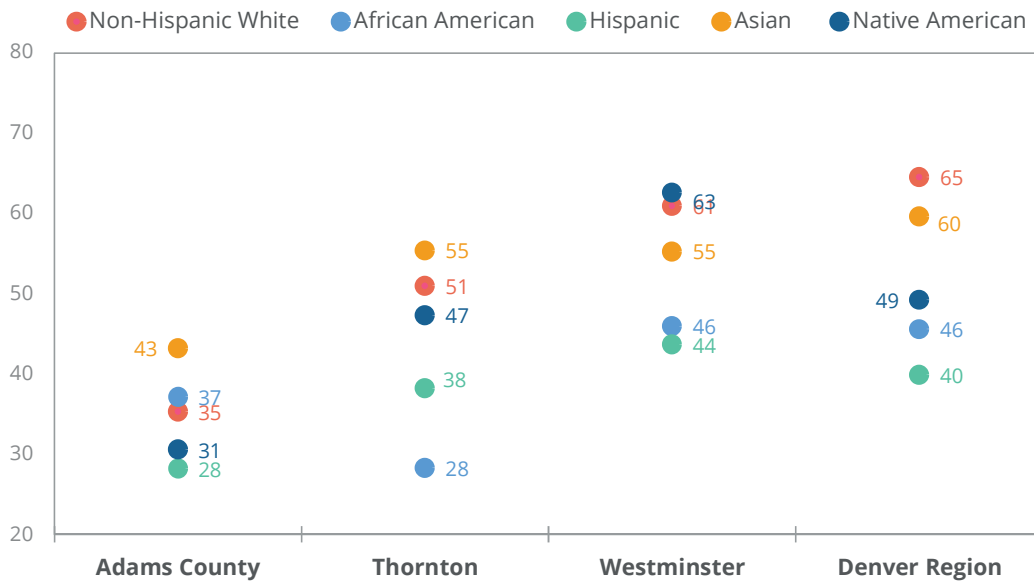
**Figure IV-3a.**  
**Labor Market Engagement Index, Total Population**



Note: Higher numbers indicate higher levels of labor market engagement.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index.

**Figure IV-3b.**  
**Labor Market Engagement Index, Population Below the Poverty Line**

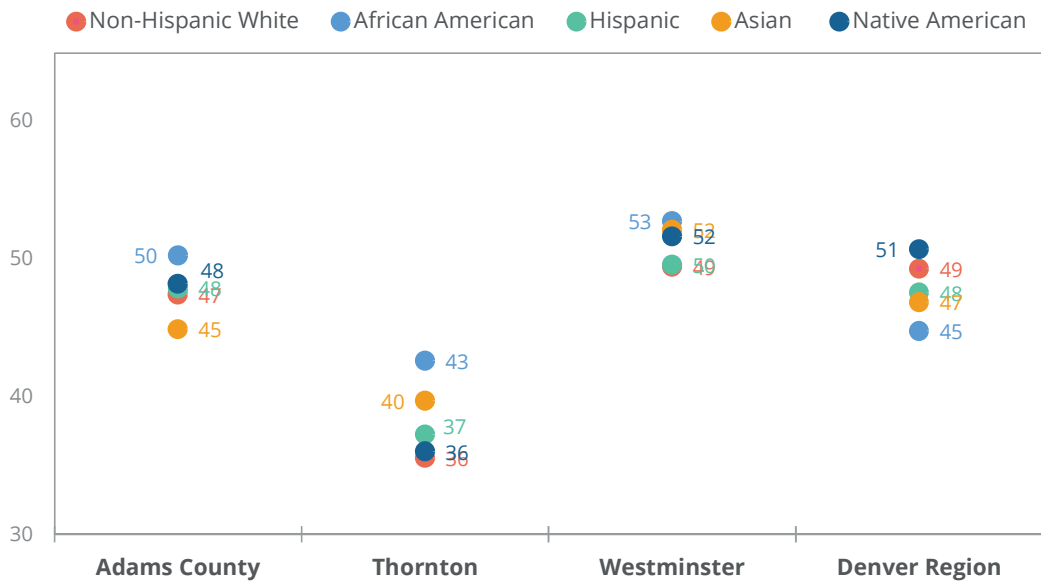


Note: Higher numbers indicate higher levels of labor market engagement.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index

**Job proximity index.** Figures IV-4a and IV-4b present the values of the job proximity index for each jurisdiction by race and ethnicity. The odds of living near major employment centers is fairly similar for residents of Adams County, regardless of race or ethnicity. Thornton residents overall are less likely to have access to major employment centers than other residents, and the gaps in access by race and ethnicity in Thornton increase for the population below the poverty line for all but African American and Native American residents. The Denver region overall does a better job of providing equal access to jobs for people in poverty than Adams County.

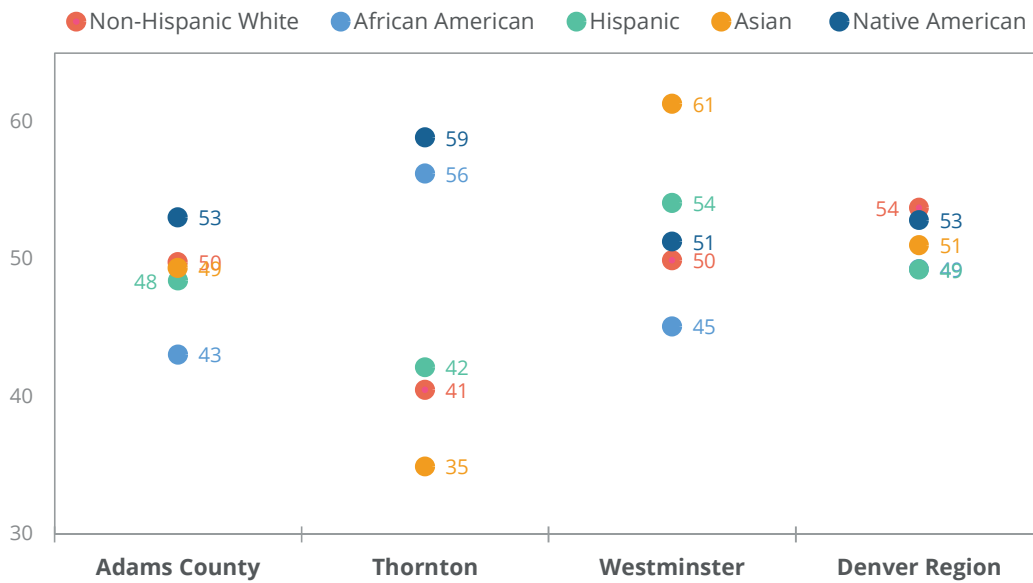
**Figure IV-4a.**  
**Job Proximity Index, Total Population**



Note: Higher numbers indicate better access to jobs.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.

**Figure IV-4b.**  
**Job Proximity Index, Population Below the Poverty Line**



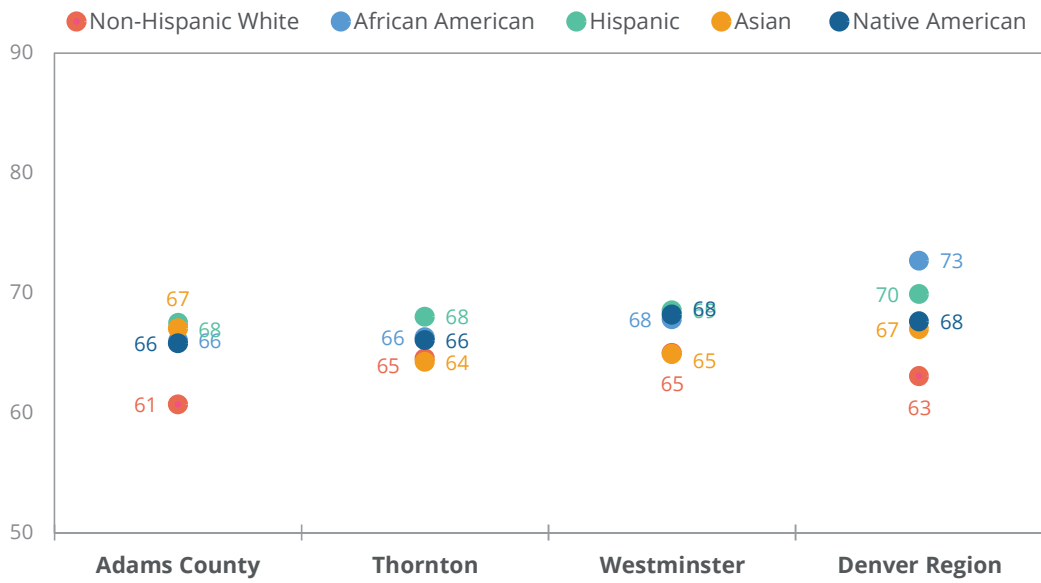
Note: Higher numbers indicate better access to jobs.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.

**Transit index.** Figures IV-5a and IV-5b present the values of the transit index for each jurisdiction by race and ethnicity. The likelihood of transit use is similar across jurisdictions and there are small differences by race or ethnicity within the jurisdictions. Compared to the Denver region overall, Adams County, Thornton, and Westminster provide better equity in transit access.

When examined for residents in poverty, the transit index values increase somewhat and there are no meaningful differences by race or ethnicity in Adams County overall. African Americans in Thornton have a higher likelihood of transit use than other racial groups and other jurisdictions. Asians in Westminster have a lower likelihood of transit use than other racial groups and other jurisdictions.

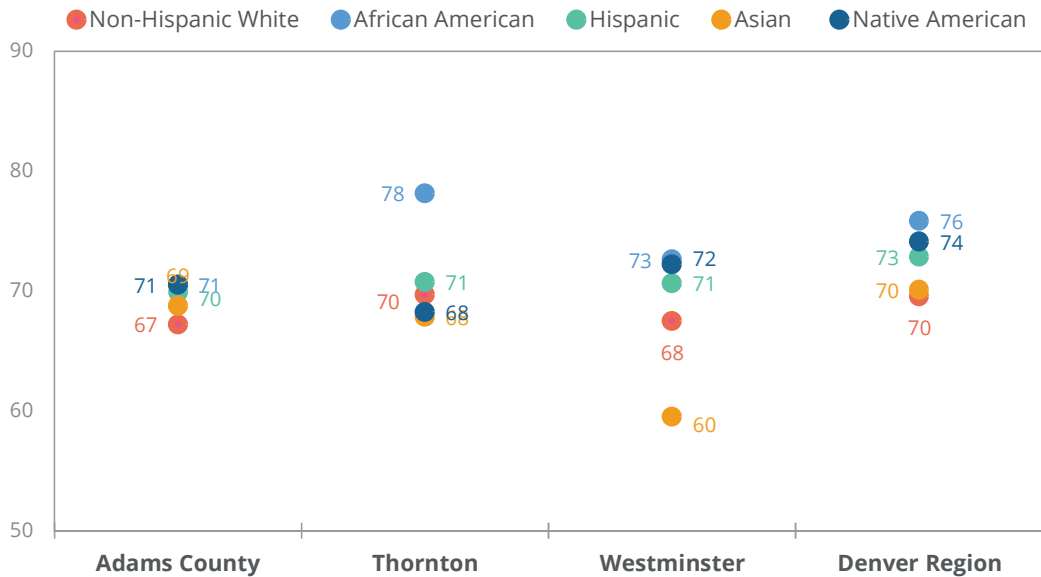
**Figure IV-5a.**  
**Transit Index, Total Population**



Note: Higher numbers indicate better access to transit.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.

**Figure IV-5b.**  
**Transit Index, Population Below the Poverty Line**



Note: Higher numbers indicate better access to transit.

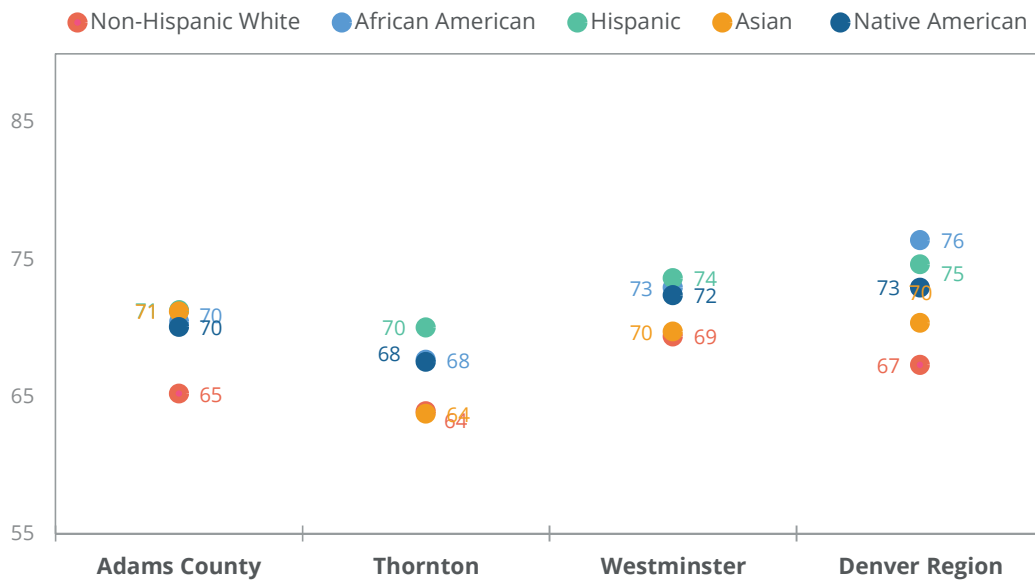
Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.



**Low cost transportation index.** Figures IV-6a and 6b present the values of the low cost transportation index for each jurisdiction by race and ethnicity. Low cost transportation index scores for the population overall do not vary significantly by jurisdiction and there are slight differences by race or ethnicity.

When examined through the lens of poverty, scores by race and ethnicity in Adams County overall do not vary significantly. There is more variation in Thornton and Westminster. African Americans in Thornton and Westminster have a higher likelihood of accessing low cost transportation and Asians in Westminster have a significantly lower likelihood of accessing low cost transportation compared to other residents in poverty.

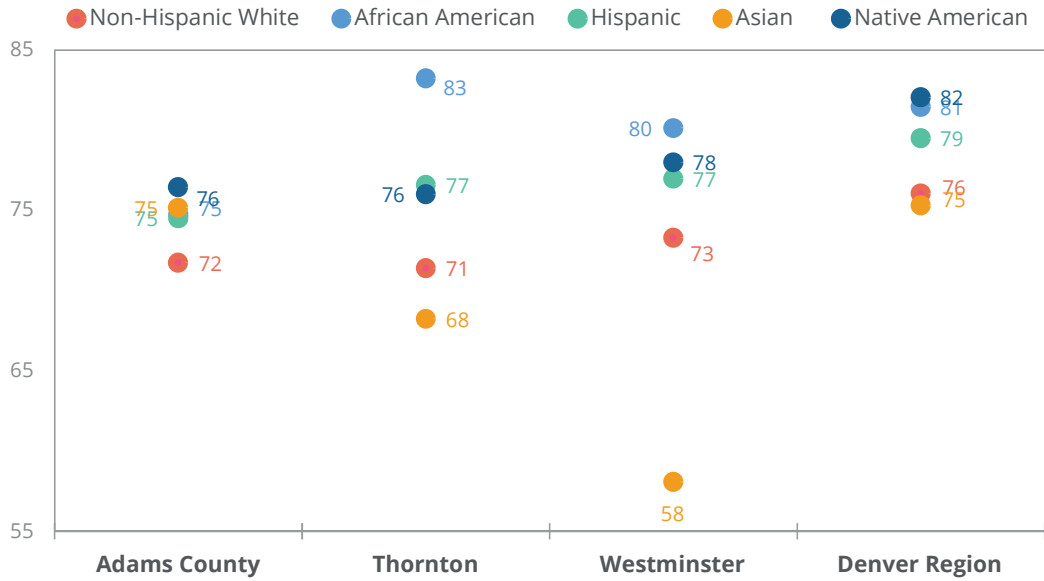
**Figure IV-6a.**  
**Low Cost Transportation Index, Total Population**



Note: Higher numbers indicate access to lower cost transportation.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Cost Transportation Index.

**Figure IV-6b.**  
**Low Cost Transportation Index, Population Below the Poverty Line**



Note: Higher numbers indicate access to lower cost transportation.

Source: Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Cost Transportation Index.

## Access to Quality Education

As mentioned above, the HUD school proficiency index is based on state math and reading tests administered to 4th graders. Neighborhoods are “scored” based on proficiency ratings of up to three elementary schools with a 1.5 mile boundary; aggregate scores determine the city’s or region’s overall score. This index is used as a starting point for examining access to education.

The HUD-provided index does not fully measure school quality for a number of reasons, some of which are related to the unique educational environment in Colorado: open choice, large numbers of charter and magnet schools, and limitations on district- and publicly provided transportation.

As such, this section also incorporates recent research on school quality and the drivers of educational inequities. Colorado is fortunate to have a number of organizations that specialize in researching and advising policymakers about K-12 education. Their work and the outcomes of children attending public schools is discussed throughout this section.

**Disparities in access to K-12 schools.** The State of Colorado’s Public School of Choice Law<sup>1</sup> allows children to attend school outside of their district. This process began in the 1994-95 school year, around the time court mandated busing in Denver Public Schools (DPS) stopped. School districts have flexibility in how they implement the choice process; however, they must prioritize applicants enrolled in turnaround schools over those who are not.

In general, while open choice affords more opportunity to attend quality schools, barriers can be created by:

- Lack of open choice spots in high demand schools.
- Affordable housing near quality schools is very limited, which can lead to both travel and cultural barriers to access.
- Transportation challenges: Low income families have very few options for getting their children to quality schools due to conflicts with work schedules, bus schedules that don’t align with school schedules (and limit participation in sports and other activities), expense of transportation, and lack of public transportation discounts for low income kids.

Figure IV-7 below shows total enrollment and distribution by race and ethnicity for the twelve school districts that comprise Adams County. The largest school districts are District 12, 28J, and 27J. The districts with the largest share of Hispanic students are District 14

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<sup>1</sup> [https://www.cde.state.co.us/sites/default/files/documents/choice/download/openenrollment\\_2009.pdf](https://www.cde.state.co.us/sites/default/files/documents/choice/download/openenrollment_2009.pdf)

(86%) and Westminster (77%). The district with the largest share of African American students is District 28J (18%), and the districts with the largest share of Asian students are District 12 and 28J (5% each). Since the 2015-2016 school year, the districts overall saw a decrease in enrollment of 1,700 students (combined).

**Figure IV-7.**  
**Total Enrollment by School District and Race/Ethnicity, 2018-2019**

School District	Total Enrollment	Distribution					
		Asian	African American	Hispanic	Non-Hispanic White	Two or More Races	Other Race
District 1 (Mapleton)	8,449	2%	2%	64%	28%	4%	1%
District 12 Five Star Schools	38,040	5%	2%	41%	48%	3%	1%
District 14 (Commerce City)	6,507	0%	2%	86%	10%	1%	1%
District 26J (Deer Trail)	184	1%	0%	28%	67%	3%	1%
District 27J (Brighton)	18,026	3%	2%	46%	46%	3%	1%
District 28J (Aurora)	36,887	5%	18%	55%	15%	5%	1%
District 29J (Bennett)	1,027	0%	1%	30%	64%	5%	1%
District 31J (Strasburg)	983	1%	1%	20%	75%	2%	1%
District 32J (Byers)	2,867	1%	5%	26%	65%	2%	2%
District RE3J (Keenesburg)	2,380	1%	1%	43%	53%	2%	0%
District RE-50J (Wiggins)	649	1%	0%	24%	65%	3%	6%
Westminster Public Schools	8,590	4%	1%	77%	15%	2%	1%

Note: K-12 Enrollment.

Source: Colorado Department of Education.

Children eligible for free and reduced lunch (FRL) is an economic indicator of risk that is used by educational departments to identify at-risk youth and target educational reform programs. Similar to the federal poverty threshold, the FRL threshold is fixed and does not vary by state or jurisdiction. Currently, children are eligible to receive free lunches if their families earn less than 130 percent of the federal poverty threshold and reduced lunch prices if earning between 130 and 185 of the poverty threshold.<sup>2</sup> This translates into income levels of roughly \$33,500 for free lunch eligibility and \$33,500 to \$47,600 for reduced lunch eligibility, both for a family of four.<sup>3</sup>

Figure IV-8 below shows the share of students who qualify for free and reduced lunch (FRL) by school district for the academic years 2015-2016 and 2018-2019:

- The districts with the highest shares of FRL students are District 14 in Commerce City (85%) and Westminster (80%), and
- Most districts have seen a reduction in the share of FRL students—the most dramatic in Byers— except for the districts in Aurora, Strasburg, and Keenesburg.

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<sup>2</sup> [govinfo.gov/content/pkg/FR-2019-03-20/pdf/2019-05183.pdf](https://govinfo.gov/content/pkg/FR-2019-03-20/pdf/2019-05183.pdf)

<sup>3</sup> Paul Tough, in his book “How Children Succeed,” argues that FRL is a weak measure of children in need because of the wide eligibility income range, an argument that could be applied to many definitions of low income and socioeconomic status. Children living in families earning \$10,000, for example, likely have much greater needs and potentially higher risks of academic failure than those living in households at the higher end of the threshold (\$44,000). These higher risk factors, according to Tough, include no adult in the household who is consistently employed, mental health, substance abuse in the household, and potential child abuse and neglect.

Tough further argues that children living in high poverty households also have psychological challenges, many related to poor parenting, that make the learning environment very challenging. The experience of stress and trauma as a child can lead to poor executive functioning, difficulty handling stressful situations, poor concentration, difficulty following directions, and social impairment. These children, therefore, require different interventions and reforms than those at the “middle class” end of the FRL spectrum.

**Figure IV-8.**  
**Proportion of K-12 Students Qualifying for Free and Reduced Lunch (FRL),**  
**2015-2016 and 2018-2019**

School District	2015-2016	2018-2019	Percentage Point Change
District 1 (Mapleton)	62%	58%	-4%
District 12 Five Star Schools	39%	38%	-2%
District 14 (Commerce City)	85%	85%	0%
District 26J (Deer Trail)	48%	46%	-2%
District 27J (Brighton)	36%	35%	-2%
District 28J (Aurora)	67%	68%	1%
District 29J (Bennett)	30%	30%	-1%
District 31J (Strasburg)	23%	27%	4%
District 32J (Byers)	42%	29%	-13%
District RE3J (Keenesburg)	26%	35%	9%
District RE-50J (Wiggins)	46%	38%	-8%
Westminster Public Schools	83%	80%	-3%

Source: Colorado Department of Education.

Figure IV-9 below shows the share of students who are English language learners (ELL) by school district for the academic years 2015-2016 and 2018-2019.

- The districts with the highest shares are District 14 in Commerce City (56%), Aurora (47%), and Westminster (43%).
- Most districts have seen a reduction in the share of ELL students, except for districts in Deer Trail, Bennett, and Strasburg.

**Figure IV-9.**  
**Proportion of K-12 English Language Learners (ELL), 2015-2016 and 2018-2019**

School District	2015-2016	2018-2019	Percentage Point Change
District 1 (Mapleton)	35%	33%	-2%
District 12 Five Star Schools	24%	22%	-2%
District 14 (Commerce City)	58%	56%	-2%
District 26J (Deer Trail)	11%	16%	6%
District 27J (Brighton)	18%	16%	-2%
District 28J (Aurora)	51%	47%	-3%
District 29J (Bennett)	11%	14%	3%
District 31J (Strasburg)	5%	8%	3%
District 32J (Byers)	28%	13%	-15%
District RE3J (Keenesburg)	50%	20%	-29%
District RE-50J (Wiggins)	19%	13%	-6%
Westminster Public Schools	50%	43%	-7%

Source: Colorado Department of Education.

**Educational gaps.** Providing access to high quality schools—as well as programming within schools to prepare students for moderate- and high-paying jobs—are key aspects of improving education outcomes of low income children.

Figure IV-10 below shows the four-year high school graduation rate for school districts with more than a total of 1,000 enrolled students in the academic year. Disparities in graduation rates are apparent across school districts, as well as within. District 29J in Bennett has the highest graduation rate of 88 percent while District 32J in Byers has the lowest at 59 percent.

Overall, although Hispanic student graduation rates are lower than non-Hispanic White rates, the differences are modest. This is less true for African American students.

Notable differences among children of different races and ethnicities include:

- The graduation rate in Commerce City is very low for African American students at just 36 percent;
- Graduation rates in Byers are relatively low;
- Graduation rates among student race and ethnicity in Aurora and Brighton are more equal than in other districts;



- Graduation rates for students with Free and Reduced Lunch are not significantly lower than for students overall—a unique and very positive outcome; and
- African American and Hispanic student graduation rates in Westminster are higher than that of non-Hispanic White students.

In most school districts, the students with the lowest graduation rates are students who have a disability and students experiencing homelessness.

**Figure IV-10.**  
**High School Graduation Rates by School District, Race/Ethnicity and Demographics, 2018-2019**

School District	All	Race/Ethnicity					Demographic Characteristics			
		Asian	African American	Hispanic	Non-Hispanic White	Two or More Races	Disability	LEP	FRL	Homeless
District 1 (Mapleton)	69%	82%	54%	73%	64%	66%	59%	70%	68%	65%
District 12 Five Star Schools	83%	89%	79%	76%	90%	82%	61%	69%	73%	64%
District 14 (Commerce City)	63%	-	36%	63%	65%	83%	37%	58%	64%	35%
District 27J (Brighton)	84%	90%	82%	81%	86%	97%	59%	73%	78%	60%
District 28J (Aurora)	76%	84%	74%	76%	77%	73%	54%	71%	74%	58%
District 29J (Bennett)	88%	-	-	81%	92%	100%	75%	90%	80%	100%
District 32J (Byers)	59%	50%	40%	56%	61%	50%	31%	63%	57%	43%
District RE3J (Keenesburg)	81%	-	-	73%	86%	80%	90%	58%	77%	75%
Westminster Public Schools	69%	95%	67%	70%	59%	55%	32%	73%	67%	66%

Note: Four-year graduation rates, figures missing where enrollment is too small.

Source: Colorado Department of Education.

Figure IV-11 below shows significant disparities in discipline rates<sup>4</sup> among students from different race/ethnicities. In the overwhelming majority of districts African American, Hispanic, and multi-racial students have higher discipline rates than non-Hispanic White students, with discipline rates for African American students being much higher.

Notable differences among children of different races and ethnicities include:

- The discipline rates in Commerce City and Westminster is very high for African American and students of two or more races;
- Discipline rates for Asian students are low across all districts;
- Discipline rates among students in District 1 are more equal than in other districts;
- Hispanic student discipline rates in Commerce City are lower than that of non-Hispanic White students.

**Figure IV-11.**

**Discipline Rates by School District and Race and Ethnicity, 2018-2019**

School District	All	Race/Ethnicity				
		Asian	African American	Hispanic	Non-Hispanic White	Two or More Races
District 1 (Mapleton)	8%	6%	8%	9%	5%	8%
District 12 Five Star Schools	10%	3%	20%	13%	8%	7%
District 14 (Commerce City)	14%	-	31%	12%	20%	29%
District 27J (Brighton)	14%	7%	21%	16%	12%	20%
District 28J (Aurora)	10%	5%	16%	9%	9%	11%
District 29J (Bennett)	9%	-	27%	9%	9%	13%
District 32J (Byers)	2%	0%	1%	4%	2%	6%
District RE3J (Keenesburg)	10%	7%	21%	12%	9%	6%
Westminster Public Schools	14%	2%	32%	13%	17%	26%

Note: Figures missing where enrollment is too small.

Source: Colorado Department of Education and Root Policy Research.

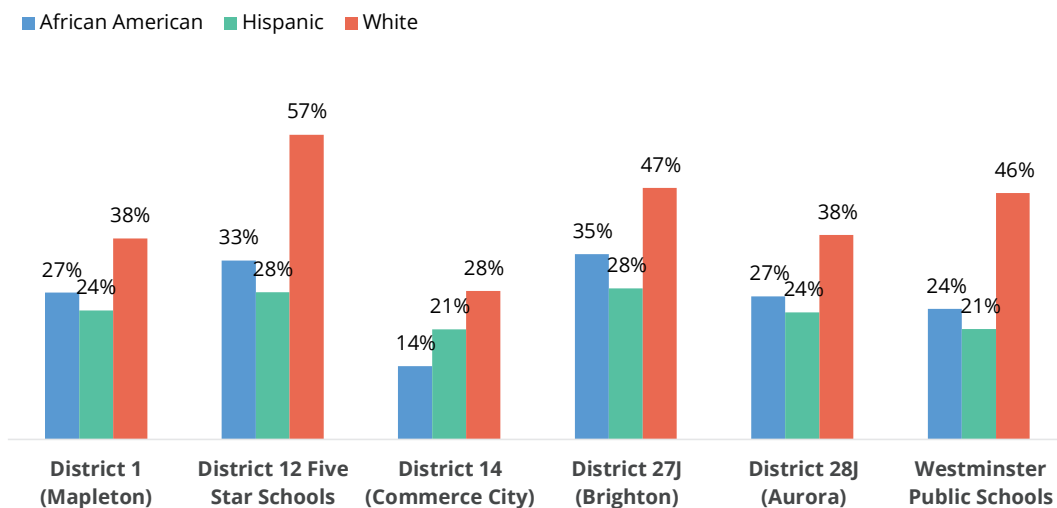
<sup>4</sup> Discipline rates were calculated using the unduplicated count of students disciplined during the 2018-2019 school calendar year. Forms of discipline include suspension, expulsion, referral to law enforcement, and school related arrest.

According to the Colorado Department of Education (CDE), the State of Colorado has some of the most educated residents in the country—and the highest gap in academic attainment between majority (White, non-Hispanic) and minority (non-White and Hispanic) students. Colorado also has one of the lowest college matriculation rates, especially for minority students. In essence, the state must import its most educated residents because it fails to produce them.

Figures IV-12 and IV-13 below show the percent of students in each school district who met or exceeded CMAS score expectations for English and math. It is important to note that all school districts have proficiency gaps among non-Hispanic White students and students of color.

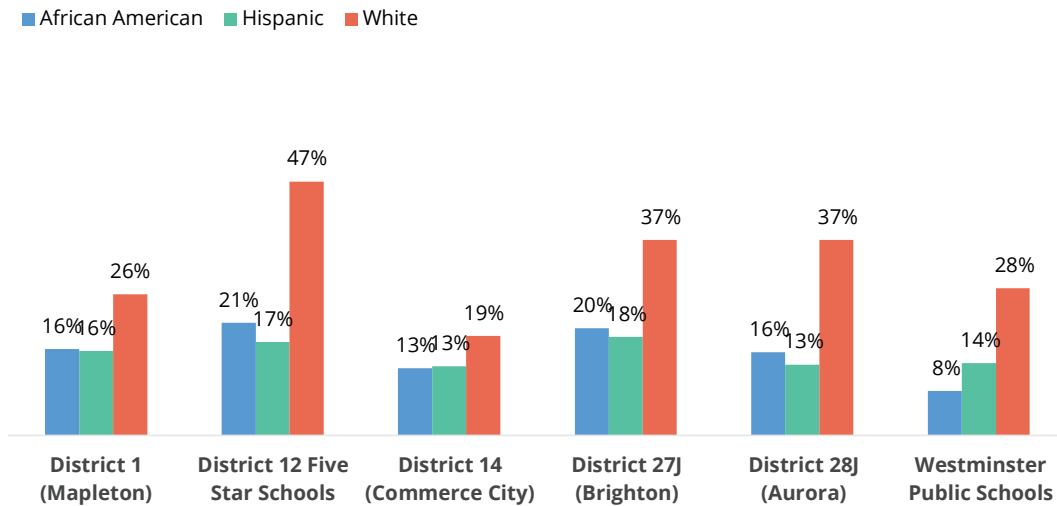
- Academic achievement gaps are particularly salient in District 12 and Westminster Public Schools;
- Commerce City has the smallest achievement gaps; but this is due to the underperformance of White students compared to other districts;
- African American students have higher achievement rates in English than Hispanic students in all districts except Commerce City;
- Achievement rates in math are very similar among African American and Hispanic students.

**Figure IV-12.**  
**Academic Gap, All Grades, English, 2019**



Source: Colorado Department of Education.

**Figure IV-13.**  
**Academic Gap, All Grades, Math, 2019**



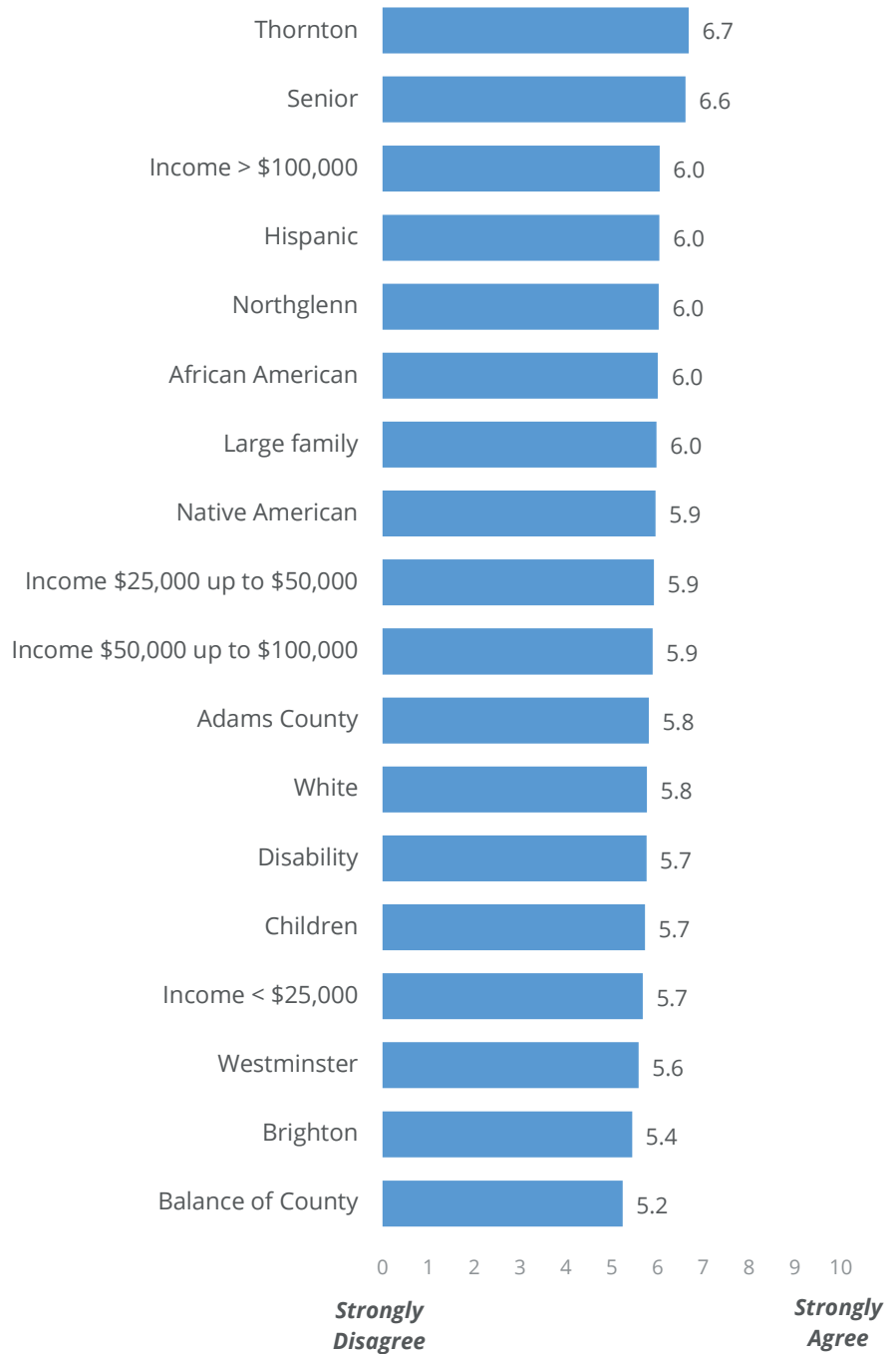
Source: Colorado Department of Education.

**School quality perceptions.** According to results from the resident survey, in general, Adams County respondents somewhat agree that neighborhood children go to a good quality public school.

- Among jurisdictions, Thornton residents are most likely to agree that neighborhood children attend quality public schools. While the differences are modest, Brighton and Balance of County residents are less likely than respondents from other jurisdictions to agree that neighborhood children go to quality public schools.
- Regardless of income or housing tenure, respondents have almost the same perspective on the quality of neighborhood schools and the convenience of job locations.
- With the exception of seniors, members of protected classes somewhat agree that neighborhood children go to quality public schools. Native American, African American, and households that include a member with a disability are slightly less likely than others to agree that job locations are convenient. African American respondents are somewhat less likely to agree that they can easily get the places they need to go using their preferred mode of transportation. On each economic opportunity indicator, seniors gave the highest average ratings.

**Figure IV-13.  
Children in my  
neighborhood  
go to a good  
quality public  
school, on a  
scale from 1 to  
10, where 1 is  
“Strongly  
Disagree” and 10  
is “Strongly  
Agree.”**

Source:  
Root Policy Research from  
the 2020 Adams County  
Housing and Community  
Needs Resident Survey.



## Access to Employment

Before the current COVID-19 crisis, employment was expanding in Adams County. Figure IV-14 shows the change in jobs by employment sector between 2010 and 2019. The sectors with the highest percent growth since 2010 are education and health services, construction, and leisure and hospitality.

Figure IV-15 shows average weekly wages by sector and changes since 2010. The strongest growth occurred in the education and health services, leisure and hospitality, and financial services sectors. The leisure and hospitality industry— the industry most severely impacted by the COVID-19 crisis—has by far the lowest wages, while the manufacturing sector experienced the lowest wage growth since 2010.

The sectors that employ the most people in the county are trade, and education and health services. The disparity in average wages between high and low paying sectors has increased since 2010.

**Figure IV-14.  
Number of  
Employees by  
Sector, 2010-2019**

Note:  
2019 numbers are preliminary.

Source:  
Bureau of Labor Statistics.

Sector	2010	2019	Percent change
Manufacturing	10,739	14,356	34%
Trade	44,214	61,196	38%
Information	1,992	2,564	29%
Financial Services	5,270	6,928	31%
Education and Health Services	29,380	54,510	86%
Leisure and Hospitality	12,944	20,187	56%
Public Administration	6,559	8,649	32%
Construction	13,578	23,637	74%
Other Services	4,459	6,177	39%

**Figure IV-15.  
Average Weekly  
Wages by Sector,  
2010-2019**

Note:  
2019 numbers are preliminary.

Source:  
Bureau of Labor Statistics.

Sector	2010	2019	Percent change
Manufacturing	\$1,105	\$1,152	4%
Trade	\$810	\$979	21%
Information	\$1,292	\$1,715	33%
Financial Services	\$740	\$1,099	48%
Education and Health Services	\$817	\$1,309	60%
Leisure and Hospitality	\$309	\$462	50%
Public Administration	\$1,024	\$1,280	25%
Construction	\$895	\$1,277	43%
Other Services	\$670	\$856	28%

Despite the growth in employment and wages, data on educational attainment, shown in Figure IV-16 below, suggest that White and Asian workers—who have the highest rates of college graduation—are more likely to benefit from economic growth while Hispanic and African American workers will suffer more from economic declines.

- Among jurisdictions, Westminster has the highest share of the population 25 years and over with a college degree (37%); three times higher than that of Federal Heights (12%);
- Among race/ethnicity, Hispanics make up the lowest share of the population with a college degree in all jurisdictions except Federal Heights and Brighton. This disparity is



large. Hispanics are around half as likely to have a college degree than the overall population.

- African Americans have similar shares of college graduates compared to the overall population in the County as well as in Thornton and Westminster, and a higher share in Federal Heights.

Educational gaps directly transfer into income gaps. According to ACS data, a worker in Adams County without a bachelor’s degree earns approximately two thirds of what a worker with a bachelor’s degree earns and a worker without a high school degree earns around half of what a worker with a bachelor’s degree earns.

**Figure IV-16.**  
**Share of Population with a College Degree, by Race, Ethnicity and Jurisdiction, 2018**

	All	Race/Ethnicity				
		Asian	African American	Hispanic	Non-Hispanic White	Two or More Races
<b>Brighton</b>	21%	51%	6%	8%	27%	16%
<b>Federal Heights</b>	12%	-	19%	6%	19%	4%
<b>Northglenn</b>	21%	37%	10%	9%	25%	28%
<b>Thornton</b>	28%	41%	29%	11%	35%	33%
<b>Westminster</b>	37%	35%	37%	15%	43%	28%
<b>Adams County</b>	24%	33%	22%	9%	31%	21%

Note: Share of population 25 years and over.

Source: 2018 ACS 5-year estimates.

Figure IV-17 below shows the distribution of Adams County’s workforce by commuting status. The workforce is comprised of all workers who live and/or work in Adams County. The largest proportion of Adams County’s workforce is comprised of outcommuters (44%) and only 18 percent of the workforce lives and works in the county. This distribution has remained stable since 2010.

The number one destination for outcommuters is Denver. Most of the jurisdictions in the county also have a large share of outcommuters, with the biggest in Thornton (71%), followed by Federal Heights (64%).

**Figure IV-17.  
Workforce  
Commuting  
Patterns, Adams  
County**

Note:

Workforce is comprised of all workers who live and/or work in Adams County

Source:

Longitudinal Employer-Household Dynamics (LEHD).

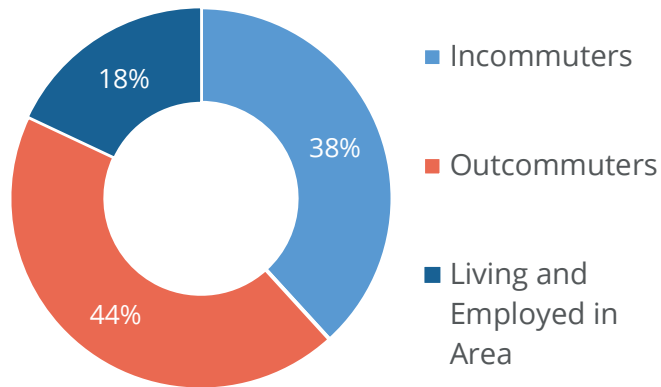


Figure IV-18 below shows the unemployment rate by race and ethnicity in Adams County. Although unemployment rates have significantly increased since the onset of the COVID-19 crisis, disparities in unemployment rates were trending down during the economic recovery. African American, Hispanic, and multi-racial residents experienced significant reductions in unemployment rates between 2010 and 2018. Unfortunately, these gains are being eroded during the pandemic.

**Figure IV-18.  
Unemployment  
rate, by race and  
Ethnicity, Adams  
County**

Source:

2010 and 2018 ACS 5-year estimates.

Race/Ethnicity	2010	2018	Percentage point change
Asian	6.2%	5.0%	-1%
African American	13.0%	6.9%	-6%
Hispanic	9.3%	4.3%	-5%
Non-Hispanic White	6.9%	4.2%	-3%
Two or More Races	10.8%	5.0%	-6%

According to employment data from the Bureau of Labor Statistics (BLS), the unemployment rate for Colorado was 10 percent in May and 11 percent in Adams County with around 29,000 unemployed workers. The unemployment rate was 10 percent in Thornton (7,900 workers unemployed) and 11 percent in Westminster (7,200 workers unemployed.)

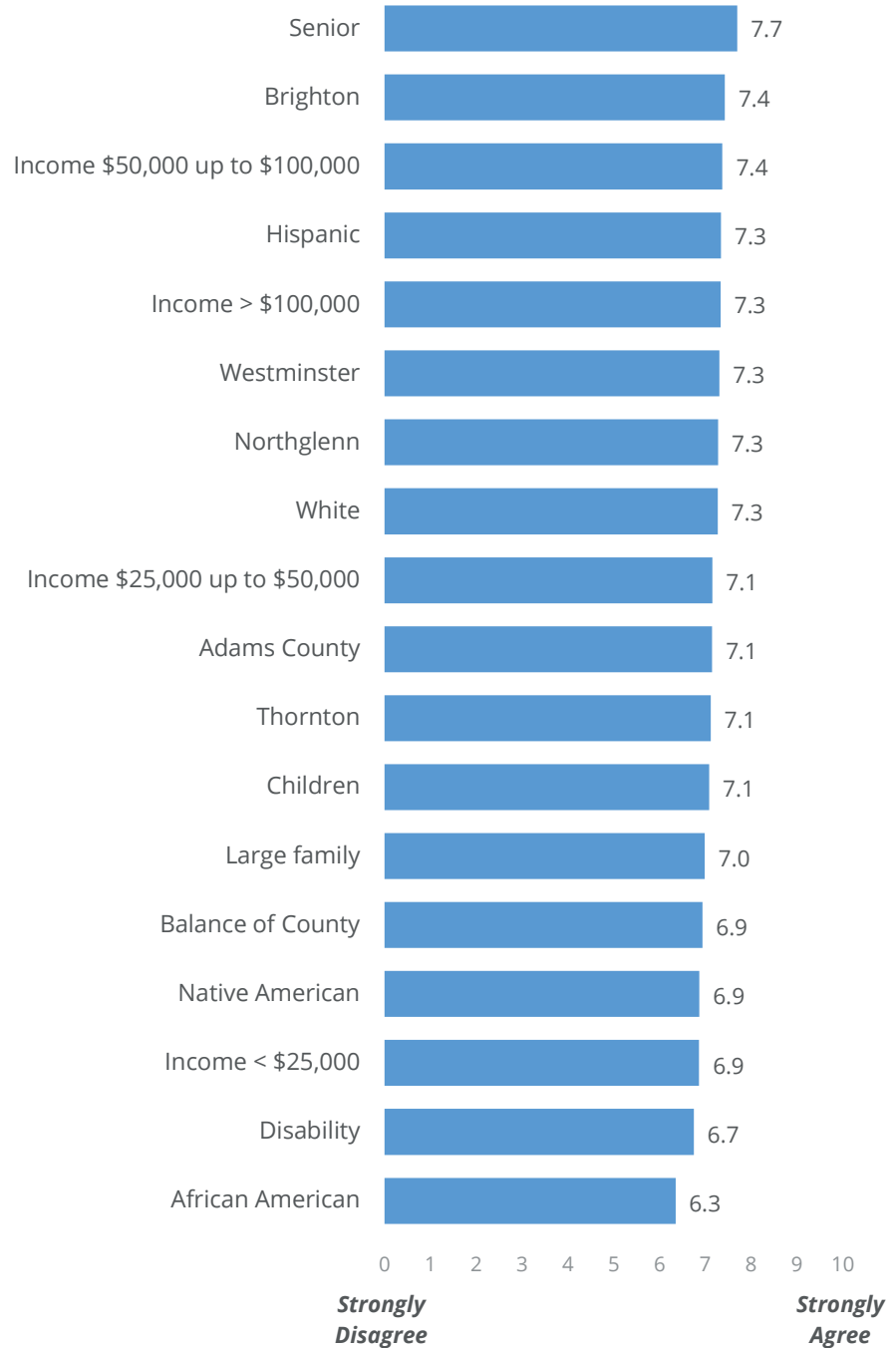
**Location of job opportunities.** According to results from the resident survey Adams County respondents somewhat agree that the location of job opportunities is convenient to where they live.

- Among jurisdictions, Westminster and Thornton residents are most likely to agree that that job locations are convenient. While the differences are modest, Brighton and Balance of County residents are less likely than respondents from other jurisdictions to agree that job locations are convenient.

- Among members of protected classes Native American, African American, and households that include a member with a disability are slightly less likely than others to agree that job locations are convenient.

**Figure IV-19.**  
**Children in my neighborhood go to a good quality public school, on a scale from 1 to 10, where 1 is “Strongly Disagree” and 10 is “Strongly Agree.”**

Source:  
 Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.



**Broadband access.** Access to broadband has increasingly become a necessity versus a luxury. Yet, according to the Federal Communications Commission (FCC), in 2017, 34 million Americans still lack broadband Internet access (defined as a minimum of a 25 Mbps connection). People who lack access are increasingly unable to take advantage of economic and educational opportunities as those who do have access.

According to 2017 ACS data, in Adams County, more than 10,000 residents do not own a computer, 23,399 (14%) residents do not have an Internet subscription, and another 16,075 (10%) rely on a cellular data plan to access the Internet. While 95 percent of households with income above \$75,000 have an internet subscription, 85 percent of households with income between \$20,000 and \$75,000, and only 68 percent of households with income below \$20,000 have an internet subscription.

## Transportation Access

The Center for Neighborhood Technology's (CNT's) AllTransit™ information system provides an analysis of transit gaps, identifying areas that are underserved by transit but that have a sufficient market to support transit.<sup>5</sup> Figure IV-20 shows the AllTransit™ gaps in Adams County. Not all areas have sufficient population to support transit service, thus a lack of transit does not necessarily mean that an area has a gap. AllTransit's™ methodology to identify gaps in transit service is based on areas with a market (demand) for transit and compares that demand to service availability.

AllTransit™ identifies gaps as neighborhoods (Census block groups) with a mismatch between the transit market and available transit service. The transit market is a function of demographics, employment, commerce, urban form. The available transit service is based on AllTransit's™ Performance Index (API), which measures connectivity, job access, and level of service. The comparison of the transit market to services functions as an indicator of neighborhoods underserved by transit.<sup>6</sup>

- Areas shaded in blue on the map identify block groups where the transit service provided is comparable to transit service in similar markets, an indicator that the service is adequate—neither the best nor the worst. This represents the majority of areas in the populated areas of the County.
- Areas shaded in orange or red are gaps in transit, where the available transit is not adequate to meet demand. **Orange areas indicate neighborhoods with medium**

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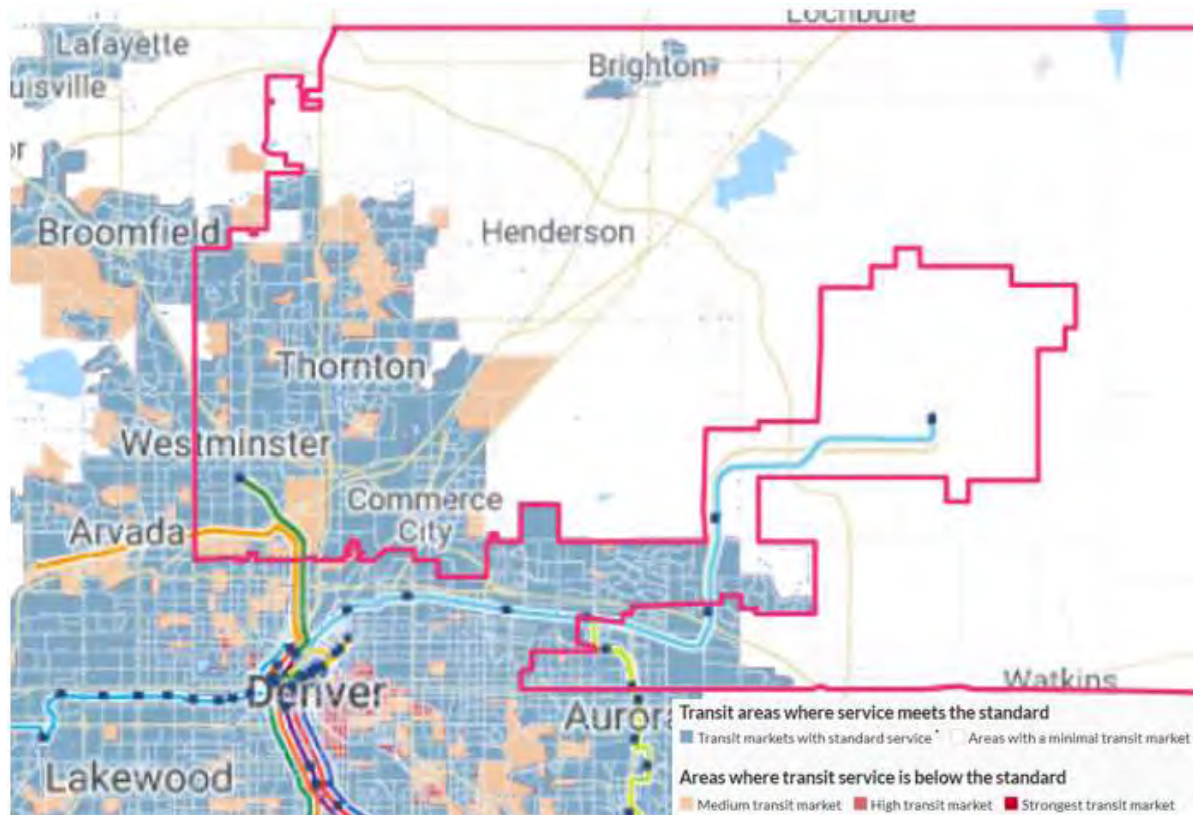
<sup>5</sup> <https://alltransit.cnt.org/gap-finder/>

<sup>6</sup> AllTransit's™ measure of transit demand is a function of demographics, employment, commerce, and urban form.: <https://alltransit.cnt.org/methods/gap-methods-v1.pdf>

**transit markets with inadequate transit service.** These areas are north and east of Thornton, and in the southwest portion of Westminster.

- Areas without shading do not have sufficient transit market strength—are places with minimal transit markets—such that “adding transit would not represent an improvement.” This includes the majority of Adams County.

**Figure IV-20.**  
**AllTransit™ Transit Gaps in Adams County**



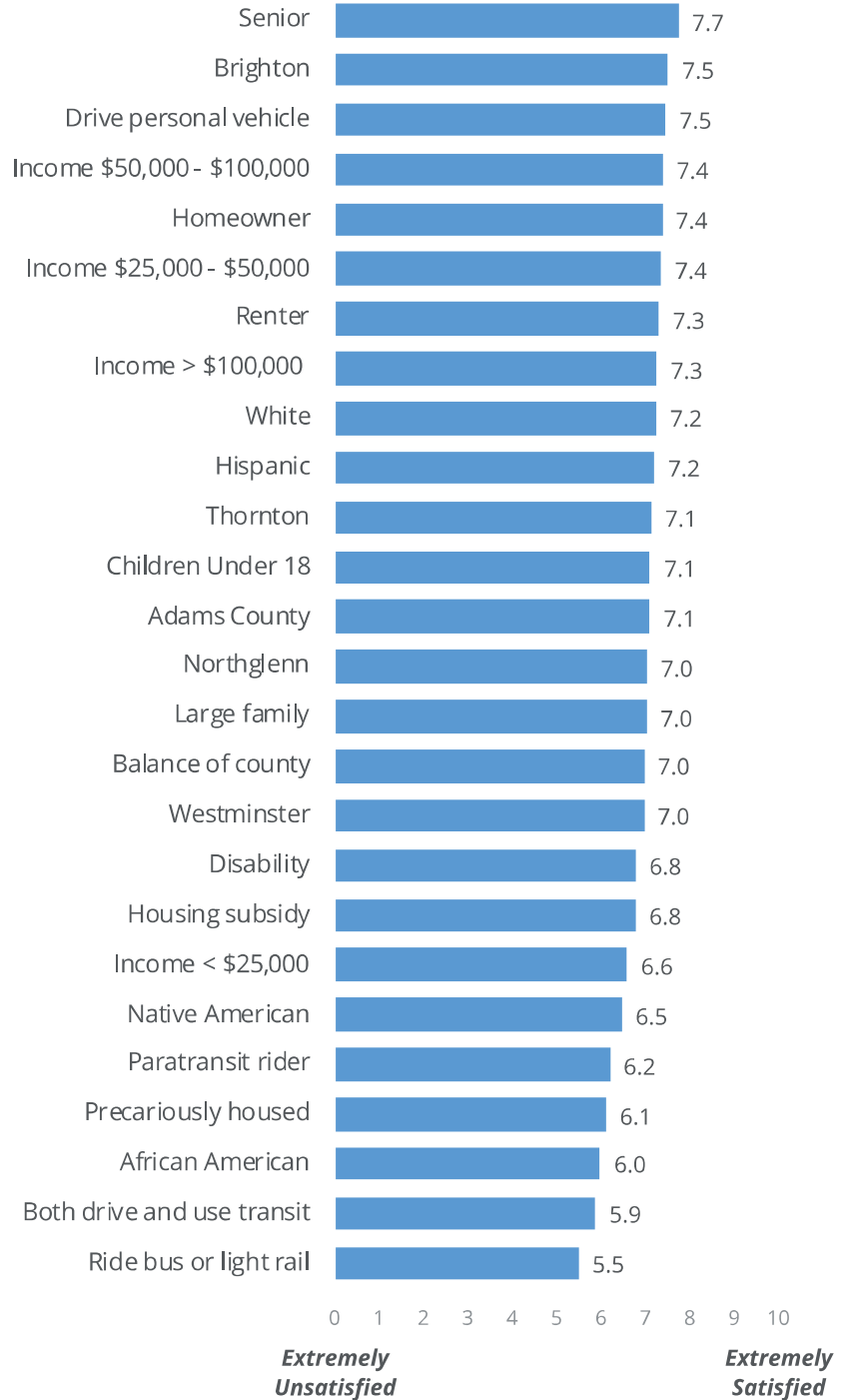
Note: Areas with blue shading indicate transit markets with standard (average) service. Areas with light orange shading are medium transit markets with below standard service, light red are high transit markets with below standard service, and the darkest red areas are the strongest transit markets with below standard service.

Source: Root Policy Research from <https://alltransit.cnt.org/gap-finder/>.

**Transportation satisfaction.** Figure IV-21 shows that while most respondents are satisfied with their transportation situation, transit users and African Americans are not.

**Figure IV-21.**  
**On a scale from 1 to 10, where 1 is “Extremely Unsatisfied” and 10 is “Extremely Satisfied,” how satisfied are you with your transportation situation?**

Source:  
 Root Policy Research from the 2020  
 Adams County Housing and  
 Community Needs Resident Survey.



The reasons why respondents are unsatisfied with their transportation situation fall into four primary themes—problems with public transit, cost of transportation, desire to own a vehicle, and car repair needs. Examples of why residents are unsatisfied related to vehicle repairs and public transit include:

**Public transit—access, accessibility, efficiency, and routes**

- *“Access to bus/other transit is almost zero. We have to walk more than a mile to reach a bus stop that really doesn’t go anywhere.” (Resident survey respondent)*
- *“Because if I didn’t have my car, I would not be able to get around because of my disabilities where I can’t walk enough to get to public transportation.” (Resident survey respondent)*
- *“My car is old and has lots of problems so I worry it will break down. But I need it to get my disabled son to school and we have many doctor’s appointments and therapy that are far and would take a long time on busses to get to. I am a single mother of three with one disabled child and disabled myself. So we have 2-3 appointments a week and if we had to use the bus my kids would miss a lot of school and/or I would be late to picking them up.” (Resident survey respondent)*
- *“Because there is only 1 bus that runs out into Brighton and is very limited and does not run on the weekends.” (Resident survey respondent)*
- *“Buses are expensive and unreliable.” (Resident survey respondent)*
- *“Hard getting around on the bus with 3 children.” (Resident survey respondent)*
- *“Light rail isn’t up and running yet. Purchased the home two years ago because of the light rail.” (Resident survey respondent)*

**Cost of transportation**

- *“At times I do not have gas money, or money for bus.” (Resident survey respondent)*
- *“Because I can’t afford the plates on my vehicle.” (Resident survey respondent)*
- *“Bus rates too high. Vehicle too old; can’t afford a new one.” (Resident survey respondent)*
- *“I have a driver’s license with a spotless driving record but can’t afford a car or insurance which would help me so much with job opportunities.” (Resident survey respondent)*

**Desire to own a car**

- *“I need my own car because the bus takes too long to get everywhere I need to be in one day.” (Resident survey respondent)*
- *“I would like to have my own transportation instead of borrowing.” (Resident survey respondent)*

**Vehicle needs repair**

- *“My car is in need of some major work, I can’t afford.” (Resident survey respondent)*
- *“My car is a ‘91 Buick with numerous issues I’m very grateful that I have a car that runs however I know it’s only a matter of time before it is unable to stay mobile the transmission is about to go.” (Resident survey respondent)*

## Healthy Communities

Healthy neighborhood indicators were measured in the resident survey conducted for this AI and include:

- The relative quality of parks and recreation facilities among neighborhoods,
- Convenient access to grocery stores and health care facilities,
- Having a supportive network of friends or family,
- Neighborhood housing condition, and
- Crime.

Figures IV-22 through IV-24 present the extent to which respondents agree with a series of statements about healthy neighborhood indicators and examines similarities and differences by housing situation, income, and respondent characteristics. Respondents rated their agreement with each statement on a scale of 1 to 10, where 1=strongly disagree and 10=strongly agree.

Some key findings include:

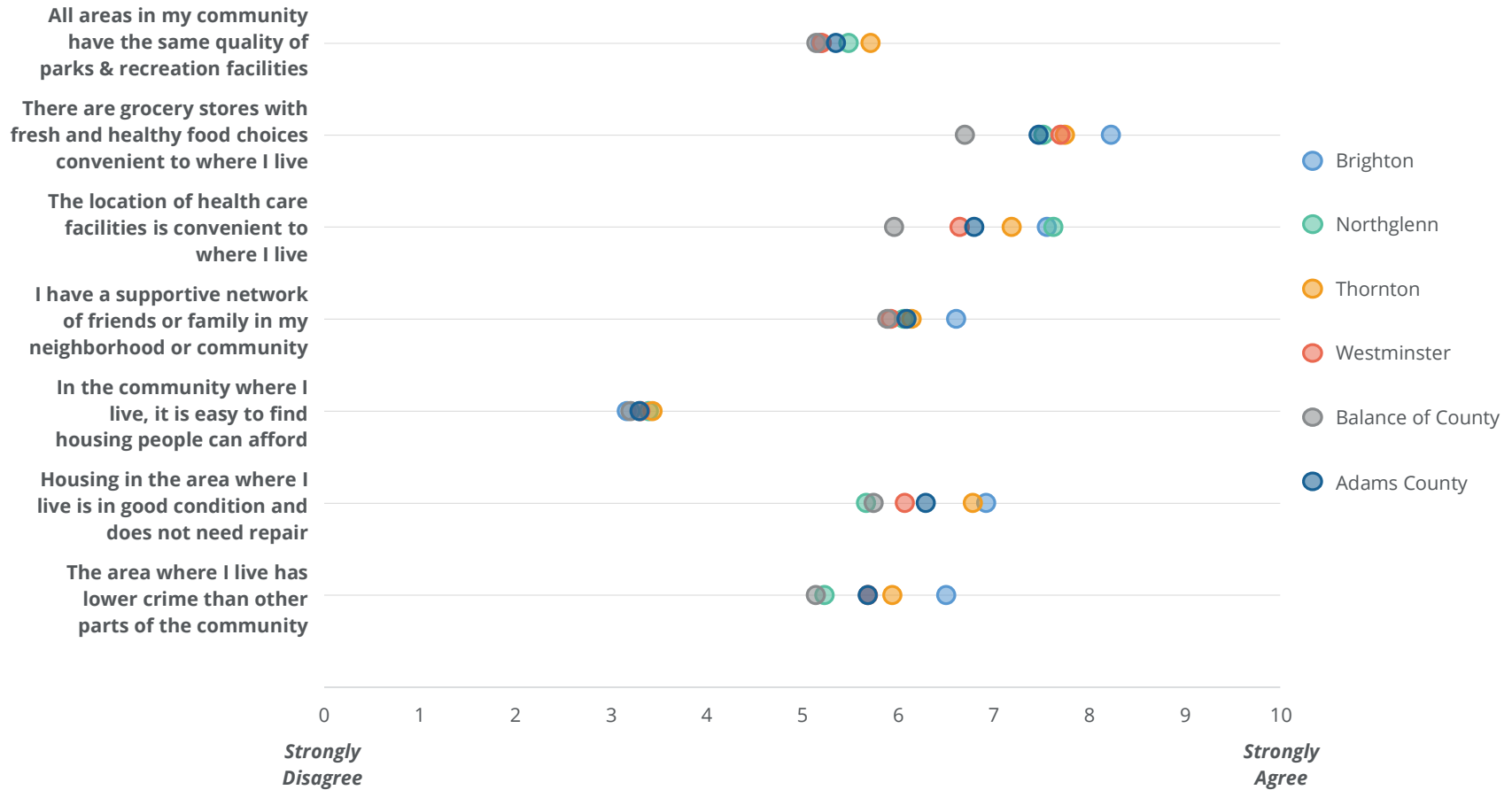
- With the exception of indicators related to housing affordability, respondents tend to agree (average ratings of 5.0 or higher) that the healthy neighborhood indicator applies to them or their neighborhood.
- Among jurisdictions, Brighton residents are more likely to more strongly agree that an indicator applies, while Balance of County are more tepid in their level of agreement.
- Higher income households and homeowners also tend to more strongly agree that healthy neighborhood indicators apply to them.
- While most of the differences are modest, the ratings of healthy neighborhood indicators by African American respondents tend to be lower than all other respondent groups and the ratings of seniors tend to be highest. In particular, African American respondents are less likely to agree all areas in the community have the same quality of park and recreation facilities, that they have convenient access to health care facilities, and to having a supportive network of friends or family in the community.
- The greatest variation in access to healthy neighborhood indicators falls along class and housing tenure lines. Residents who have housing subsidies, rent, have household incomes less than \$25,000 or from \$25,000 up to \$50,000, and who are precariously housed are all less likely to agree that their neighborhood has lower crime. These same resident segments are less likely to agree than homeowners or more affluent



respondents that homes in their neighborhood are in good condition and do not need repair.

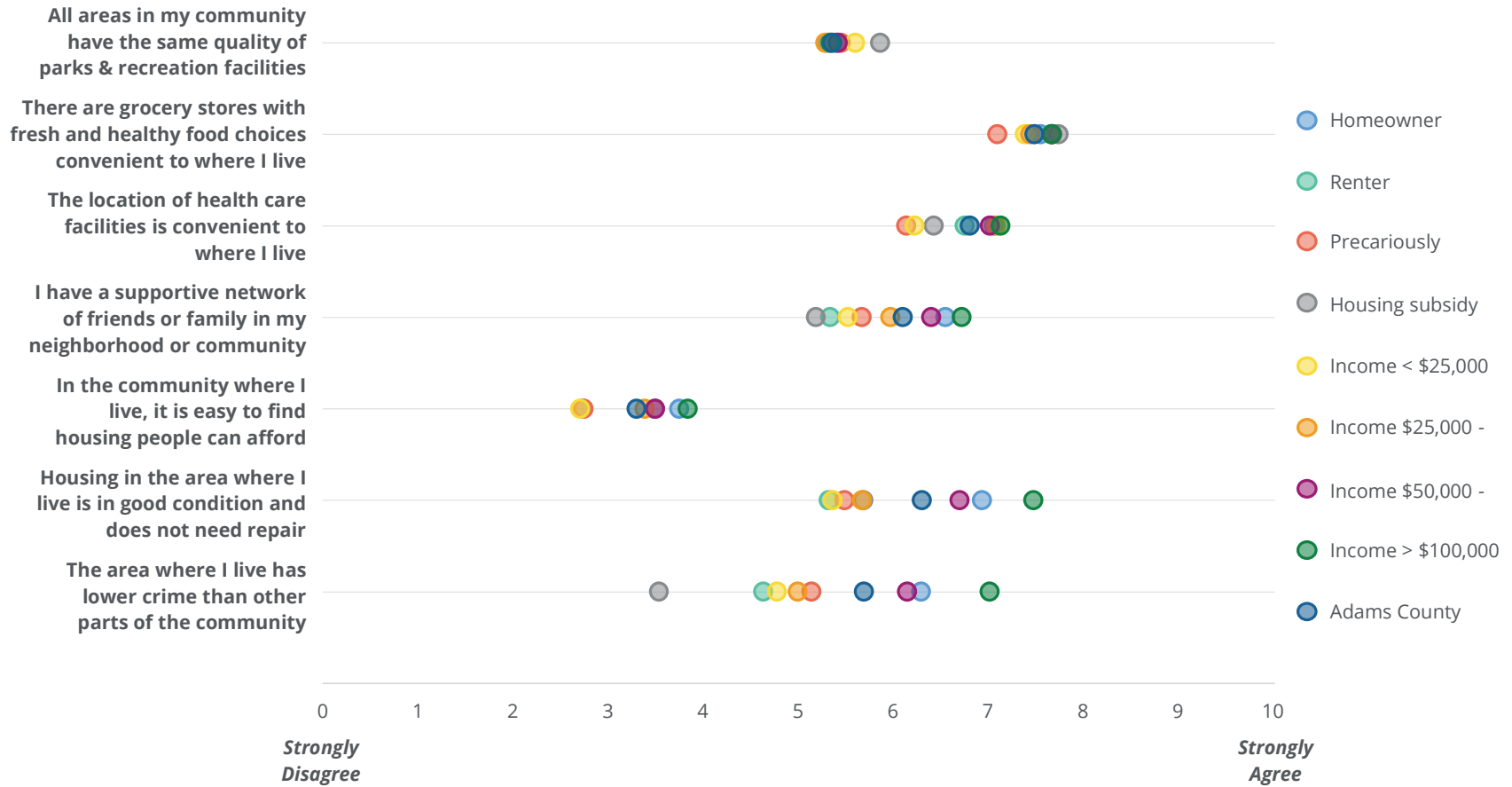
- Respondents disagree with the statement that “in the community where I live, it is easy to find housing people can afford.” Disagreement is consistent regardless of where the respondent lives and there is no meaningful variation among members of protected classes on this measure. Not surprisingly, the greatest variation is found when this indicator is considered by income and housing tenure. While still disagreeing, homeowners and the highest income households are less likely to disagree than the lowest income households and those who are currently precariously housed.
- There are no meaningful differences by jurisdiction, income, or housing tenure, and modest differences by respondent characteristics related to indicators of park quality or convenient access to grocery stores. As noted above, African Americans are less likely to agree with indicator statements and seniors are more likely to agree.

**Figure IV-22.**  
**Resident Perspectives on Healthy Neighborhood Indicators, by Jurisdiction**



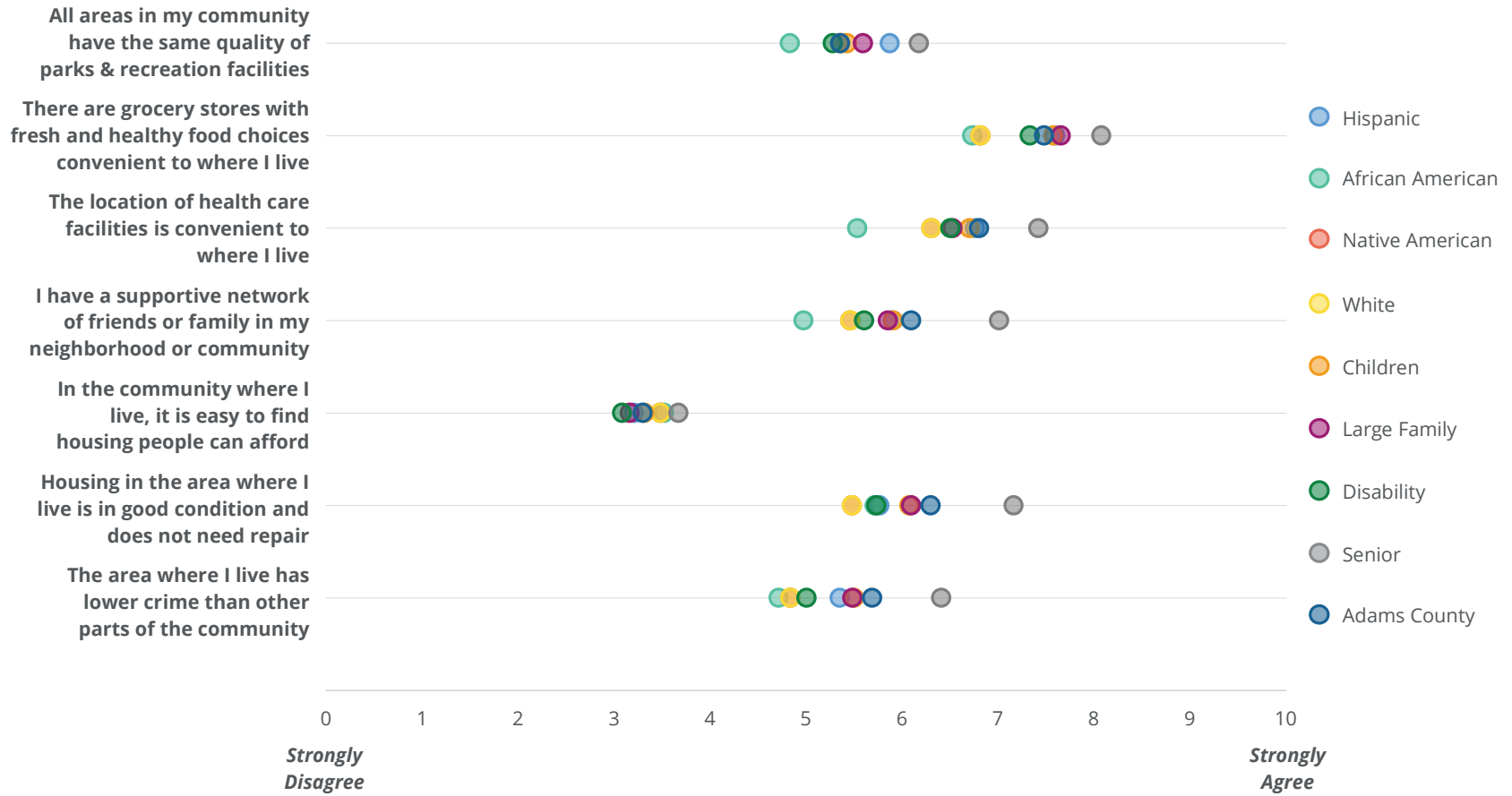
Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure IV-23.**  
**Resident Perspectives on Healthy Neighborhood Indicators, by Housing Situation and Income**



Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Figure IV-24.**  
**Resident Perspectives on Healthy Neighborhood Indicators, by Select Respondent Characteristics**



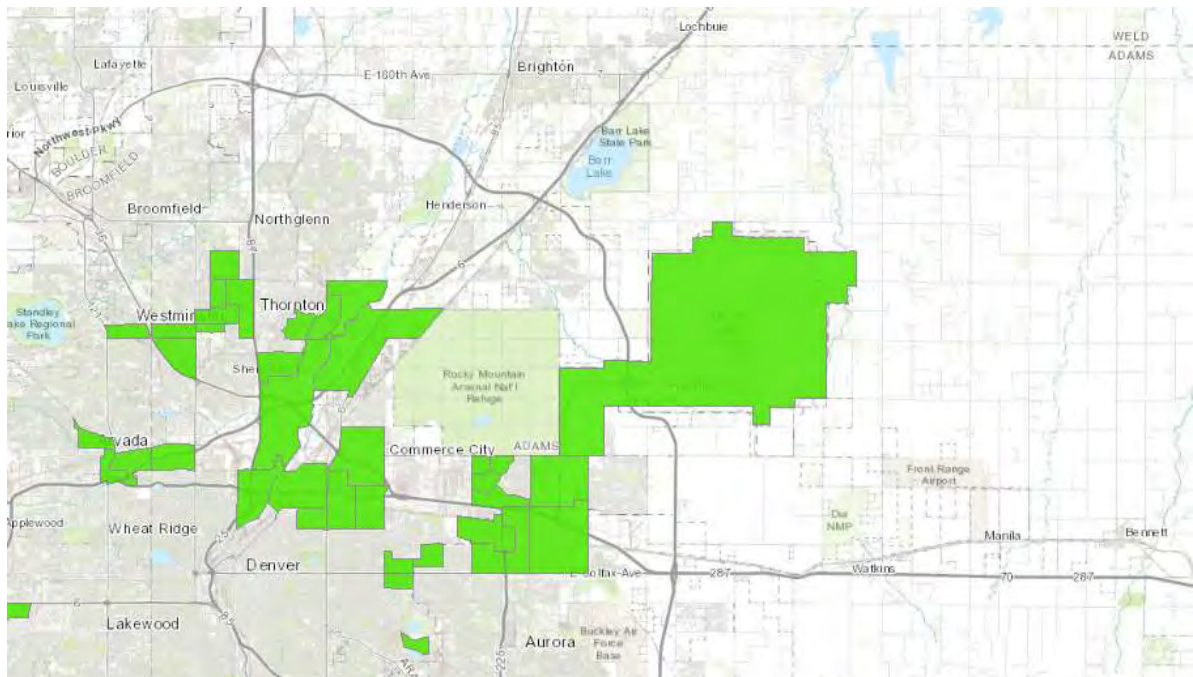
Source: Root Policy Research from the 2020 Adams County Housing and Community Needs Resident Survey.

**Food provision.** This section discusses access to healthy food, a major factor that contributes to overall health and wellness of a population.

**Access to health food retailers.** The United States Department of Agriculture (USDA) provides several metrics to evaluate food access in their Food Access Research Atlas (2015). The USDA states, "low access to healthy food is defined as being far from a supermarket, supercenter, or large grocery store ("supermarket" for short). A census tract is considered to have low access if a significant number or share of individuals in the tract is far from a supermarket."

Figure IV-25 shows USDA defined food deserts (1 mile urban/10 miles rural definition) for Census tracts in Adams County. Twenty tracts in the county are identified as food deserts. One in four USDA food deserts in the county are Census tracts with a concentration (greater than 1.5 times the county proportion) of African American residents and 35 percent are Census tracts with a concentration of Hispanic residents. The average poverty rate in a food desert is 18 percent compared to 10 percent in tracts not designated as a food desert.

**Figure IV-25.**  
**Food Deserts and Snap Recipients, Adams County, 2018**



Note: Low-income census tracts where a significant number or share of residents is more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket.

Source: USDA Economic Research Service and ESRI

According to the Colorado Department of Public Health and Environment, children are much more likely to consume fast food rather than fruits or vegetables. The percent of children (1 to 14 years old) who ate fruit two or more times per day and vegetables three or more times per day was 9 percent in Adams County compared to 11 percent statewide. The percent of children (1 to 14 years old) who consumed one or more sugary beverages per day was 19 percent in Adams County compared to 16 percent in Colorado.

**Food insecurity.** In Colorado 9.2 percent of households experience low or very low food security with 3.8 percent of households experiencing very low food security.<sup>7</sup> According to the report “Home Equity: A Vision of Housing Security, Health, and Opportunity” by the Colorado Health Institute, housing and food insecurity in Colorado go hand in hand. Housing cost burdened households with children spend an average of \$190 less per month on food compared to similar households with access to affordable housing.

Children and seniors are particularly vulnerable to food insecurity. In Colorado, one in eight kids do not know when or where they will get their next meal and 1 in 30 seniors are forced to choose between food or needed medications.<sup>8</sup> Feeding America estimated that 9 percent of the total county population and 12 percent of children were food insecure in 2018. Feeding American states on their website: “Food insecure households are not necessarily food insecure all the time. Food insecurity may reflect a household’s need to make trade-offs between important basic needs, such as housing or medical bills, and purchasing nutritionally adequate foods.”<sup>9</sup>

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<sup>7</sup> <https://www.ers.usda.gov/webdocs/publications/90023/err-256.pdf?v=0>

<sup>8</sup> <https://www.hungerfreecolorado.org/hungerfacts/>

<sup>9</sup> <https://map.feedingamerica.org/county/2018/child/colorado/county/adams>

## **SECTION V.**

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### DISPROPORTIONATE HOUSING NEEDS

# SECTION V.

## Disproportionate Housing Needs

The primary purpose of a disproportionate housing needs analysis is to determine how access to the housing market and housing choice differ for members of protected classes. Disproportionate needs analyses can also identify where gaps in housing markets exist for all residents and facilitate goal-setting and strategic housing planning.

To that end, this section:

- 1) Analyzes rental housing needs and gaps in attaining homeownership, by jurisdiction and compared to the region overall;
- 2) Identifies where needs differ by protected class;
- 3) Assesses how these differences affect housing choice. This includes geographic choice as well as differences in public and private housing options.
- 4) A separate section reviews zoning ordinances and land use codes for potential barriers to housing choice.

### Primary Findings

The data analysis in this section finds the most severe disproportionate needs in:

- **Severe cost burden.** Hispanic households, Asian households, and, especially African American households, are much more likely to be severely cost burdened than non-Hispanic White households. Based on this measure, these households are 1.5 to 2 times as likely to experience eviction and homelessness due to inability to keep up with their rent or mortgage payments.
- **Doubling up.** A common response to managing rising housing costs is doubling up. According to the resident survey, more than 25 percent of Adams County households are doubled up—defined as someone over the age of 18 living in the survey respondent’s home because the other adult cannot afford to live on their own. The highest rates of doubling up occur for Native American residents, residents who have a household member with a disability, and/or large families.
- **Homeownership rates.** Large gaps in homeownership exist for African American and Hispanic households in Adams County; moderate gaps exist for Asian households. Forty-two percent of African Americans own their homes compared to 73 percent of non-Hispanic White households. The ownership rate for Hispanic



households is 53 percent and, for Asian households, 62 percent. African American ownership rates vary widely among jurisdictions, with the lowest in Federal Heights (10%) and the highest in Brighton (65%). Asian ownership rates also vary by jurisdiction, while Hispanic ownership rates are more uniform.

- **Displacement.** Overall, 13 percent of Adams County households report moving in the last 5 years against their choice. Hispanic (22%), African American (20%), and Native American (20%) households experienced higher rates of displacement than Adams County households overall. Hispanic households were more likely to have been displaced due to lost job/hours reduced and eviction due to being behind on the rent, while residents with disabilities and households with children were most likely to be displaced because their rent increased. Households with children were also the most likely to have been displaced due to “living in unsafe conditions (e.g., domestic assault, harassment)” —this experience affected 22 percent of survey respondents with children who experienced displacement.
- **Access to mortgage loans.** Discrepancies exist in the ability to access a mortgage loan and achieve homeownership. Loan applications submitted by Black or African American applicants resulted in a mortgage loan denial 27 percent of the time. Hispanic applicants were denied 20 percent of the time. This compares to 14 percent for non-Hispanic White applicants.

More concerning is the high proportions of high-cost loans that African American and Hispanic borrowers received in 2018—an area to monitor. The disparities in subprime loans and predatory lending during the Great Recession disproportionately affected African American and Hispanic owners and led to high rates of foreclosures.

The resident survey, the findings of which are discussed in detail in Section II, reveals a persistent pattern of disproportionate housing needs for African American residents in particular—including the experience of displacement and displacement, residing in a high crime neighborhood, and experiencing discrimination in accessing housing.

## Indicators of Disproportionate Needs

There is no formal definition or mechanism to measure housing needs, much less disproportionate needs. In housing market studies, housing needs are typically measured by:

- Cost burden—when a household pays more than 30 percent of their income in housing costs including basic utilities and property taxes; and Severe cost burden—when a household pays more than 50 percent of their income in housing costs. This is also an indicator of eviction or foreclosure, and homelessness;
- Homeownership rates and access to mortgage loans; and

- The cost of housing (rents, purchase prices).

Our focus on disproportionate needs furthers that analysis by:

- Identifying the *differences* in the above housing needs indicators for residents of various protected classes;
- Examining additional factors that affect choice and further economic opportunity, which is largely informed by the resident survey and review of housing policies;
- Analyzing whom the private market serves, if the market is addressing housing needs of protected classes differently needs, and if discrimination is at play—again, informed by the resident survey.

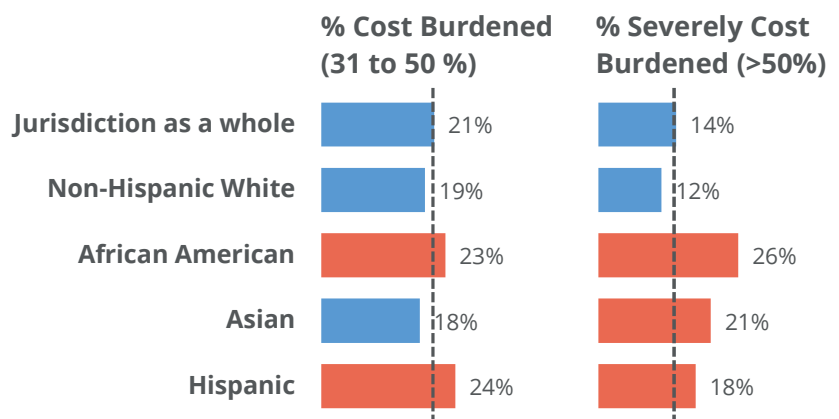
## Housing Cost Burden

Figure V-1 shows the percent of Adams County households that are cost burdened (paying between 31 and 50% of their income toward housing) and households that are severely cost burdened (paying more than 50% of their income toward housing) by race and ethnicity. Countywide 35 percent of households are cost burdened (21%) or severely cost burdened (14%).

African American and Hispanic households are disproportionately impacted by severe cost burden in Adams County. Nearly half (48%) of all African American households are cost burdened, with 26 percent severely cost burdened. Forty-two percent of all Hispanic households are cost burdened, with 18 percent severely cost burdened. . Meanwhile, only 30 percent of non-Hispanic White households are cost burdened or severely cost burdened. Asian households—who typically have similar or better measures of housing access as non-Hispanic White households—have face cost burden at similar rates to the county as a whole yet face some of the highest rates of severe cost burden .

**Figure V-1.**  
**Cost Burden by**  
**Race and Ethnicity,**  
**Adams County**

Source:  
HUD CHAS dataset. Refer to the  
Data Documentation for details  
([www.hudexchange.info/resource/4848/affh-data-documentation](http://www.hudexchange.info/resource/4848/affh-data-documentation)).



Rising regional housing costs and stagnant wages contribute to cost burden. Nearly half (48%) of resident survey respondents experienced an increase in their rent or mortgage payment (property tax, insurance, HOA fees, or special district fees) in 2019. The median

monthly housing cost increase from 2018 to 2019 was \$100 for both homeowners and renters, and among all jurisdictions in Adams County.

Households that are precariously housed experienced the highest median housing cost increase at \$125. Households with housing subsidies, seniors, and those with household incomes of \$25,000 up to \$50,000 experienced more modest median housing cost increases between \$65 and \$80.

Utility cost increases impacted three out of five Adams County respondents, with a median monthly increase of \$60. Utility costs increased the most for households living in Brighton (\$75) and Northglenn (\$65). Households earning less than \$25,000, precariously housed households, Hispanic households, African American households, Native American households, households with children (under 18 years old), large family households, and households with a person living with a disability all reported median utility increases above the countywide median.

Respondents who described rising housing costs frequently attributed the change to property taxes, metro district taxes/fees, or HOA fee increases or assessments.

Overall, one in five Adams County survey respondents struggle to pay their rent or mortgage, and renters are more likely than homeowners to struggle (43% v. 12%). Hispanic respondents, those with large families, children under 18, disability, or who are Native American are more likely than the average Adams County respondent to struggle to pay housing costs.

**Differences in doubling up.** A common response to managing rising housing costs is doubling up. According to the resident survey, more than one in four Adams County households are doubled up—defined as someone over the age of 18 living in the survey respondent's home because the other adult cannot afford to live on their own. At least one in three respondents who are Native American, who have a household member with a disability, or live in Northglenn are doubled up. Not surprisingly, large families (5+ members) are most likely to be living in doubled up circumstances.

In addition, 13 percent of Adams County respondents report that their “house or apartment isn't big enough for my family members.” Renters and the precariously housed, low income households, racial and ethnic minorities, and households with children are more likely and, in some cases, twice as likely (Hispanic, large families) to say their home isn't big enough for their household.

## Homeownership Differences

For the majority of households in the U.S., owning a home is the single most important factor in wealth-building. Homeownership is also thought to have broader public benefits, which has justified decades of public subsidization. For nearly 100 years, the

federal government has subsidized ownership through the mortgage interest tax deduction and the secondary mortgage market.<sup>1</sup>

Yet these incentives for ownership have been in place far longer than the existence of fair lending and fair housing protections, meaning that the benefits of federal subsidies for ownership have not been equally realized by all protected classes. This explains some of the reason for ownership disparities today, in addition to the now-illegal practices of redlining, steering, blockbusting, unfair lending, and discriminatory pricing.<sup>2</sup>

Figure V-2 below shows homeownership rates by race and ethnicity for the county overall and in jurisdictions in the county. Non-Hispanic White households have the highest rate of homeownership countywide (73%) followed by Asian households (62%).

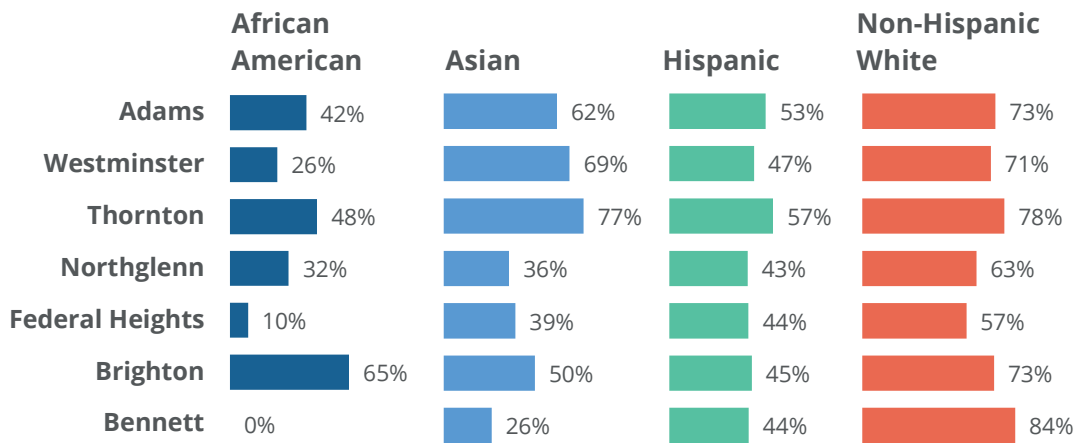
- African American households have the lowest rate of homeownership in all jurisdictions except for Brighton where the homeownership rate among African Americans is 65 percent. In other jurisdictions homeownership ranges from 10 percent in Federal Heights to 48 percent in Thornton for African Americans.
- Asian households—who typically have similar or better measures of housing access as non-Hispanic White households—have high rates of homeownership countywide (62%) and in Westminster (69%) and Thornton (77%). However, Asian households have lower rates of ownership in Northglenn, Federal Heights, Brighton, and Bennett.
- Hispanic households have uniformly moderate levels of homeownership across jurisdictions. Homeownership rates for Hispanic households range from 43 percent in Northglenn to 57 percent in Thornton.
- Non-Hispanic White households have the highest rates of homeownership countywide and in all jurisdictions. Homeownership rates for non-Hispanic White households range from 57 percent in Federal Heights to 84 percent in Bennett.

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<sup>1</sup> Despite the many public and private interventions to expand ownership, the overall U.S. rate has been stubbornly stagnant. In 2015, 63.7 percent of households were owners, compared to 63.9 in 1990. Contrary to what many U.S. residents believe, the U.S. does not lead developed countries in homeownership. Instead, the U.S.' rate of ownership is similar to that of the United Kingdom (63.5%) and lower than Canada's (67.0%).

<sup>2</sup> "Steering" refers to the practice of showing home- and apartment-seekers homes only in neighborhoods with residents of similar races and ethnicities; it is now illegal for real estate agents to engage in steering. "Blockbusting," which is also illegal, refers to the practice of real estate agents and builders convincing homeowners to sell their homes below market because of the fear that minorities could be moving into the neighborhood, and then reselling those homes to minorities at inflated prices. "Discriminatory pricing" means intentionally charging certain protected classes more for housing than others and is often a product of steering, blockbusting, subprime lending, and other illegal practices.

**Figure V-2.**  
**Homeownership Rate by Race and Ethnicity, 2018**



Source: 2018 ACS 5-year estimates, Root Policy Research

## Differences in Housing Challenges

According to the resident survey conducted for this AI, overall, 30 percent of Adams County households face housing challenges. These proportions are much higher for African Americans (53%), residents of Hispanic descent (45%), Native Americans (44%), and households earning lower than \$25,000 (57% have housing needs)—which is correlated with race and ethnicity.

The following housing challenges emerged as particularly acute for certain subpopulations but were not prevalent among Adams County households overall.

- I have bad credit/history of evictions/foreclosure and cannot find a place to rent.*** Top 10 challenge for African American respondents, Native American respondents, respondents whose household includes a member with a disability, respondents with household income less than \$25,000, and Northglenn respondents.

*“When we heard we would be evicted, we were struggling to figure out what to do. The only place we found was the Denver Rescue Mission. It was \$650/month to live there and then you still pay for your food. My kids didn’t qualify because they didn’t make enough money, so they weren’t able to go there. That was the only place we found. The places that “help” don’t do anything for you if you don’t meet their requirements. My kids ended up motel to motel.” (Resident focus group participant)*

- Neighborhood does not have safe places for children to play outside.*** Top 10 challenge for respondents with a housing subsidy.

*"I don't let my kids go anywhere without me. I have look into sex offender lists—we have 500 people from 80th to 60th! There are sex offenders everywhere. I take my kids everywhere or have someone with them so that they aren't out by themselves." (Resident survey participant)*

- **High blood pressure, stress, stroke, or heart disease because of conditions in the home or neighborhood.** Top 10 challenge for respondents with a housing subsidy.
- **My home/apartment is in bad condition.** Top 10 challenge for Native American respondents.

**Differences in displacement experience.** In the last five years, according to the resident survey, one in eight (13%) Adams County households experienced displacement—that is, they had to move out of a home in Adams County when they did not want to move. Those households with the highest displacement rates include:

- **Precariously housed.** Two in five (43%) of respondents who are currently precariously housed experienced displacement from a residence in Adams County in the past five years. Three in 10 had to move because rent increased more than they could pay and one in four were evicted for being behind on the rent.
- **Renters.** Three in 10 renters (30%) report recent displacement, and a plurality (42%) attribute the displacement to increased rent.
- **Low income households.** Households with incomes less than \$25,000 who experienced displacement (26%) are more likely than Adams County respondents overall to cite lost wages (22%) and eviction due to being behind on the rent (22%) as reasons for displacement.

Although not as pronounced as displacement experienced by those who are precariously housed, renters in general, and low income households, at least one in five Hispanic (22%), African American (20%), and Native American (20%) respondents report being displaced in Adams County in the past five years.

The reasons for displacement varied among protected classes:

- Hispanic respondents were more likely to have been displaced due to lost job/hours reduced (33%) and eviction due to being behind on the rent (29%) than any other respondent segment.
- Hispanic households and households with children were more likely than any other displaced respondents to have been displaced due to “living in unsafe conditions (e.g., domestic assault, harassment)” —22 percent of respondents with children and 20 percent of Hispanic respondents.

- Respondents who are disabled or have a household member with a disability and respondents with children under 18 are most likely to cite “rent increased more than I could pay” as the reason for displacement (48% each).

## **Access to Credit**

Several factors contribute to the differences in homeownership by race and ethnicity observed above, including disparities in access to lending. Home Mortgage Disclosure Act (HMDA) data can shed light on the role of access to credit in homeownership differences by race and ethnicity. HMDA data is collected by the Federal Financial Institutions Examination Council (FFIEC) which provides data used in the analysis of mortgage lending practices.

HMDA data include variables such as race, Census tract, loan type, and loan purpose. And, while these variables can be used to explain many of the reasons for any lending disparities (e.g., poor credit history), they do not contain all of the factors that are evaluated by lending institutions when they decide to make a loan to an applicant.

This section uses the analysis of HMDA data to examine disparities in lending and loan denials across different racial and ethnic groups and income categories, to determine if loans are being apportioned more favorably to some racial and ethnic groups as opposed to others.

**Loan applications in Adams County.** During 2018, there were 26,541 loan applications made for residential properties in Adams County. Among these loans, nearly two in three (63%) were conventional loans, over a quarter (27%) were Federal Housing Administration (FHA) insured loans, and most of the remaining loans (10%) were Veterans Affairs (VA) guaranteed loans. Figure V-3 reveals the distribution of loans by loan type.



**Figure V-3.  
Loan Applications  
by Loan Type,  
Adams County, 2018**

Note:

Does not include loans for multifamily properties or non-owner occupants. n = 26,541

Source:

HDMA Raw Data 2018 and Root Policy Research.

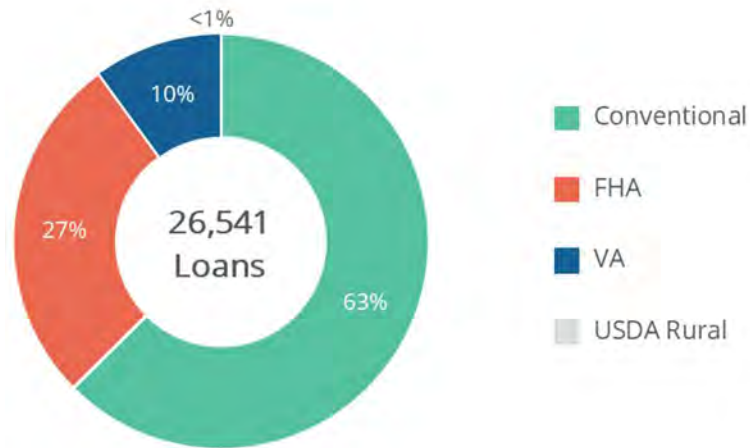


Figure V-4 shows loan types. Just under half (45%) of all loan applications were for home purchases while nearly a third (35%) were cash-out refinancing loans, and another 16 percent were refinancing loans. A very small portion (2%) were home improvement loans (although cash-out refinancing may have also been intended for home improvements).

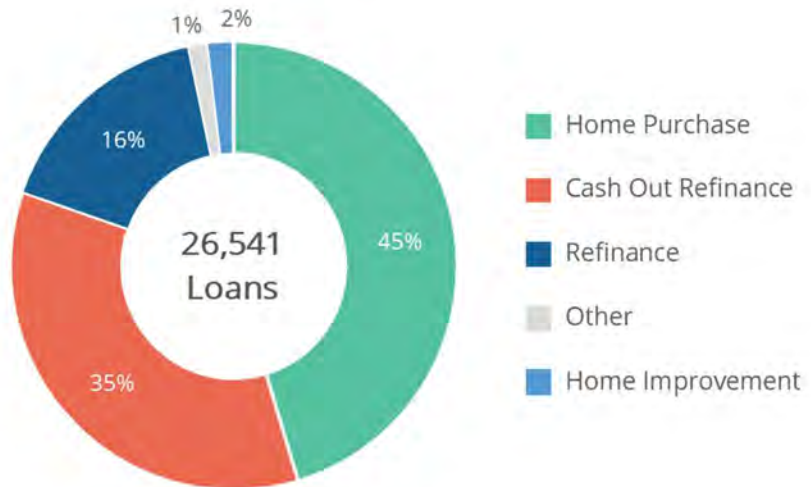
**Figure V-4.  
Loan Applications  
by Loan Purpose,  
Adams County, 2018**

Note:

Does not include loans for multifamily properties or non-owner occupants. n = 26,541

Source:

HDMA Raw Data 2018 and Root Policy Research



Of the loan applications in Adams County in 2018, the majority (59%) resulted in the loan being originated; 19 percent of applications were withdrawn by the applicant; and 16 percent of applications were denied. A smaller proportion of applications had files that were closed for incompleteness (4%), and only 2 percent of applications were approved by not accepted by the applicant.



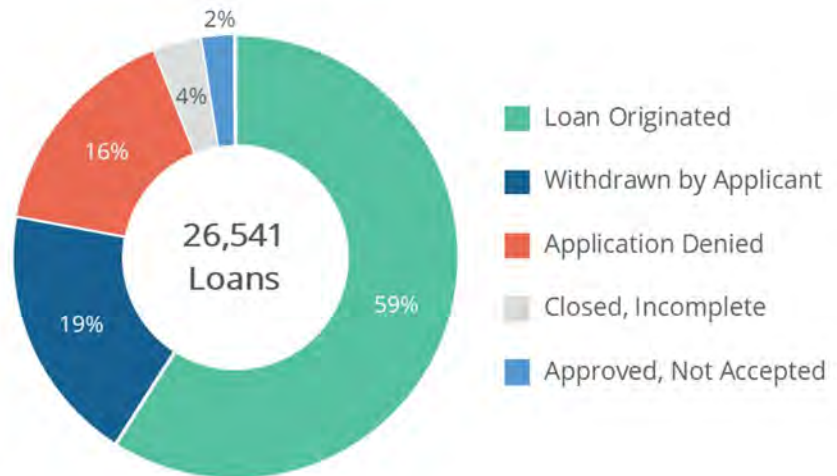
**Figure V-5.  
Loan Action Taken,  
Adams County, 2018**

Note:

Does not include loans for multifamily properties or non-owner occupants. n = 26,541

Source:

HDMA Raw Data 2018 and Root Policy Research



**Loan outcomes by race/ethnicity.** Figure V-6 presents detailed outcomes of the loan applications, focusing on the difference in outcomes among racial and ethnic groups.<sup>3</sup>

Loan originations were lowest among Black or African American applicants. With an origination rate of 49 percent, Black or African American applicants' loans were originated at 12 percentage points less than for White applicants, whose origination rate of 61 percent was the highest among racial and ethnic applicant groups. Asian applicants had a similarly high origination rate (60%) to White applicants. The Hispanic applicant origination rate was 55 percent.

Conversely, for denials: Applications submitted by Black or African American would-be-borrowers resulted in a denial 27 percent of the time—13 percentage points higher than for White applicants. One in five applications (20%) from Hispanic applicants resulted in an application denial. There were less significant discrepancies among other actions taken, including applications that were not accepted by the applicant, withdrawn applications, and files that were closed for incompleteness.<sup>4</sup>

<sup>3</sup> Applicants who identified as having one race and either identified their ethnicity as “not-Hispanic or Latino” or had “ethnicity not available” were assigned racial groups based on the one race identified, while any applicant who identified their ethnicity as “Hispanic or Latino” and had identified as any other racial category were assigned “Hispanic.” Only racial or ethnic groups with over 20 total applications were included in the analysis.

**Figure V-6.**

**Outcome of Mortgage Loan Application by Race/Ethnicity, Adams County, 2018**

	Loan Originated	Application Denied	Not Accepted by Applicant	Application Withdrawn	File Closed	Total Applications
<b>Adams County</b>	<b>59%</b>	<b>16%</b>	<b>2%</b>	<b>19%</b>	<b>4%</b>	<b>26,541</b>
Race and Ethnicity						
White	61%	14%	3%	19%	3%	14,466
Black or African American	49%	27%	1%	20%	3%	612
Asian	60%	15%	2%	19%	4%	832
American Indian or American Native	50%	22%	3%	18%	8%	117
Native Hawaiian or Other Pacific Islander	54%	20%	0%	14%	11%	35
Hispanic	55%	20%	2%	19%	4%	5,902
Proportion Differences						
Black/White Difference	-12%	13%	-1%	1%	0%	-13,854
Asian/White Difference	-1%	1%	-1%	1%	1%	-13,634
Hispanic/White Difference	-6%	5%	0%	0%	1%	-8,564

Note: Does not include loans for multifamily properties or non-owner occupants. Race categories include non-Hispanic and ethnicity not provided while Hispanic category includes Hispanic of any race.

Source: HDMA Raw Data 2018 and Root Policy Research

Most often, loan applications are denied due to credit worthiness, particularly low credit scores or high debt-to-income ratios. As revealed in Figure V-7, credit history and debt-to-income ratios were among the most common reasons provided for loan denial. Combined they make up over half of all reasons provided for loan denials in Adams County.

**Figure V-7.**  
**Reasons for Denial, Adams County, 2018**

	Credit History	Debt to Income Ratio	Insufficient Cash	Unverified Information	Collateral	Credit Application Incomplete	Employment History	Missing Data	Other
<b>Adams County</b>	<b>31%</b>	<b>25%</b>	<b>3%</b>	<b>5%</b>	<b>8%</b>	<b>10%</b>	<b>2%</b>	<b>1%</b>	<b>16%</b>
Race and Ethnicity									
White	30%	23%	3%	5%	9%	10%	2%	1%	17%
Black or African American	42%	26%	2%	5%	6%	7%	3%	0%	10%
Asian	16%	40%	3%	10%	5%	6%	3%	1%	15%
American Indian or American Native	39%	32%	3%	0%	3%	6%	3%	0%	13%
Native Hawaiian or Other Pacific Islander	14%	29%	0%	0%	14%	14%	0%	0%	29%
Hispanic	34%	28%	3%	5%	6%	7%	3%	1%	15%
Proportion Differences									
Black/White Difference	12%	2%	-1%	-1%	-3%	-2%	2%	-1%	-7%
Asian/White Difference	-14%	16%	0%	5%	-3%	-3%	2%	0%	-2%
Hispanic/White Difference	4%	4%	0%	-1%	-3%	-2%	1%	-1%	-2%

Note: Does not include loans for multifamily properties or non-owner occupants. Percent calculated from total reasons given including multiple reasons for one applicant.

Source: 2018 HMDA Raw Data and Root Policy Research

The reasons for denial of loan applications vary by race and ethnicity: African American applicants are most likely to have loans denied due to credit history (42% of the reason for denials); Asian applicants are the most likely to have their loans denied due to high debt-to-income ratios (40% of the reason for denials). Figure V-8 compares denial rates by race and ethnicity based on loan purpose. The largest differences in denial rates occur for African Americans across all loan types. Asian applicants show the largest differences in denial rates (when compared to non-Hispanic White applicants) for cash-out-refinances. Hispanic applicants show very large differences in denials for home improvements loans.

From a policy perspective, these data suggest that Hispanic households in Adams County may be most at risk for high-cost loans (predatory, credit cards) to help with needed home improvements, and would benefit from publicly-assisted home improvement grants and low cost loans. Asian applicants may benefit from personal finance counseling to lower personal debt. African American would-be-borrowers would benefit from a range of mortgage loan and personal finance assistance to achieve homeownership.

**Figure V-8.**  
**Loan Denials by Race/Ethnicity and Loan Purpose, Adams County, 2018**

	Overall	Loan Purpose			
		Home Purchase	Refinance	Cash-Out-Refinance	Home Improvement
<b>Adams County</b>	<b>21%</b>	<b>12%</b>	<b>35%</b>	<b>26%</b>	<b>28%</b>
Race and Ethnicity					
White	18%	10%	33%	23%	16%
Black or African American	36%	25%	48%	41%	-
Asian	20%	11%	40%	34%	-
American Indian or American Native	30%	10%	30%	41%	-
Native Hawaiian or Other Pacific Islander	28%	8%	40%	44%	-
Hispanic	26%	16%	40%	30%	40%
Denial Rate Differences					
Black/White Difference	17%	15%	15%	18%	-
Asian/White Difference	1%	1%	7%	11%	-
Hispanic/White Difference	7%	6%	7%	7%	23%

Note: Does not include loans for multifamily properties or non-owner occupants. Race categories include non-Hispanic and ethnicity not provided while Hispanic category includes Hispanic of any race. N values represent total of originated loans, denied loans, and loans approved by not accepted. White n = 11,352; Black/African American n = 474, Asian n = 639; American Indian or American Native n = 87; Native Hawaiian or Other Pacific Islander n = 26; Hispanic n = 4,549.

Source: HDMA Raw Data 2018 and Root Policy Research

Figure V-9 compares denial rates by loan types for individual racial and ethnic groups.

**Figure V-9.  
Denial by  
Race/Ethnicity and  
Loan Purpose,  
Adams County, 2018**

Note:

Does not include loans for multifamily properties or non-owner occupants. Race categories include non-Hispanic and ethnicity not provided while Hispanic category includes Hispanic of any race. N values represent total of originated loans, denied loans, and loans approved but not accepted. Non-Hispanic White n = 11,182; Black/African American n = 470, Asian n = 631; American Indian or American Native n = 86; Native Hawaiian or Other Pacific Islander n = 26; Hispanic n = 4,477

Source:

HDMA Raw Data 2018 and Root Policy Research

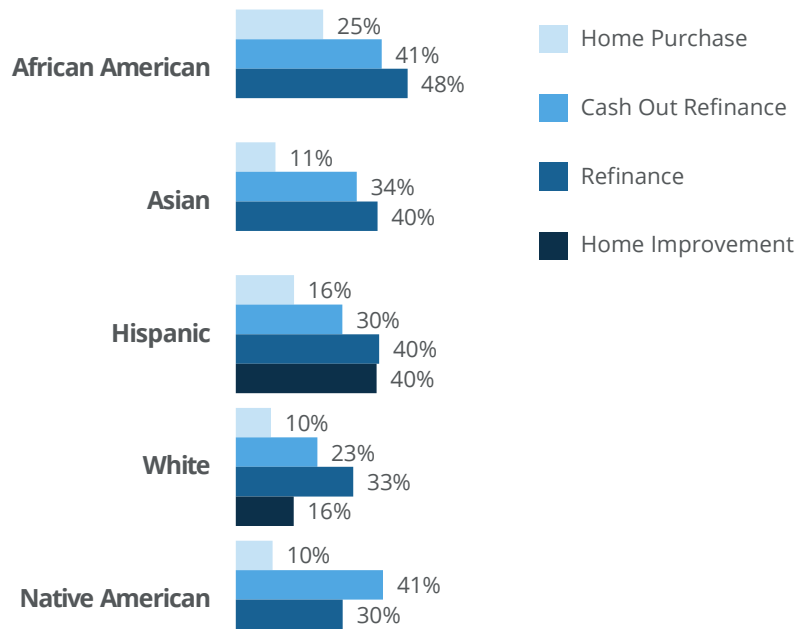
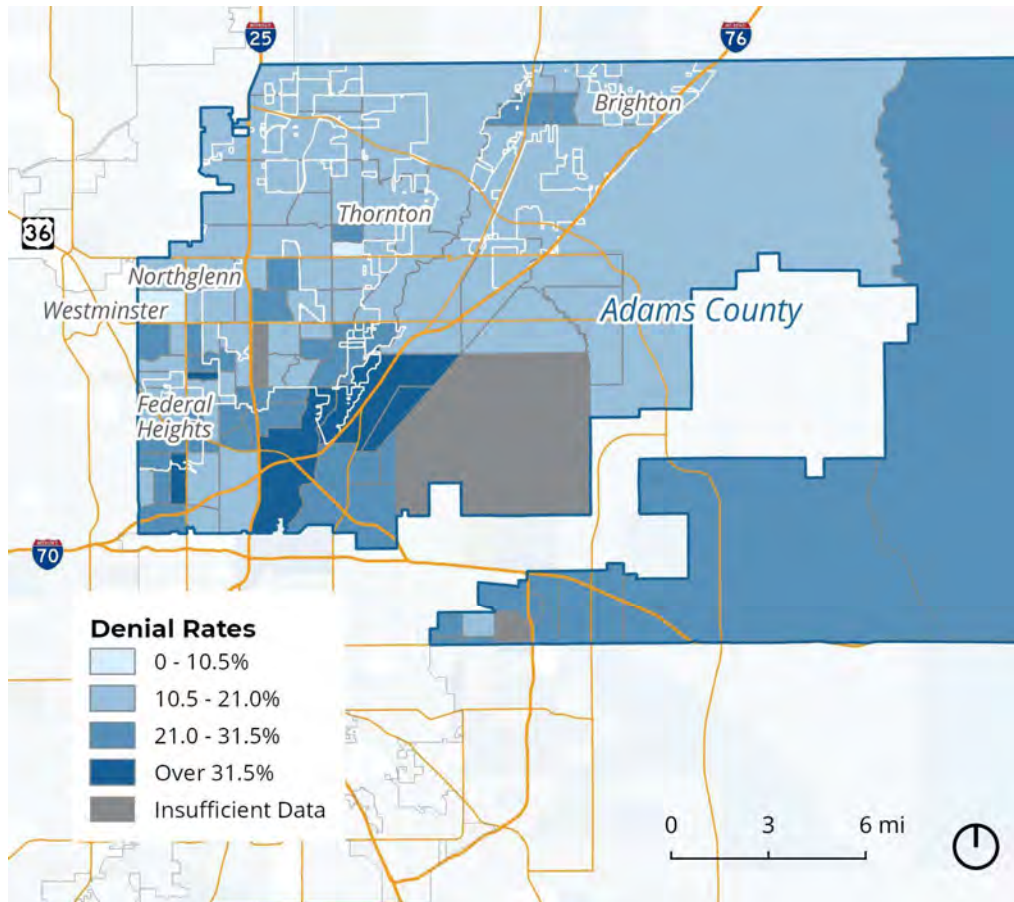


Figure V-10 shows the geographic distribution of denial rates in Adams County by Census tract. The map reveals that the highest denial rates were concentrated in southeast Adams county around the I-76 corridor including east of I-25 and one tract further north in Federal Heights. These areas correspond with areas of high minority concentrations.

**Figure V-10.**  
**Mortgage Loan Denial Rates by Census Tract, Adams County, 2018**



Note: Denial rate represents the percent of denied applications of the total of originated loans, denied loans, and loans approved by not accepted. Census tracts with fewer than 20 total applications were excluded.

Source: HMDA Raw Data 2018 and Root Policy Research.

Beginning in 2004, HMDA data contained the interest rates on higher-priced mortgage loans. This allows examinations of disparities in high-cost, including subprime, loans among different racial and ethnic groups. It is important to remember that subprime loans are not always predatory or suggest fair lending issues, and that the numerous factors that can make a loan “predatory” are not adequately represented in available data. Therefore, actual predatory practices cannot be identified through HMDA data analysis. However, the data analysis can be used to identify where additional scrutiny is warranted, and how public education and outreach efforts should be targeted. For the purpose of this section we define “high priced” as a loan with an ARP of more than one and half (1.5%) percentage points above comparable treasuries.

Figure V-11 shows the proportion of loans that are subprime by race and ethnicity and income level using the HMDA-defined Median Family Income. The proportion of high-priced loans is highest among Hispanic applicants and Black or African American applicants

(19% and 18% respectively), which both reflect proportions of high-priced loans at least 10 percentage points greater than for White applicants. These exist except for the highest income levels (120% MFI). Asian applicants were the least likely to receive high-priced loans across all income levels, taking on high priced loans at lower rates than White applicants.

**Figure V-11.**  
**High Priced Loans by Race/Ethnicity and Income, Adams County, 2018**

	Overall	Median Family Income Group		
		0-80% MFI	80-120% MFI	Over 120% MFI
<b>Adams County</b>	<b>10%</b>	<b>12%</b>	<b>13%</b>	<b>5%</b>
Race and Ethnicity				
White	8%	8%	10%	5%
Black or African American	18%	19%	20%	6%
Asian	5%	5%	7%	2%
American Indian or American Native	16%	-	-	-
Native Hawaiian or Other Pacific Islander	12%	-	-	-
Hispanic	19%	19%	23%	9%
Percentage Point Differences				
Black/White Difference	10%	11%	10%	1%
Asian/White Difference	-3%	-3%	-2%	-2%
Hispanic/White Difference	12%	11%	14%	5%

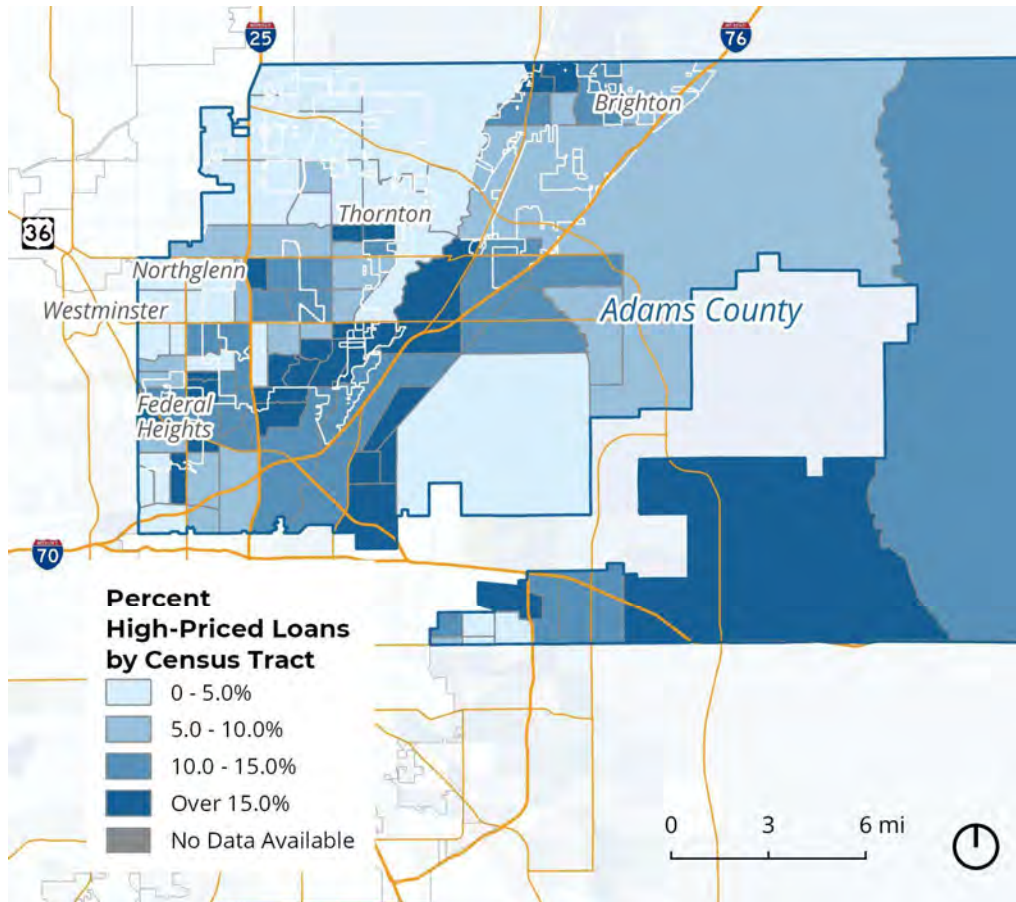
Note: "High priced" is defined as a loan with an ARP of more than one and half (1.5%) percentage points above comparable treasuries. Percentage calculated from total originated loans. Does not include loans for multifamily properties or non-owner occupants. Race categories include non-Hispanic and ethnicity not provided while Hispanic category includes Hispanic of any race. N values represent total of originated loans when income data was available; White n = 17,050; Black or African American n = 279; Asian n = 492; Hispanic n = 6,234

Source: HDMA Raw Data 2018 and Root Policy Research.

Figure V-12 shows the geographic distribution of the proportion of high-priced loans by Census tract. Clusters of higher high-priced loan percentages exist in Thornton and in Aurora, both in the more urban areas west of I-225 and in the more rural Census tract south of the airport. There is also a cluster in northwest Brighton.



**Figure V-12.**  
**Percent High-Priced Loans by Census Tract, Adams County, 2018**



Note: Does not include loans for multifamily properties or non-owner occupants. “High priced” is defined as a loan with an ARP of more than one and half (1.5%) percentage points above comparable treasuries. Percentage calculated from total originated loans.

Source: HDMA Raw Data 2018 and Root Policy Research.

**Alternative financial products.** Households who are rejected from traditional or even higher-cost lending products—or who are unaware of or distrust traditional lenders—use alternative financial products, many of which carry very high interest rates and inhibit financial stability and wealth-building.

A cornerstone of the Federal Deposit Insurance Corporation’s (FDIC) economic inclusion (<https://www.economicinclusion.gov/whatis/>) project is a study of what the FDIC has identified as unbanked and underbanked households. “Unbanked” households are those in which no one in the household has a checking or savings account “Underbanked” households are those who have an account in an insured institution but also use services that are likely to charge high or very high rates. These services include checking cashing institutions, payday loans, “tax refund anticipation” loans, rent-to-own services, pawn shop loans, and/or auto title loans.

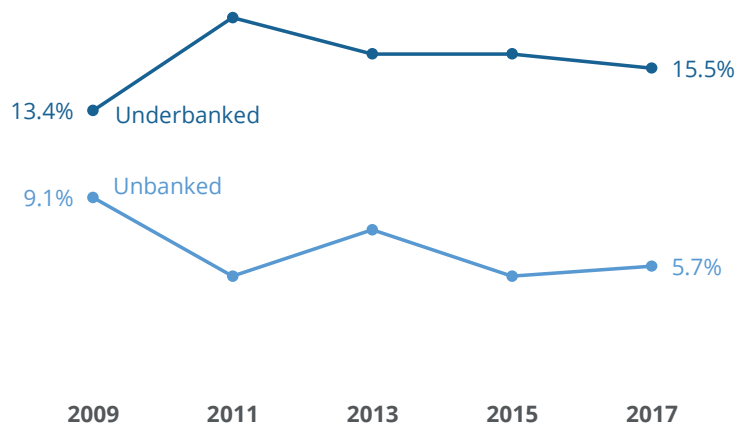


The FDIC studies the prevalence of unbanked and underbanked households every two years. The latest, 2017, survey found that:

- 1) 6.5 percent of U.S. households are “unbanked,” which is the lowest rate since the study began in 2009. The unbanked rate fell by a half of a percentage point between 2015 and 2017.
- 2) Nearly 20 percent of U.S. households—18.7 percent—are “underbanked.” This rate also fell between 2015 and 2017, by a remarkable 1.2 percentage points.
- 3) The State of Colorado has an unbanked rate of 4.8 percent, much lower than the U.S. overall. This rate was higher than in 2015, when it was 4.4 percent.
- 4) The Denver-Aurora-Lakewood MSA has a higher unbanked rate than the state overall at 5.7 percent. This is higher than in 2015 when the unbanked rate was 5.2 percent, and much lower than 2009, when the unbanked rate was 9.1 percent.

Figure V-13 shows the region’s trends in the percentage of unbanked and underbanked households.

**Figure V-13.**  
**Unbanked and Underbanked Households, Denver-Aurora-Lakewood MSA, 2009 - 2017**



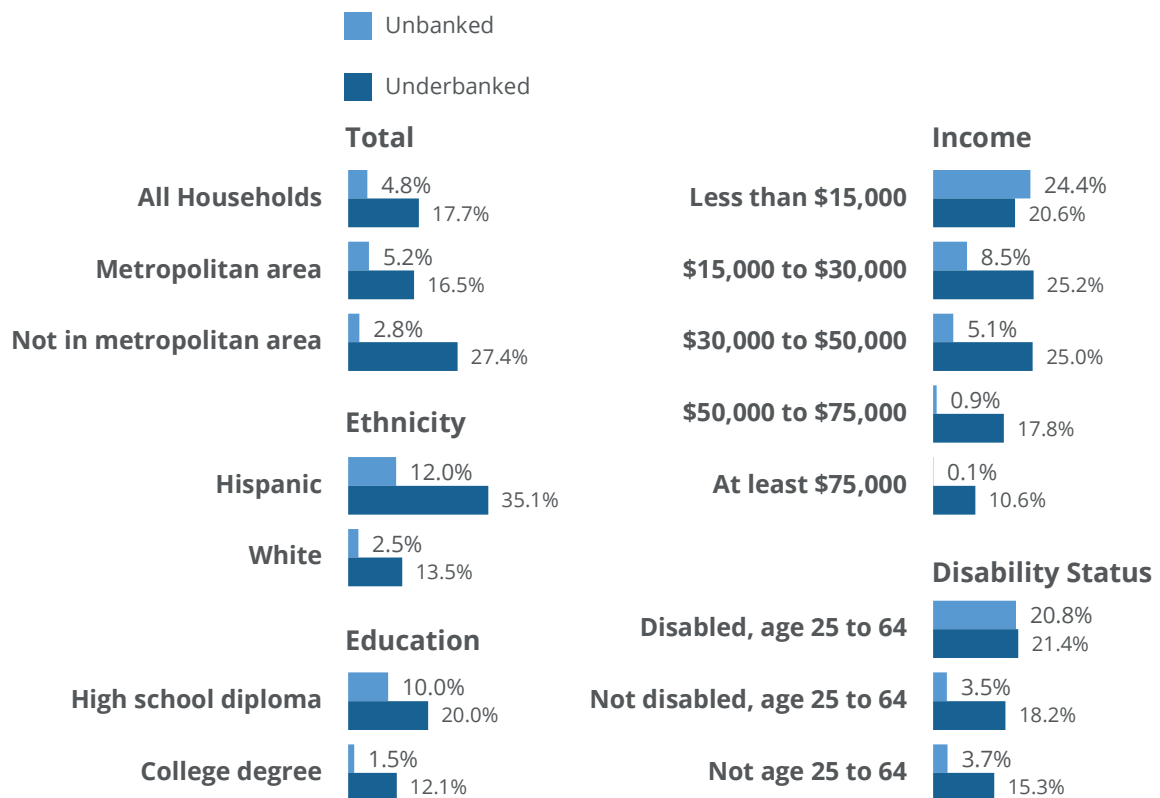
Source:  
Multiyear FDIC National Survey of Unbanked and Underbanked Households.

Unfortunately, the FDIC survey data are not available by household characteristic at the regional level. However, household characteristics are available at the state level and are found in Figure V-14, which shows that:

- Hispanic households have much higher unbanked and underbanked rates than White households, with about 35 percent of Hispanic households using nontraditional financial services.
- College-educated households are much less likely than others to be unbanked or underbanked, as are high income households.

- Low to moderate income households have similar use of nontraditional financial services up to the \$50,000 income mark. This may be indicative of the growing challenges even moderate income households face in making ends meet.
- Households with a person living with a disability are more likely to be unbanked or underbanked compared to other same age households without a disability (25 to 64 years old).

**Figure V-14.**  
**Unbanked and Underbanked Households, State of Colorado by Household Characteristics, 2017**



Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

## Housing Access

A growing body of recent research has bolstered the evidence that where affordable and mixed-income housing is developed has a long-term impact on the households that occupy that housing. For example:

- Dr. Raj Chetty's well known Equality of Opportunity research found positive economic returns for adults who had moved out of high poverty neighborhoods when they were children. The gains were larger the earlier children moved.
- A companion study by Dr. Chetty examining social mobility isolated the neighborhood factors that led to positive economic mobility for children. Children with the largest upward economic mobility were raised in neighborhoods with lower levels of segregation, lower levels of income inequality, higher quality schools, and greater community involvement ("social capital").
- A similar study by researchers at Johns Hopkins University found that when assisted housing is located in higher quality neighborhoods, children have better economic outcomes. The study also concluded that because low income African American children are more likely than low income white children to live in assisted housing, the location of assisted housing in poor quality neighborhoods has a disproportionate impact on African American children's long-term economic growth.

This research is counter to years of housing policies and programs that focused on building large multifamily complexes to house persons living in poverty, often placing these developments in the least desirable areas in a city. Fortunately, more recent housing policy activism has focused more intently on remedying the damage done by decades of intentional segregation. The remaining part of this section examines locational housing choice.

**Location of affordable rental (LIHTC) developments.** Figure V-15 shows the number of units developed using Low Income Housing Tax Credits (LIHTC). According to the HUD LIHTC property database, Adams County has approximately 3,900 total units in tax credit properties and about 3,200 (82%) are designated for low income households.

The final two columns show the geographic distribution of tax credit units throughout jurisdictions in the county compared to their respective share of the total population in 2018. Brighton, Thornton, and Northglenn each have a higher share of LIHTC units than population while Westminster has a smaller share of LIHTC units compared to their population share. Brighton has the greatest concentration of low income units with their share of units six percentage points higher than their overall share of population.

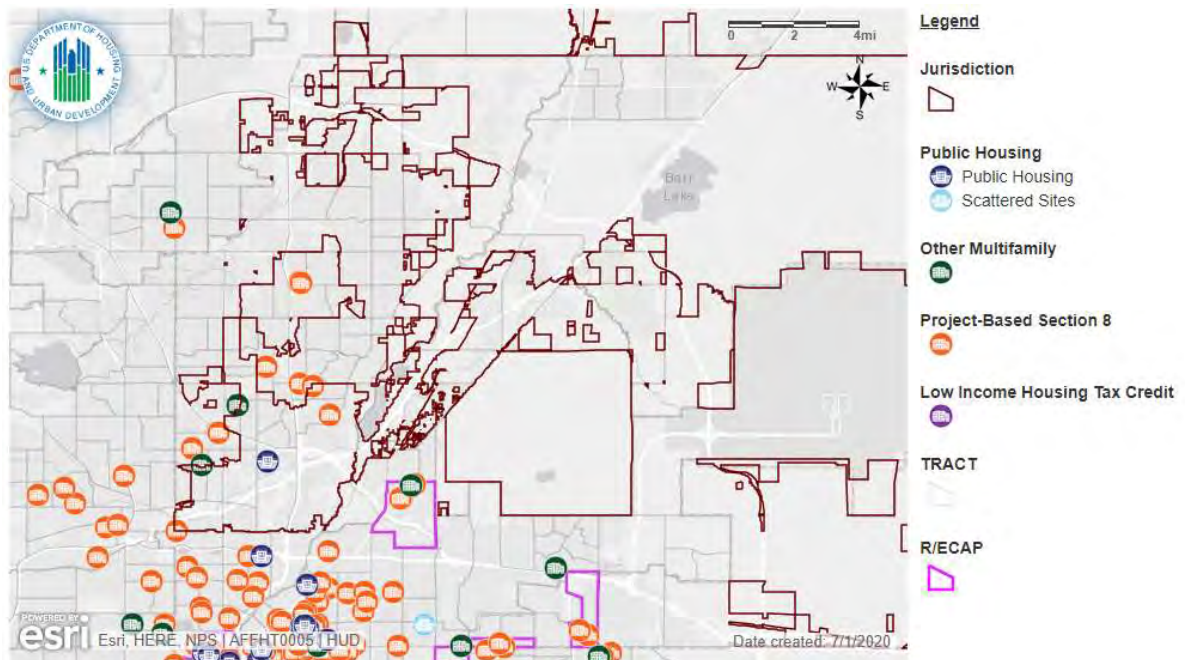
**Figure V-15.**  
**Publicly Supported Housing, Adams County**

Jurisdiction	Total Units in LIHTC	Low Income Units	% Low Income	% of County	
				LI LIHTC Units	2018 Population
<b>Adams County</b>	3,909	3,213	82%	100%	100%
<b>Brighton</b>	616	442	72%	14%	8%
<b>Northglenn</b>	425	295	69%	9%	8%
<b>Thornton</b>	1,077	937	87%	29%	27%
<b>Westminster</b>	654	426	65%	13%	23%
<b>Other Adams County</b>	1,137	1,113	98%	N/A	N/A

Source: HUD Low-Income Housing Tax Credit Properties, 2018 ACS 5-year estimates

Figure V-16 shows a map of publicly supported housing properties using the AFFH data and mapping tool. The majority of project based Section 8 and public housing properties are located in the southwest, more urban, areas of Adams County. However, this map does not show LIHTC units in Adams County, where there is a higher number of units in the northern area of Adams County in Brighton.

**Figure V-16.**  
**Publicly Supported Housing, Adams County**



Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

As the rental market has become more competitive, low income renters find it increasingly challenging to find market rate units. Those renters with any type of perceived challenge— income from a variety of sources, a past eviction, a minor criminal infraction, a need for a reasonable accommodation—are often passed over for renters who are perceived as easier tenants. In some cases, these criteria can disproportionately affect certain protected classes; some of these effects are evident in the resident survey.

**Recent experience seeking housing.** Overall, 53 percent of survey respondents seriously looked for housing to rent or buy in Adams County in the past five years, where “serious” looking includes touring homes or apartments, putting in applications or applying for mortgage financing. These respondents identified issues they experienced when seeking housing to rent or buy.

Residents who reported differential treatment while seeking housing included:

- Hispanic and African American respondents, respondents with large families, and respondents whose household includes a member with a disability are more likely to have calls to landlords go unreturned or to be told the housing was no longer available once the respondent arrived in person.
- This is also true for residents who are precariously housed, have household incomes less than \$50,000, have a housing subsidy, or are currently renters. They are also more likely to be told that a unit was available over the phone and then be told the unit was no longer available after visiting in person.
- Adams County residents who believe they have experienced discrimination when looking for housing are most likely to be African American, have a housing subsidy, have household incomes less than \$25,000, and be precariously housed.

**Housing voucher holders.** Maiker Housing Partners manages 1,505 housing vouchers throughout the county. Most vouchers are tenant-based. White, Asian, and non-Hispanic households are underrepresented in voucher use relative to their shares of low income residents in the county. Conversely, minority households are overrepresented in voucher programs:

- African American households by 14 percentage points,
- Hispanic households by 11 percentage points, and
- American Indian households by one percentage points.

**Figure V-17.  
Share of Voucher  
Holders by Race and  
Ethnicity**

Note:  
Vouchers by race and ethnicity do not add to total vouchers due to data disclosure.

Source:  
Maiker Housing Partners, 2018 ACS 5-year estimates.

Jurisdiction	Number of Vouchers	% of County	
		% of vouchers	% of population earning <\$25,000
<b>Total Vouchers</b>	1,505	100%	100%
<b>White</b>	1,120	74%	74%
<b>African American</b>	269	18%	4%
<b>Asian</b>	18	1%	4%
<b>American Indian</b>	42	3%	2%
<b>Pacific Islander</b>	3	0%	0%
<b>Other</b>	16	1%	8%
<b>Hispanic</b>	759	50%	39%
<b>Not Hispanic</b>	709	47%	61%

The overrepresentation of minority households in voucher programs is due to a variety of factors at play in Adams County. As discussed above, minority households experience higher incidences of discrimination and difficulty finding housing on the open market. Also, White and Asian households generally have higher incomes affording them more housing options.

**Waitlist.** With the acknowledgement that waiting lists do not reflect the total scale of community needs, there are nearly 5,000 households on the waitlist for Housing Choice Vouchers with Maiker Housing Partners. Half of the households are White; 38 percent are Hispanic; and 31 percent are Black. Black households are significantly overrepresented in the waitlists for Housing Choice Vouchers, representing 38 percent of households on waitlist compared to just 4 percent of households earning less than \$25,000 in the county overall.

Similarly, one in four residents on the waitlist have a disability, compared to 11 percent living in the county with a disability. The overrepresentation of residents with a disability on the waitlist indicates a lack of accessible, privately-provided units that are affordable.

**Difficulty using vouchers.** A total of 94 survey respondents (6%) receive some form of housing subsidy, and 25 participate in either the Housing Choice Voucher/Section 8 program or another voucher program. Of those with vouchers, more than half report that it is “very difficult” to find a landlord that accepts a housing voucher. When asked what made it difficult to find a landlord, the most common responses include:

- Not enough properties available (15 of 25);
- Have a hard time finding information about landlords that accept Section 8 (10 of 25);

- Landlords have policies of not renting to voucher holders (9 of 25); and
- Voucher is not enough to cover the rent for places I want to live (9 of 25).

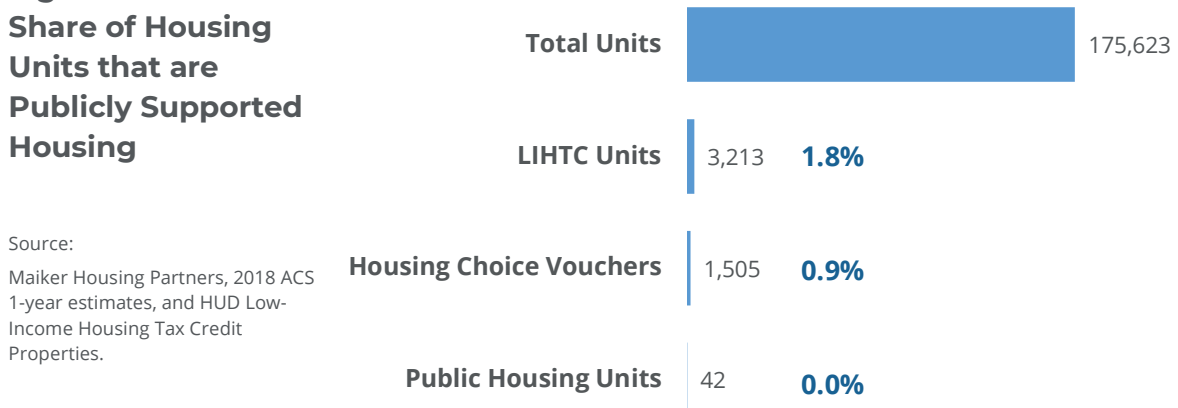
Respondent descriptions include:

- *“I couldn't afford to be picky. This was the only place I could find which would take my voucher that had anything available.” (Resident survey respondent)*
- *“Places that used to accept Section 8, no longer do, so the list is slimmer and slimmer.” (Resident survey respondent)*
- *“The neighborhoods that the vouchers are available are not good neighborhoods. We have shootings nightly and my daughter was even almost shot in the summer while playing outside at 4 pm.” (Resident survey respondent)*

Stakeholders shared many of the same concerns about landlords and added that residents face other obstacles getting housed including a criminal history, evictions on their record, bad credit, and application fees and deposits required to move into a unit.

**Publicly subsidized housing.** Publicly supported housing makes up approximately three percent of the overall housing inventory in Adams County, as shown in Figure V-18 below. According to the HUD LIHTC database, there are approximately 3,200 low income units in LIHTC projects.

**Figure V-18.**  
**Share of Housing Units that are Publicly Supported Housing**



Source:  
Maiker Housing Partners, 2018 ACS  
1-year estimates, and HUD Low-  
Income Housing Tax Credit  
Properties.

Maiker Housing Partners is the largest affordable housing provider in Adams County, administering 1,505 housing vouchers and owning and operating 42 units of public housing.. In addition to Housing Choice Vouchers, Maiker currently owns and manages nine other multifamily properties across the county and manages another six properties through partnerships, for a total of 15 properties in Adams County with more than 1,600 total units.

Of the units owned and managed by Maiker, approximately 190 units are designated for seniors and residents with a disability; however, more than 350 units (22%) are occupied with a household with at least one person over the age of 62 and more than 100 units (6%) are occupied by a person with a disability. Hispanic residents occupy 45 percent of units, residents who identify as multiracial occupy 34 percent of units, non-Hispanic White residents occupy 17 percent of units, and African American residents occupy 5 percent of units.



## Public Housing Authority Policy Review

Maiker Housing Partners (Maiker) is the largest affordable housing provider in Adams County. Their mission is, “to disrupt generational poverty through socially conscious community development in Adams County.” Maiker manages 1,505 housing vouchers throughout the county. Most vouchers are tenant-based. Maiker currently owns and manages nine properties across the county and manages another six properties through partnerships for a total of 15 properties in Adams County with more than 1,600 total units.

Maiker Housing Partners values the input of its residents. The Resident Advisory Board, made up of residents of Maiker properties, meets quarterly to discuss Maiker’s priorities and property improvements. Maiker’s Board of Commissioners includes a seat for an Adams County resident of low income housing; currently this seat is held by a resident of an Maiker property. Annually, Maiker surveys all residents of its properties to get feedback across a wide array of topics pertaining to resident housing. Additionally, during the planning stage of any future developments, Maiker elicits input from residents of its existing properties and area residents for design and programming.

**Policy and practices review.** The review of the Public Housing Authority (PHA) policies and practices was guided by HUD’s Fair Housing Planning Guide, Chapter 4, Section 4.3 and Chapter 5, Sections 5.2 and 5.4.

The results of the review are found below, which presents where potential fair housing barriers exist based on the findings from the policy analysis and program review. The review focused how Maiker could achieve the most inclusive tenancy patterns, while respecting tenant preferences for location and unit type, and balancing needs with available resources.

### 1. Complying with Key Federal Regulations.

*What is the PHA’s policy for accommodating the needs of women who have experienced violence (Violence Against Women Act)?*

*What are the PHA’s policies for considering and making reasonable accommodations? Does it balance the need for adequate information with resident rights to privacy?*

Maiker’s Tenant Selection plan includes a chapter on the Violence Against Women Act (VAWA) that provides protections for victims and discretionary approval to provide benefits based solely on an individual based solely on the individual’s statement or other corroborating evidence—i.e., without requiring formal documentation of abuse in accordance with 24 CFR 5.2007(b). The Tenant Selection plan contains general VAWA requirements and Maiker’s policies in three areas: notification, documentation, and confidentiality, as well as Maiker’s Emergency Transfer Plan required under VAWA 2013.

Maiker Housing Partners provides HUD regulations and related PHA policies in their Administrative Plan and Tenant Selection Plan. Policies related to persons with disabilities are found in the Fair Housing and Equal Opportunity chapter of the Administrative Plan (Chapter 2). According to the plan, rules and policies for persons with disabilities are based on, “the Fair Housing Act (42,U.S.C.) and section 504 of the Rehabilitation Act of 1973, and incorporate guidance from the Joint Statement of The Department of Housing and Urban Development and the Department of Justice (DOJ), issued May 17, 2004.”

## **2. Evaluating Criminal Histories**

*What is the PHA's policy on considering tenants with criminal histories? [HUD has no formal policy on the length of look back periods, but recommends 5-7 years]*

Maiker is actively implementing its criminal screening standards reform project and refined its screening process in 2019. Currently, Maiker is in contact with researchers in pursuit of researching and analyzing their current practices.

Maiker Housing Partners denies applicants with a household member that has engaged in any of the following criminal activities in the past five years:

- *Drug-related criminal activity*, defined by HUD as the illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute or use the drug
- *Violent criminal activity*, defined by HUD as any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage.
- Criminal activity that may threaten the health, safety, or welfare of other tenants
- Criminal activity that may threaten the health or safety of O/A staff, contractors, subcontractors, or agents.
- Criminal sexual conduct, including but not limited to sexual assault, incest, open and gross lewdness, or child abuse.

The Tenant Selection Plan provides provisions for the consideration of circumstances stating, “While a record of arrests will not be used as the basis for denial, an arrest may, however, trigger an investigation to determine whether the applicant actually engaged in disqualifying criminal activity.”

## **3. Offering Mobility Counseling**

Maiker Housing Partners acts as an advocacy agency, embracing their role as an anchor institution towards the vision of a thriving and equitable Adams County. In 2018, Maiker reimaged its Resident Services program to the Family and Community Vitality program. This program serves two primary functions which include community organizing and community resource navigation. This department is built on a community organizing model, where members create the change they want to see with the support of our team of community organizers and resource navigators.

Maiker's advocacy role is outlined on their website as follows:

- “We advocate for changes to streamline the permitting process for new affordable housing developments.
- We take a progressive stance on changes to resident screening standards that will reduce barriers for those with the greatest need.
- We work to end the cycle of generational poverty by combining access to affordable housing with programs designed to help individuals and families establish stability and work toward economic independence.
- We partner with the private sector and other stakeholders to identify new solutions.
- We work in partnership with the community to invest in opportunities that will increase housing affordability and positively transform neighborhoods.”

#### **4. Promoting Inclusive Tenancy**

*Does the PHA exhibit patterns of concentrations within developments?*

Occupancy data provided by the housing authority show variation among resident race and ethnicity by development in some cases; however, overall dispersion is consistent across developments.

#### **5. Accommodating Regional Needs**

*How well do household compositions and wait lists reflect the needs of the broader region?*

Residents and voucher holders are more racially and ethnically diverse than the region overall.

#### **6. Preferences and Tenant Selection Policies**

*What types of preferences exist and do these reflect needs?*

*Are there any concerns with the Tenant Selection and Assignment Plan (TSAP)?*

*Do the preferences limit or discourage applicants from residing in all areas of the region?*

No preferences are given for applicants on the waitlist. Applicants are selected solely on the date and time of their application. However, extremely low income families may be selected ahead of other eligible families on an as-needed basis to ensure that the income targeting requirement is met.

## **7. Accommodating Needs in Applications**

*How well does the process for applying for public housing or Housing Choice Vouchers (HCV) accommodate the needs of Limited English Populations, residents with special needs, and residents with disabilities?*

Maiker provides alternative arrangements for applicants who are visually impaired or have limited English proficiency. Individuals who are unable to apply in person may make alternative arrangements. The Tenant Selection Plan explicitly states:

“The O/A must take a variety of steps to ensure that the application process is accessible to those people who might have difficulty complying with the standard O/A application process.

The O/A must provide reasonable accommodation as needed for persons with disabilities to make the application process fully accessible. The facility where applications are accepted and the application process must be fully accessible, or the O/A must provide an alternate approach that provides equal access to the program.”

Maiker’s Administrative Plan provides additional detail on program accessibility stating the following alternative forms of communication that are available: TTD/TTY, sign language interpretation, having material explained orally by staff, or having a third party to receive, interpret, and explain materials.

## **8. Accommodating the Needs of Residents with Disabilities**

*How are accessible units made available?*

*Does the PHA promote the availability of accessible housing units to voucher holders?*

*How are residents with mental illness and behavioral and cognitive challenges accommodated?*

The needs of public housing tenants and applicants for accessible units varies greatly by the type of disability a person lives with. Some tenants and applicants with disabilities require physical accommodations to units, reasonable accommodation for the application process or for ongoing housing needs, or two-bedroom units to accommodate a live-in caretaker. Maiker Housing Partners also provides a list of

properties with handicap accessible units in their informational packet to all new applicantes as well as any participants who request this information.

Maiker also provides transfers to make an accessible unit available for a resident with a disability. When a non-accessible unit becomes available Maiker may transfer a family living in an accessible unit that does not require accessible features to the vacated unit.

## **SECTION VI.**

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### FAIR HOUSING ENVIRONMENT

## SECTION VI.

# Fair Housing Environment

This section of the Adams County AI assesses private and public barriers to housing choice within the context of existing fair housing laws, regulations, and guidance. This analysis is informed by fair housing complaints; legal cases; a review of relevant land use/public policies and practices; and Adams County's current fair housing activities, including Community Development Block Grant (CDBG) investments.

### Primary Findings and Recommendations

- According to the community survey conducted for this AI, African American headed households and households using a housing subsidy (e.g., a Housing Choice Voucher holder) were the most likely to believe they had experienced housing discrimination when looking for housing in the county in the past 5 years.
- HUD reported 62 fair housing complaints in Adams County between 2014 and 2018. Most complaints submitted to HUD during this period affected individuals with physical disabilities.
- The regulatory review of Adams County's zoning and land use policies found areas where the code could be clarified or strengthened to avoid fair housing challenges. The areas we recommend for priority action include:
  - Revise the definition of family used in the Adams County development standards to acknowledge two person households and to eliminate the restriction of college students from cohabitating. Occupancy regulations for health and safety should be used as a more inclusive approach to limit the number of unrelated persons (including students) cohabitating.
  - Remove distinctions between group homes for protected classes (e.g., developmentally disabled and seniors) in the Adams County development standards and regulations. Isolating these groups and requiring a discretionary review process for their approval is considered differential treatment. Most communities regulate group homes based on occupancy limits and level of care—not individual occupant characteristics.
  - Eliminate the discretionary review process in Adams County for group homes that serve protected classes (serving six or fewer persons). Conditional use permits which require public hearings and notice requirements may increase public awareness and increase "NIMBY-ism" (not

in backyard syndrome) for group homes for persons who are developmentally disabled and/or seniors.

- Include group homes as a permitted use in the Adams County Transit Oriented Development Overlay mixed use district. Persons living in group environments often have lower car use and would benefit from living in close proximity to transit.
  - Remove exclusionary language in the code—specifically, in the stated purpose for residential districts as indicated on page 24 of this section.
- Best practices that are not as critical in nature but would be beneficial during the update of the code or in text amendments include:
    - Include a definition of “disability” or “person with disabilities” that aligns with Fair Housing Amendments Act (FHAA) and Americans with Disabilities Act (ADA) in the development code. In defining disability, it is important to include the broad definition that has been interpreted by the courts to apply to the Fair Housing Act (FHA), which includes persons in recovery from substance abuse challenges and persons with HIV/AIDS.
    - Establish a standard process for reasonable accommodation requests in the development code.
    - Consider designating mixed-use districts as base zone districts, as opposed to overlays, to minimize procedural delays and public hearings.
    - Implement residential unit classifications, zone districts, and site design requirements for alternative housing types (e.g. tiny homes, cottage housing, courtyard development, micro-homes, and cooperative housing).
    - Include a statement in the purpose of the zoning ordinance that discusses fair housing law or include a cross-reference that identifies the adopted planning documents that discuss and contain policies related to fair housing.

## Legal Framework

Fair housing rights and protections are governed by the federal and state fair housing acts.

**Federal Fair Housing Act.** The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. The Fair Housing Act—Amended (FHAA) covers most types of housing including rental housing, home sales, mortgage and home improvement lending and land use and zoning. Excluded from the FHAA are owner-occupied buildings with no more than four units, single family housing units sold or rented



without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members and housing for older persons.<sup>1</sup>

HUD has the primary authority for enforcing the FHAA. HUD investigates the complaints it receives and determines if there is a “reasonable cause” to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff).<sup>2</sup>

**State ordinance.** The State of Colorado has a state law that prohibits housing discrimination (Colorado Revised Statutes, Title 24, Article 34, Part 5 – Housing Practices).<sup>3</sup> The state law includes additional protected classes’ marital status, creed, ancestry and sexual orientation (including Transgender Status). The Colorado Civil Rights Division (CCRD) enforces the state’s fair housing law. The CCRD:

- “Investigates complaints of discrimination, attempting early resolution, including settlement negotiations, and issues determinations as to whether there is probable cause to believe that illegal discrimination has occurred;
- Provides expert training and information on laws and issues regarding civil rights; and
- Intervenes and helps resolve intergroup, culturally based tensions.”<sup>4</sup>

The Division maintains formal work-sharing agreements with HUD and, through this relationship, has the authority to investigate and resolve housing discrimination complaints. CCRD has exclusive jurisdiction in situations in which Federal antidiscrimination laws do not apply—e.g., in enforcing cases involving marital status as a basis for housing discrimination and in certain cases of discrimination related to lack of public accommodations and discriminatory advertising.

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<sup>1</sup> “How Much Do We Know? Public Awareness of the Nation’s Fair Housing Laws”, The U.S. Department of Housing and Urban Development, Office of Policy and Research, April 2002.

<sup>2</sup> *Ibid.*

<sup>3</sup> See <http://www.dora.state.co.us/civil-rights/lawsandregulations.htm> for the actual text of the law.

<sup>4</sup> CCRD website at <http://www.dora.state.co.us/civil-rights/aboutthedivision.htm>

## Course of Action

The Adams County Community and Economic Development Department provides a webpage on Fair Housing Laws. This webpage, pictured below in Figure VI-1, provides resources for victims of discrimination, links to informational resources on Fair Housing, and a link to a public service announcement that provides information of the FHAA.

**Figure VI-1.**  
**Adams County Fair Housing Laws Webpage**



**Federal Fair Housing Act**

Title VIII of the Civil Rights Act of 1968, with the Fair Housing Amendments Act of 1988, is called the Fair Housing Act. The Fair Housing Act prohibits discrimination based on race, color, religion, national origin, sex, handicap and familial status (including children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18). The Act deals with the sale, rental or financing of housing, as well as any advertisements or statements with respect to housing. The U. S. Department of Housing and Urban Development (HUD) is the federal agency that administers and enforces the Act. Watch the [fair housing video](#) or the [public service announcement video](#) to learn how a person is protected under the Fair Housing Act.

More information on the Federal Fair Housing Act and available resources can be found on the [HUD website](#) under Fair Housing.

## Fair Housing in Colorado

For information about the Fair Housing Act, the Colorado Anti-Discrimination Act, prohibited housing practices, prohibited lending practices, and more, download our [summary of Fair Housing Laws in Colorado](#).

## Where to go for Help

If you believe that you are the victim of housing discrimination, you may contact one of the agencies listed below to file a complaint. These agencies will investigate your complaint and take the appropriate action. A complaint must be filed with the appropriate agency within one year of the alleged act of discrimination.

### Denver Metro Fair Housing Center

The Denver Metro Fair Housing Center provides information and assistance to individuals who may have experienced or have questions about housing discrimination. For information about discrimination or fair housing law, or for assistance in filing a complaint, you can visit their website or call them at 720.279.4291 to speak to a housing specialist.

### Colorado Civil Rights Division

You may file a discrimination complaint directly with the State of Colorado Department of Regulatory Agencies, Division of Civil Rights. Under a Memorandum of Understanding between the Colorado Civil Rights Division and HUD, the Division accepts and investigates a complaint jointly filed under both Colorado and federal law. For information about the Colorado Civil Rights Division you can visit their website, available in both English and Spanish. You may also contact them directly at 303.894.2997 for English or Spanish, or for hearing impaired by dialing 711.

### U. S. Department of Housing and Urban Development (HUD)

HUD is the federal agency responsible for administering the Fair Housing Act. Within HUD, the Office of Fair Housing and Equal Opportunity is the office that receives complaints. To file a complaint, contact the Denver HUD Fair Housing office at 1.800.877.7353 or HUD's Discrimination Hotline at 1.800.669.9777. You can also download the discrimination complaint form and instructions by accessing [HUD's website](#). HUD will investigate the complaint at no charge to you. If you are hearing or speech impaired, you can reach the HUD Fair Housing office through the TTY service at 1.800.927.9275.

- [Civil Rights](#)
- [HUD Fair Housing](#)

Source: <http://www.adcogov.org/fair-housing-laws>

Citizens of Adams County who believe they have experienced discrimination in violation of the Federal Fair Housing Act (FHA) or state fair housing laws may report their complaints to the following entities as referenced on their webpage:

- Denver Metro Fair Housing Center;
- Colorado Civil Rights Division; and
- U. S. Department of Housing and Urban Development (HUD).

Other entities not identified on Adams County's Fair Housing Laws webpage that are responsible for receiving and investigating complaints of fair housing discrimination in Colorado include:

- The Colorado Division of Real Estate (certain transactions);
- The Colorado Cross-Disability Coalition (CCDC), as qualified;
- Colorado Legal Services; and
- The Legal Center for Persons with Disabilities and Older People.

Victims have one year from the date of the alleged discrimination to file a complaint. The following section discusses the investigation process by the various complaint-taking organizations.

**Department of Housing and Urban Development (HUD).** Housing discrimination complaints filed with HUD may be done online<sup>5</sup>; by calling toll free at 1-800-669-9777; or by contacting the Office of Fair Housing and Equal Opportunity in Washington D.C., or the HUD Denver Regional Office of Fair Housing and Equal Opportunity.

When HUD receives a complaint, HUD will notify the person who filed the complaint and will normally notify the alleged violator and allow that person to submit a response. The complaint will be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD will try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached. HUD will then recommend that the Attorney General file suit.

If HUD has determined that a state or local agency has the same housing powers ("substantial equivalency") as HUD, they will refer the complaint to that agency and will notify the complainant of the referral. CCRD is a substantially equivalent local agency (see

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<sup>5</sup> <http://www.hud.gov/complaints/housediscrim.cfm>.

the CCRD process in the following section). CCRD must begin work on the complaint within 30 days or HUD may take it back.

If during the investigative review and legal processes, CCRD or HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in Federal district court.

If a person needs immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist as soon as a complaint is filed. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of the complaint, if irreparable harm is likely to occur without HUD's intervention and there is substantial evidence that a violation of the Fair Housing Act occurred.

**Colorado Division of Civil Rights (CCRD).** The Colorado Civil Rights Division is charged with enforcing the state's anti-discrimination laws in the areas of employment, housing and public accommodation.

Alleged victims must first complete a housing discrimination intake packet. The packet is available online through the CaseConnect interface<sup>6</sup> or may be requested by calling the local number 303-894-2997, the toll free number 800-262-4845, TTD-relay services, the Spanish hotline 720-432-4294, the following email [DORA\\_CCRDIntake@state.co.us](mailto:DORA_CCRDIntake@state.co.us), or in person at CCRD's office.

Once CCRD receives a fully completed intake packet, the housing intake staff will draft a charge of discrimination, which must be signed by the complainant. After CCRD receives a fully executed charge of discrimination, a copy is served promptly on the respondent and the investigative process is initiated. As part of the investigation, the respondent is asked to provide a written response to the allegation(s) within 10 days in housing cases. The person filing the complaint will be provided with a copy of the respondent's position statement and will be afforded an opportunity to submit a rebuttal.

The case is assigned to a housing investigator. The investigator will analyze all information related to the case and may request information as needed. After the investigation is complete, the investigator writes a summary report and Letter of Determination. The Division has up to 270 days to investigate a claim, as well as two potential extensions of 90 days each.

The Letter of Determination states the facts of the case and provides an analysis of the case. If the preponderance of the evidence supports the allegation of discrimination, a finding of Probable Cause is issued. Conversely, if the evidence does not support the claim,

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<sup>6</sup> <https://www.colorado.gov/pacific/dora/civil-rights/housing-discrimination>

a finding of No Probable Cause is issued. Along with the dismissal of the claim, the person filing the complaint is issued a notice of Right to Sue. A Right to Sue Notice allows the person to proceed in court, if desired.

In a No Probable Cause finding, the complainant has the opportunity to appeal that decision to CCRD.

If a finding of Probable Cause is issued, Colorado law mandates that a conciliation conference be held. A conciliator is assigned to work with both parties to try to resolve the complaint. If successful, a formal agreement with the specifics of the settlement is drafted by the mediator and signed by both parties. If the parties do not reach a settlement agreement during conciliation, the case will proceed to the Civil Rights Commission to determine if it will be set for a hearing before an administrative law judge with the involvement of the Colorado Attorney General's Office.

In addition to investigative activities, CCRD staff have written educational curriculum on housing discrimination for licensed real estate agents. The staff also assists or provides training materials to relevant entities, such as human relation commissions, apartment associations and/or law firms.

**Colorado Division of Real Estate.** The Colorado Division of Real Estate takes complaints against real estate brokers, appraisers and/or mortgage brokers. Complaints can be filed online<sup>7</sup> or complaint packets may be requested by calling the Division at 303-894-2166 or 303 894-2185. The Commission receives an average of 1,000 written complaints per year against brokers, salespersons, subdivision developers and appraisers. Approximately 15 percent of those result in some form of disciplinary action.

When a written complaint is received, it is reviewed and assigned to an investigator. The investigator analyzes the complaint, response and pertinent documents to determine possible license law violations. It is the Division's goal to complete investigations within 240 days, but some complaints take longer due to complexity, availability of witnesses, and the Division's workload.

Upon completion of the investigation, the investigator prepares a written report concerning the facts that have been obtained. At that time the complaint may be dismissed on the basis of insufficient evidence of a license law violation or for lack of jurisdiction. If the facts obtained appear to indicate a violation of license law, the report is submitted to the appropriate Board or Commission for consideration. If the Board/Commission orders discipline, the case is referred to the Expedited Settlement Program—located in the Division of Real Estate—for settlement or the Office of the Attorney General for litigation.

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<sup>7</sup> [www.dora.state.co.us/real-estate/Complaints/Complaints](http://www.dora.state.co.us/real-estate/Complaints/Complaints)



After the Board has issued its order in the matter, the licensee may appeal the case to the Court of Appeals and, in some instances, appeal again to a higher court.

**Colorado Cross-Disability Coalition (CCDC).** The Colorado Cross-Disability Coalition, or CCDC, is dedicated to ensuring the independence, self-reliance and full participation of people with all types of disabilities in Colorado. CCDC can be contacted online<sup>8</sup> or the Advocacy Program department can be reached by phone at 303-839-1775. The CCDC Legal Program brings lawsuits on behalf of CCDC and its members to enforce the Americans with Disabilities Act (ADA) and other statutes that protect the civil rights of persons with disabilities.

**Disability Law Colorado (Legal Services).** Disability Law Colorado (formerly known as The Legal Center for People with Disabilities and Older People) is an independent, public interest nonprofit organization, specializing in civil rights and discrimination issues. In addition to various other types of cases, the organizations assist qualifying households with fair housing issues. Their services depend on the potential case, but range from advice from an attorney to legal assistance and representation in court. You may contact Legal Services by either going online ([disabilitylawco.org/we-may-be-able-help-you](http://disabilitylawco.org/we-may-be-able-help-you)) or by phoning them at 800-288-1376.

Each organization has established priorities for their cases, which determines the types of cases that are investigated if there is a need to prioritize. The Legal Center prioritizes its fair housing advocacy work to assist Coloradans with disabilities in obtaining affordable, accessible housing. The organization assists people with disabilities that are in jeopardy of losing their housing for reasons related to disability and accessibility, in addition to advocating for the provision of legally required accommodations.

**Denver Metro Fair Housing Center (DMFHC).** The Denver Metro Fair Housing Center, or DMFHC, is a nonprofit organization that works to eliminate housing discrimination. They focus on the promotion of housing choice for all people through education, advocacy and enforcement of fair housing law. The DMFHC periodically conducts investigations to measure the nature and extent of rental housing discrimination due to race, national origin and the presence of children in the home.

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<sup>8</sup> <http://www.ccdconline.org>.

## Housing Discrimination, Complaints, and Legal Cases

This section provides an overview of residents' perceptions of discriminatory behavior from responses to the community survey conducted for this AI and a review of FHAA related complaints and legal cases filed in the county since 2014.

Overall, African American headed households and households using a housing subsidy (e.g., a Housing Choice Voucher holder) were the most likely to believe they had experienced housing discrimination, according to the resident survey, and households with a person living with a physical disability filed the most complaints during the reporting period. The total number of complaints filed between 2014 and 2018 increased by 15 complaints from the previous five-year period for a total of 62 fair housing complaints from 2014 to 2018.

**Experience with housing discrimination.** About one in 10 survey respondents believe they experienced discrimination when they looked for housing in Adams County, according to the resident survey. Actual complaint data are much lower—indicating that many households who feel they have experienced discrimination do not file complaints.

The resident survey found that:

- African American respondents, respondents with a housing subsidy, those with household incomes less than \$25,000, and precariously housed residents are twice as likely as Adams County respondents overall to feel they had experienced housing discrimination.
- Seniors, homeowners, and the higher income households were least likely to believe they had experienced housing discrimination in the past.

Nearly 75 percent who think they experienced housing discrimination when looking for housing in Adams County say that the incident took place in the past five years, and 37 percent said that it occurred in 2019.

**Reasons for discrimination.** Respondents described the reasons they think they experienced discrimination when looking for housing to rent or buy Adams County. These include:

- Race/ethnicity (35%);
- Age (25%);
- Income (24%);
- Familial status/having children (20%);
- Looks/appearance (12%);
- Disability (11%);
- Past eviction or foreclosure (11%);
- Criminal history (9%);
- National origin (7%);
- Language spoken (6%);

- Homeless (4%);
- Sex or gender identity (3%);
- Sexual orientation (3%);
- Section 8/voucher program participant (2%); and
- None of the participants attributed their discrimination experience to religion.

Examples of how participants described why they thought they were discriminated against include:

- *“Felt because I was Mexican, they treated me like I was illegal.” (Resident survey respondent)*
- *“I feel more like it’s the color of my skin.” (Resident survey respondent)*
- *“I would call and the landlord said they had units. When they saw my husband was Black they would play dumb.” (Resident survey respondent)*
- *“Landlord was concerned about me having children.” (Resident survey respondent)*
- *“Me dejaron una nota en Mi puerta diciendo que somos ilegales.” [They left a note on my door saying that we are illegal.] (Resident survey respondent)*
- *“Income and my request for a therapy dog for my child.” (Resident survey respondent)*
- *“Just always getting judged for my tattoos and being incarcerated.” (Resident survey respondent)*
- *“Socioeconomic discrimination. Service animal not accepted.” (Resident survey respondent)*
- *“We looked at rental, apartment complexes before deciding to try to purchase. There were barely any Accessible apartments available and those that were—the 1st floor apartments—were charged at a considerably higher rate than 2nd or 3rd floor apartments. Was told it was because more people wanted 1st floor. Baloney...And what older complexes labeled an Accessible apartment was a joke. Bedroom/closet/pantry doors wouldn’t be wide enough, there would be stairs outside and inside, bathrooms would not have grab bars or big enough for a wheelchair or wide enough doors. There would not be an Accessible path from Apartment to mailboxes or main office or laundry. Did not feel that complexes wanted individuals in wheelchairs living there. Newer or older complexes.” (Resident survey respondent)*



**Response to discrimination.** When asked what they did about the discrimination, the most common responses include:

- **“Nothing—I wasn’t sure what to do”** (79%);
- “Moved/found another place to live” (9%);
- “Nothing—I was afraid of being evicted/harassed. (7%);
- “Called/emailed a lawyer/Legal Aid/ACLU” (6%); and
- “Called/emailed housing authority” (4%).

**Fair housing complaints.** HUD, working with the Colorado Civil Rights Division (CCRD), receives and investigates housing complaints. HUD provided data on intakes between 2014 and 2018 for this study; HUD reported 62 fair housing complaints in Adams County during this period.

Figure VI-2 provides a historical summary of HUD complaints from 2009 to 2019, including complaints from the previous AI (2009 to 2014) and the most recent 5-year period (2014-2018). Physical disability is the most common protected class affected. Most complaints were closed without further action taking place, as most were closed with no cause determination.

**Figure VI-2.**  
**Summary of HUD Complaints, 2009-2018**

Year	Number of Complaints	Most Common Protected Class Affected	Most Common Resolution
2009	11	Race	No Cause Determination
2010	8	Physical Disability	No Cause Determination
2011	6	Physical Disability	No Cause Determination
2012	10	Physical Disability	No Cause Determination
2013	12	Physical Disability	Complaint Withdrawn by Complainant After Resolution
2014	13	Physical Disability	No Cause Determination
2015	8	Physical Disability	No Cause Determination
2016	11	Race	No Cause Determination
2017	16	Physical Disability	No Cause Determination
2018	14	Physical Disability	No Cause Determination

Source: HUD

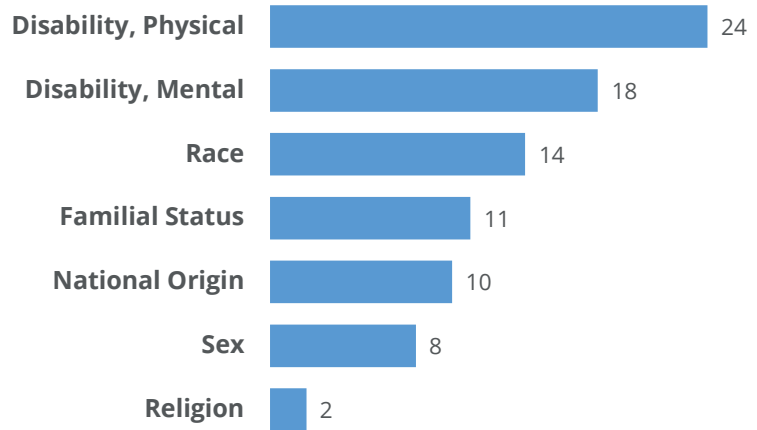
Figure VI-3 shows the number of complaints by protected class affected from 2014 to 2018. The most common protected classes affected are physical disability (24 complaints) and mental (18) disabilities followed by race (14). Two cases during the five year period affected religion and eight complaints involved sex discrimination.

Figure VI-4 shows the number of complaints by resolution. Most complaint resolutions were through no cause determination (40 complaints) followed by complaint withdrawn by complainant after resolution (10), and successful conciliation or settlement (6).

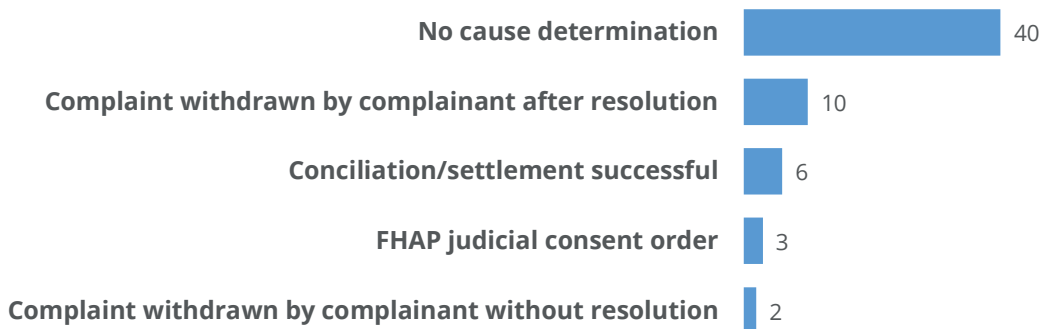
**Figure VI-3.**  
**Count of Protected**  
**Classes in all**  
**Complaints, 2014-**  
**2018**

Note:  
 Complaints can have more than one protected class.

Source:  
 HUD



**Figure VI-4.**  
**Count of Resolution of Complaints, 2014- 2018**



Source: HUD

**Legal cases.** To support the complaint analysis, we searched U.S. Department of Justice for housing and civil enforcement section cases in Adams County. None were identified at the time of this report.

## Land Use, Public Policies, and Practices

The Federal Fair Housing Act's requirement to affirmatively further fair housing includes avoiding policies and/or practices that limit the fair housing choice of the individuals and households protected by the Act.

Land development codes cannot contain standards, definitions, or procedures that result in differential treatment in housing which can disproportionately affect the classes protected under the FHA. In addition, land development regulations that increase development costs, e.g., through density or design requirements that make residential development overly expensive, can limit the supply of affordable housing. In some communities, this has a direct impact on racial and ethnic minorities, larger households and families with children, and persons with disabilities because these groups are disproportionately represented among those residing in lower cost housing. Limits or prohibitions on multifamily housing or restrictions on household occupancy are other examples of how land development codes can negatively affect the groups protected under FHA.

The Americans with Disabilities Act (ADA) prohibits discrimination based on disability, defined by ADA as a physical or mental impairment. The ADA requires accessibility in public places (i.e., open to and used by the public) and also requires that “reasonable accommodations” be allowed when necessary to permit persons with disabilities equal opportunity to enjoy such places. The accessibility provision in the FHAA governs residential accessibility, and requires that multifamily buildings built after March 13, 1991 have specific accessible design features and be adaptable. In addition, the FHAA ensures that persons with disabilities have the right to request and be granted modifications to residential units—as well as local regulations and standards—to make a residence or building accessible to them.

**Common regulatory barriers.** Some of the key factors in land development codes that most commonly result in barriers to fair housing choice and reasonable accommodation include:

- **Site standards.** Large lots or excessive setbacks between structures or from streets that can increase development costs, e.g., special infrastructure;
- **Limits on density.** Restriction on or prohibition of multifamily housing; low floor area ratios (FAR) for multifamily or mixed-use development; or low density requirements;
- **Use-specific standards.** Special site or operational requirements for group homes for persons with disabilities that are not required for other residences or groups;
- **Differences in quality and access to public services.** Additional requirements for infrastructure or essential municipal services not required for other residences or dwelling units;

- **Definition of family and occupancy restrictions.** Definitions of family or occupancy limits that prohibit or limit the number of unrelated persons in a household;
- **Procedures for development or rezone reviews.** Extensive review procedures, public hearings, or notice requirements for different housing types, housing for protected classes, or low-income housing;
- **Housing types.** Limits or prohibitions on alternative affordable housing options such as accessory dwelling units (ADUs), modular or manufactured homes, and mixed-use developments;
- **Spacing.** Minimum distance between group homes that are not required for other residences or groups and make development of group homes difficult;
- **Reasonable accommodations.** Regulations inhibiting modifications to housing for persons with disabilities or their ability to locate in certain neighborhoods; and
- **Code language.** Local land development codes and standards that are not aligned with federal and state regulations governing fair housing and reasonable accommodation.

**Findings from the 2015 Analysis of Impediments.** The 2015 Analysis of Impediments to Fair Housing focused on the following public policies and actions that impact housing choice:

- Imagine Adams County (2012) the county's comprehensive plan;
- Balanced Housing Plan (2009);
- The development process and cost of development;
- Building codes;
- The definition of family;
- Neighborhood revitalization, municipal services, employment, and housing;
- Transportation linkage;
- Public housing;
- Sale of subsidized housing;
- Property tax policies; and
- Administrative policies concerning community development and housing activities.

The figure below summarizes the findings from the 2015 AI and indicates if the county addressed the barrier.

**Figure VI-5.  
Public Sector Findings from the 2015 AI Update**

Public Sector Policy	2015 Findings	2020 Update	Resolved? (yes/no)
<b>General Plan</b>	The County Comprehensive Plan is silent on statements of support and incentives for expanding housing opportunities.	Imagine Adams County, the county's comprehensive plan was last updated in 2012.	No
<b>Balanced Housing Plan</b>	Balanced Housing Plan adopted in 2009. No major conclusions or recommendations.	Balanced Housing Plan updated in 2018.	Yes
<b>Development Process and Costs</b>	Development review process is not an impediment. Development costs are impediments to fair housing choice.	Development process and costs were not identified as an impediment to fair housing.	Yes
<b>Building Codes</b>	The building codes presently in force in all jurisdictions in Adams County are consistent with what is in place in other areas of the state.	Adams County: 2018 IBC Bennett: 2012 IBC Brighton: 2012 IBC Federal Heights: 2015 IBC Northglenn: 2009 IBC Thornton: 2015 IBC Westminster: 2015 IBC	N/A
<b>Definition of Family</b>	The jurisdictions in Adams County are permissive about allowing group homes or group living facilities. The county could improve guidelines for group home permitting.	The definition of Family in Adams County, and participating jurisdictions, is discussed in the following zoning review.	N/A
<b>Neighborhood Revitalization</b>	Adams County faces the same fiscal pressures that other municipalities face.	Fiscal constraints will become more acute with the fallout of the COVID-19 pandemic. Neighborhood revitalization has not been determined to be an impediment to fair housing.	N/A

**Figure VI-6.**  
**Public Sector Findings from the 2015 AI Update (Continued)**

Public Sector Policy	2015 Findings	2020 Update	Resolved? (yes/no)
<b>Transportation Linkage</b>	Future public efforts will need to focus on creating good transit linkages with both highways and bus lines that can move people throughout the County and to the DIA employment corridor.	In 2016, Adams County adopted the Southwest Adams County Making Connections Planning and Implementation Plan. The plan is organized by 10 “critical path policies and projects” that will capitalize on the existing and future regional infrastructure in partnership with neighboring jurisdictions, developers, utility agencies, and special districts.	Yes
<b>Public Housing</b>	Housing authorities in the county have plans in place to expand the supply of affordable housing within their service area.	Maiker Housing Partners is a high performing, innovative housing authority with extensive development and regulatory strategies for increasing the availability of affordable housing in Adams County.	N/A
<b>Sale of Subsidized Housing</b>	Impending sale of subsidized housing units in Adams County is not an item of concern at this time.	Impending sale of subsidized housing units in Adams County is not an item of concern at this time.	N/A
<b>Property Tax Policies</b>	Colorado property tax statutes and policies provide for some financial incentives to public and private developers wishing to broaden housing choice for very low income households.	Property tax policies were not identified as an impediment to fair housing.	N/A
<b>Administrative Policies</b>	The county provides support and effective program management for countywide efforts to expand housing choice and opportunities for low income and minority populations.	Administrative policies were not identified as an impediment to fair housing.	N/A

Source: Community Strategies Institute and Root Policy Research

**Zoning and land use review.** The Adams County Development Standards and Regulations (the Code) were reviewed based on a checklist developed by the Region IX HUD office (“Review of Public Policies and Practices—Zoning and Planning Code). The checklist poses a series of questions aimed at common zoning regulations that impact fair housing. The questions in that checklist are consolidated below and used to evaluate the zoning and planning code.

**1. Is there a definition of “family” and does it discriminate against group living for persons with disabilities?**

Family is defined in section 11-02-202 of the Code as “An individual or three (3) or more persons related by blood, marriage, or legal adoption, living together in a dwelling unit as a single housekeeping unit. Persons not related by blood, marriage, or legal adoption shall be deemed to constitute a family where they are living and cooking together as a single housekeeping unit, but shall not include unrelated students attending colleges or universities.”

This definition does not single out persons with disabilities and would include both related and unrelated persons as long as the group meets the other parameters of the definition: related by blood, marriage, or legal adoption or an unrelated where they are living and cooking together as a single housekeeping unit, but shall not include unrelated students attending colleges or universities. The definition of family does not limit the number of unrelated people living together, but explicitly excludes unrelated students attending colleges or universities. Additionally, this definition excludes a two person household.

**Best practices review.** Some jurisdictions have moved away from defining “family” to avoid potential FHAA conflicts and instead rely on occupancy standards to regulate residential overcrowding. The recent “Scarborough 11” case in Hartford, Connecticut provides a strong case for removing narrow definitions of family from local codes. Though this definition does not have the explicit effect of discriminating against a group of individuals with disabilities living together, current best practices indicate a broader definition of family increases housing opportunity and flexibility for all residents by allowing more unrelated people to live together. The best practice definition of family, “does not distinguish among housekeeping units on the basis of blood, marriage, or adoptive relationship, which avoids the problem of discrimination against individuals residing in group living facilities.”<sup>9</sup>

Although not a protected class under the Fair Housing Act, the code explicitly discriminates against unrelated students attending colleges or universities from living together. This discriminatory clause leaves no suitable habitation for students and unrelated roommates to live together in Adams County. It is a best practice to regulate

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<sup>9</sup> Group Homes: Strategies for Effective and Defensible Planning and Regulation; Connolly, Brian and Merriam, Dwight.

occupancy of the unit (allowing at least 6 unrelated individuals by right) instead of the characteristics and relationships of those individuals.

**2. Are there any occupancy standards or maximum occupancy limits?**

No.

**3. Is the number of unrelated disabled individuals residing together restricted but there is no restriction for other persons?**

The Code explicitly does not permit unrelated students attending colleges or universities living together but does not limit the number of unrelated people living together generally. However, the regulations that govern Group Living Facilities specify different restrictions (e.g., requiring a conditional use permit) based on characteristics of the residents, licensing requirements, and number of occupants.

Group Living Facility is defined in Section 11-02-267 of the Code as, “A facility licensed by the Courts, Social Service Department, or other competent governmental authority for housing residents in a group home which include a group home for the aged, residential treatment center, group home for the mentally ill, home for social rehabilitation, group home for the developmentally disabled, communal home, specialized group facility, receiving home for more than four (4) foster home residents, residential child care facility, or shelter for domestic violence.”

**Licensing.** Most states—including Colorado—require group homes to obtain licenses.<sup>10</sup>

**Isolating groups.** Group Living Facilities are permitted by right in all residential districts—except the mobile home district—if they have less than five persons. However, Group Living Facilities with more than five persons, facilities for the developmentally disabled, facilities for the elderly, or facilities with more than one registered sex offender require conditional use permits in all residential districts. Requiring conditional use permits for group homes that serve seniors or individuals with developmental disabilities regardless of the number of occupants may be considered differential treatment of protected classes.

**Conditional use permits.** This necessitates a public notification and hearing process before two public bodies, the planning commission and the city council. Discriminatory treatment may occur if the comments of decision-makers are discriminatory in nature or the final decision is made based on opinion rather than the criteria in the zoning code. In addition, special requirements that are substantially different than those for

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<sup>10</sup> Group Homes: Strategies for Effective and Defensible Planning and Regulation; Connolly, Brian and Merriam, Dwight.



other similar residential structures (i.e., single-family) may trigger a claim of disparate treatment.

“The Planning Commission, in making their recommendation, and the Board of County Commissioners, in approving a conditional use permit, shall find:

- a) The conditional use is permitted in the applicable zone district.
- b) The conditional use is consistent with the purposes of these standards and regulations.
- c) The conditional use will comply with the requirements of these standards and regulations including, but not limited to, all applicable performance standards.
- d) The conditional use is compatible with the surrounding area, harmonious with the character of the neighborhood, not detrimental to the immediate area, not detrimental to the future development of the area, and not detrimental to the health, safety, or welfare of the inhabitants of the area and the County. In making this determination, the Planning Commission and the Board of County Commissioners shall find, at a minimum, that the conditional use will not result in excessive traffic generation, noise, vibration, dust, glare, heat, smoke, fumes, gas, odors, or inappropriate hours of operation.
- e) The conditional use permit has addressed all off-site impacts.
- f) The site is suitable for the conditional use including adequate usable space, adequate access, and absence of environmental constraints.
- g) The site plan for the proposed conditional use will provide the most convenient and functional use of the lot including the parking scheme, traffic circulation, open space, fencing, screening, landscaping, signage, and lighting.
- h) Sewer, water, storm water drainage, fire protection, police protection, and roads are to be available and adequate to serve the needs of the conditional use as designed and proposed.”

**Best practices review.** A best practice to minimize potential conflict with FHAA is to allow housing with support services for persons with disabilities serving six or fewer persons as a permitted use in all residential zones and in all other zone districts that permit any residential use. The facility should be reviewed under the same review procedures and requirements as for the permitted dwelling-type to be occupied by the facility. Requiring discretionary review in the form of a conditional use permit explicitly for seniors and individuals with developmental disabilities—regardless of the number of occupants—leaves the county open for litigation.

Group Homes: Strategies for Effective and Defensible Planning and Regulation states, “Local governments should be wary of employing discretionary review proceedings during the approval process for housing for people with disabilities [or seniors], primarily because of the discretionary processes’ potential to attract litigation and because of the difficulty of crafting such a process in a way that comports with the FHAA.”<sup>11</sup>

#### **4. Is “disability” defined and is the definition the same as FHAA?**

Developmentally disabled is defined, but is not the same as FHAA. Developmentally Disabled is defined in section 11-02-150 of the Code as, “Persons having cerebral palsy, multiple sclerosis, mental retardation, autism, or epilepsy.”

**Best practices review.** Including a definition of “disability” or “person with disabilities” that aligns with FHAA and ADA is a best practice. A definition can be included in the definitions section of the zoning code. Those codes with a section detailing the process to request a reasonable accommodation could be improved by adding a definitions sub-section that consolidates key words or phrases, including “disability” or “person with disabilities” for ease of reference. Language could be added to clarify that the definitions contained in the reasonable accommodation section apply to all other sections of the zoning or land development code.

In defining disability, it is important to include the broad definition that has been interpreted by the courts to apply to the Fair Housing Act, which includes persons in recovery from substance abuse challenges and persons with HIV/AIDS. <sup>12</sup>

#### **5. Are housing opportunities for persons with disabilities restricted or mischaracterized as a “boarding or rooming house”?**

No.

Group Living Facility is defined in Section 11-02-267 of the Code as, “A facility licensed by the Courts, Social Service Department, or other competent governmental authority for housing residents in a group home which include a group home for the aged, residential treatment center, group home for the mentally ill, home for social rehabilitation, group home for the developmentally disabled, communal home, specialized group facility, receiving home for more than four (4) foster home residents, residential child care facility, or shelter for domestic violence.”

Institutional Care is defined in Section 11-02-301 of the Code as, “This use category includes: convents or monasteries; nursing homes; hospitals/clinics; foster homes;

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<sup>11</sup> Group Homes: Strategies for Effective and Defensible Planning and Regulation; Connolly, Brian and Merriam, Dwight.

<sup>12</sup> Group Homes: Strategies for Effective and Defensible Planning and Regulation; Connolly, Brian and Merriam, Dwight.

sanitariums; convalescent homes; protective living facilities; boarding/rooming houses; and sheltered care homes.”

Boarding House is defined in Section 11-02-76 of the Code as, “A structure where lodging and/or meals are offered for a fee, and where the length of residence may continue for an extended period of time, as distinguished from a motel or hotel.”

**6. Does the zoning code allow housing with on-site support services for persons with disabilities?**

On-site support services for persons with disabilities are not addressed in the Code.

**7. Are there definitions for “special group residential housing” and if so, do the definitions align with FHAA.?**

Please see the discussion under items three and five above.

**8. Is there a process to allow waivers of zoning and building code regulations for reasonable accommodation for persons with disabilities?**

The process for granting reasonable accommodations for persons with disabilities is not addressed in the Code.

**Best practices review.** A best practice is to establish a standard process for reasonable accommodation requests. Some codes identify typical requests, such as a setback waiver for wheelchair ramps, as administrative in nature when it does not exceed a certain amount. Such requests are processed the same as any other building permit. Other reasonable accommodation requests are processed with a more detailed administrative review using criteria that comply with FHAA and ADA. This clarifies how a reasonable accommodation is reviewed and removes such requests from consideration under procedures and criteria that do not fit the circumstances of the request. When the reasonable accommodation request does not qualify for administrative review, a review before an appointed body can be used. However, the same criteria for deciding the request must be used:

- Whether the person to be accommodated has a disability;
- Whether the modification requested is reasonably necessary to accommodate that disability; and
- Whether the modification would fundamentally and unreasonably alter the nature or purposes of the zoning ordinance. The burden is on the municipality to prove this would occur.

The International Building Code (IBC) allows appeal of decisions of the building official and decisions can be made based on “alternate equivalency” to meeting the IBC requirement. The building code does not tie the determination of an alternative to the physical characteristics of the property or building, making the standard appeal process available to process requests for reasonable accommodation. Examples may include

lower sink heights to accommodate a person in a wheelchair, or special positioning of grab bars to accommodate different types of disabilities.

**9. Are public hearings required for exceptions to land use codes for disabled applicants but no hearing is required for all other applicants?**

Please see discussion under item three above.

**10. Are mixed-uses allowed and is housing for persons with disabilities and other protected classes permitted where mixed-use is allowed?**

Mixed uses are permitted in the Transit-Oriented Development (TOD) and Planned Unit Development (PUD) Districts. However, group housing for people with developmental disabilities and seniors require a conditional use permit, whereas group living facilities for up to five people are permitted by right. This distinction and best practices are further discussed above under item three.

**Best practices review.** A best practice is to include mixed-use zone districts as base zone districts with all zoning requirements established in the zoning code. This minimizes procedural delays and public hearings associated with planned development and overlay districts. Mixed-use zone districts should allow a range of housing types as permitted uses and include group living facilities.

**11. What types of residential land uses are allowed and what standards apply?**

Residential Uses are defined in Section 11-02-475 in the Code as, "Residential uses include manufacture home parks, mobile home parks; single-family dwellings, attached; single-family dwellings, detached; two family dwellings; multi-family dwellings; and group homes."

**a. Is there variety in allowed single-family and multi-family residential land uses?**

Yes, a range of housing types are allowed in all residential zone districts and a mix of uses are allowed in the TOD and PUD districts. The residential unit classifications specify:

- Accessory dwelling unit (ADU), defined as, "A subordinate dwelling unit added to, created within, or detached from a single-family structure with a separate entrance that provides basic requirements for living, sleeping, eating, cooking and sanitation. A single family structure with an accessory dwelling unit is not considered to be a two-family dwelling or duplex. If the ADU is adjoined to or placed atop an unoccupied structure, such as a garage or covered porch, the garage or covered porch shall not be included in the gross floor area counted towards the ADU. Storage and mechanical space, including utility rooms and closet space, associated with the ADU shall be counted towards the floor area calculation."

- Accessory dwelling, defined as, “Living quarters provided for the sole use of persons (and their families) employed on the premises where a principal use exists. ”
- Condominium dwelling, defined as, “A building or group of buildings in which units are owned individually, and the structure, common areas and facilities are owned by all the owners.”
- Multifamily dwelling, defined as, “A dwelling containing more than two (2) dwelling units.”
- Single family dwelling (attached), defined as, “A single-family residence attached in any way to another residence.”
- Single family dwelling (detached), defined as, “A single-family residence located on a single lot, being the principal use of the lot, and not connected to any other residence.”
- Townhouse dwelling, defined as, “An attached single family dwelling in a row of at least three (3) such units in which each unit has its own front and rear access to the outside, no unit is located over another unit, and each unit is separated from any other unit by one (1) or more common fire resistant walls.”
- Two-family dwelling, defined as, “A residence designed, arranged or used exclusively by two (2) families living independently of each other in a single structure, excluding Accessory Dwelling Units.”

The PUD process may allow for alternative housing types that are an option to address affordable housing.

**Best practices review.** A best practice is to incorporate residential unit classifications, zone districts, and site design requirements for alternative housing types (e.g. tiny homes, cottage housing, courtyard development, micro-homes, and cooperative housing). This minimizes delay in the approval process, reduces costs, and educates zoning and building officials and the entire community about these housing types and who it will serve.

**b. Do densities and development standards (lot size, height, etc.) support low- and middle-income housing options?**

The County Code includes six residential zoning districts with varying densities, locations, and requirements. The code includes regulations of the permitted residential structures for each zoning category and outlines the building code regarding density, footprint, building height and setback requirements. Multifamily dwellings, including duplexes and triplexes, are restricted to the densest districts; these districts are primarily suburban in nature, reflecting the composition of land use in the county. Accessory dwelling units are permitted in all residential districts

(except for the mobile home district), which allows for gentle density as discussed below in best practices.

**Best practices review.** Consideration for a process to allow smaller lot sizes and dwelling unit sizes may be merited to provide additional affordable housing options for this housing type. A best practice is to allow flexibility for “gentle density” such as duplexes to triplexes, to accommodate demand for missing middle housing, promote economic integrate, and meet current preferences in housing. Some communities allow these densities if the units carry a level of affordability (e.g., 80-120% AMI to facilitate middle income ownership).

**c. Are accessory dwelling units (ADU) allowed?**

Yes. Accessory dwelling units are permitted in all residential districts (except for the mobile home district).

The ADU offers an alternative housing type that may permit a household to age in place, make a home affordable to a family, and increase housing options for lower-income one and two-person households.

**d. Is design review required for multi-family housing or group living?**

Design review is required for all development in the Transit Oriented Development zone district. Design requirements and performance standards including minimum unit size, site coverage, landscaping, parking, etc. are specified for all residential zone districts and do not appear to be especially stringent for multifamily or group living facilities.

**e. Are there special site improvement standards for certain types of housing?**

As stated above, there are design requirements and performance standards for all residential uses.

**12. Does the zoning code describe any areas as exclusive?**

Two residential zone districts are designated exclusively for single family detached housing. No other zoning districts are described as exclusive.

The Residential Estate District’s purpose in section 3-11-01 of the code reads, “The purpose of the Residential Estate District is to serve *exclusively* as a single family detached residential district for larger lots and larger homes in a spacious, open environment away from higher density uses and where agricultural uses and the keeping of livestock are substantially restricted.”

The Residential-1-C District’s purpose in section 3-13-01 of the Code reads, “The purpose of the Residential-1-C District is to serve *exclusively* as a single-family district for smaller home sites and smaller homes.”

**Best practices review.** While this may not be a violation of the FHAA, it is a best practice is to remove exclusionary language from the code.

**13. Are there restrictions for senior housing and if so, do the restrictions comply with Federal law on housing for older persons?**

See discussion in item three on group homes for seniors.

**14. Is senior housing a specific land use and if so, is a special or conditional use permit required but is not required for single-family or multi-family residential uses?**

Yes—group homes for seniors require a conditional use permit. See the discussion in item three on group homes.

**15. Is a conditional or special use review permit required for housing for persons with disabilities but is not required for single-family or multi-family residential uses?**

Yes—group homes for individuals with developmental disabilities require a conditional use permit. See the discussion in item three on group homes.

**16. Are there any references to fair housing or a statement about fair housing in the zoning code?**

No.

**Best practices review.** A best practice is to include a statement in the purpose of the zoning ordinance that discusses fair housing law or to include a cross-reference that identifies the adopted planning documents that discuss and contain policies related to fair housing.

**17. Are there specific references to the accessibility requirements of FHAA or ADA in the development codes?**

No.

**Best practices review.** It is a best practice to include references to the FHAA or ADA accessibility requirements in the code.

**a. Are there minimum standards for handicap parking for multi-family housing?**

Handicap parking space minimums are specified by the number of total parking spaces in the lot for all development.

**b. Are there standards for accessible routes (e.g., sidewalks and access through parking lots)?**

The Code states, "Handicap parking spaces shall be located as close as possible to the nearest accessible building entrance using the shortest accessible route of travel. Whenever possible, the accessible route should not cross lanes for vehicular travel."

**Jurisdictional review.** Stakeholders consulted in the development of this AI expressed concerns with zoning and regulatory barriers to affordable housing development in municipal codes in Adams County. Root conducted a high level review of barriers to address these concerns. The following best practices are aimed at improving local zoning regulations and policies to promote the construction of affordable housing in jurisdictions.

- **Provide flexible residential uses.** A best practice is to incorporate residential unit classifications, zone districts, and site design requirements for alternative housing types (e.g. tiny homes, cottage housing, courtyard development, micro-homes, and cooperative housing). This minimizes delay in the approval process, reduces costs, and educates zoning and building officials and the entire community about these housing types and who it will serve.
- **Expedite the process.** Expedited permitting is not available in some jurisdictions for affordable housing developments. The entitlement process is perceived by stakeholders to be onerous and lengthy in some cases and anecdotal information indicated the process takes a minimum of 18 months to navigate. Expediting the permitting process for affordable housing is common in Colorado and is considered a best practice for encouraging affordable housing construction cost effectively.
- **Waive prohibitive fees and requirements.** Impact fees—specifically water fees—are prohibitive to residential development and are not waived or reduced for affordable developments in some jurisdictions. Again, jurisdictions should consider waiving excessive requirements for affordable housing or offering a reduced fee.
- **Increase local resources for housing.** Stakeholders expressed the need for increased commitments for affordable housing in municipal and county budgets. There is a sense that current funding is reflective of past conditions in the county and do not reflect the current need for housing. Funding tied to appreciation or routinized to encourage predictability in the amount of resources available year to year are desirable outcomes. Other resources, such as land, should be considered for the development of affordable housing.



## Adams County Fair Housing Activities

Adams County's new Annual Action Plan proposes that CDBG and HOME funds be used for the following affordable housing activities and housing related public service activities that will support the county's efforts to affirmatively further fair housing:

- **Preservation of Existing Housing Stock.** The Minor Home Repair (MHR) Program will serve low-to-moderate income homeowners throughout the cities of Federal Heights, Brighton, Northglenn, and unincorporated Adams County. The program will address essential home repairs to promote decent, safe and sanitary conditions as well as accessibility issues. County staff will administer the MHR program.

City of Federal Heights will utilize its remaining CDBG allocation to continue operating its Rental Inspection Program. The Rental Inspection Program promotes affordable, safe rental housing for its residents by administering a city-wide program to bring rental properties into code compliance.

- **Public Facility Improvements.** City of Brighton will utilize a portion of its CDBG allocation to improve the public restrooms at Historic City Hall to better accommodate people with disabilities. The project will result in public restrooms on the main level that meet the Americans with Disabilities Act (ADA) standards. Historic City Hall is being used as a community service facility that serves Brighton residents with a variety of programs and services including, but not limited to, economic development, job training, housing, educational programs, and other cultural services.

Adams County Public Works is proposing to use a portion of Adams County's CDBG allocation to provide safe and adequate public improvements in a low-to-moderate income neighborhood, Sherrelwood. Improvements will focus on ADA compliant sidewalks and overall safe connectivity.

- **Emergency Housing and Shelter for the Homeless.** For this CDBG proposed project, Adams County Community Safety and Well Being (CSWB) proposes expanding upon Severe Weather Activation Program (SWAP) and launch the Adams County Housing Respite Program. The program will include outreach, motel vouchers, and navigation services. The outreach, navigation, and administration of the hotel/motel stays will be done mostly remotely in the community, including in encampments, urban hot spots, and community/county buildings.

**Fair housing activities since 2015.** This section provides a summary of fair housing activities undertaken by the county since their last AI in 2015.

**Community Safety and Well-Being Department (CSWB).** According to the county's website, this new department, "takes a holistic approach, aligning resources and strategy under a community-based, community-first philosophy to better citizen

experience and quality of life. This is done by expanding upon and amplifying the scope and reach of more traditional models. It allows the county to maximize overall service delivery through customer care, consistency, and efficacy, and by addressing needs across a more inclusive and representative continuum.”

CSWB includes the following functional areas and disciplines:

- Community Corrections,
- Criminal Justice Planning,
- Neighborhood Services (Animal Management, Code Compliance, and Graffiti Removal),
- Office of Emergency Management, and
- Poverty and Homelessness Reduction.

**Community and Economic Development Department (CEDD).** With a reorganization of county departments in 2015, the Community and Economic Development Department was created thus breaking down silos in order to share information and speed up the development review process. As such, the Development Review division began working closely with the county to include them in developer discussions in order to encourage the inclusion of affordable housing in prospective projects. As a result, many developers became knowledgeable about HOME funds and were interested in developing projects to include affordable housing. The county is statutorily precluded from requiring affordable housing in any development project, and as a result, the county lobbied state legislation for many months in 2015 to put an inclusionary housing bill before the House and Senate. While the bill passed in the House, it unfortunately did not pass the Senate.

**Balanced Housing Plan and Needs Assessment (BHPNA).** In mid-July 2017, the county ratified the Balanced Housing Plan and Needs Assessment (BHPNA). The BHPNA is an in-depth analysis of the barriers to housing as a whole and a plan to effectively address identified barriers. The BHPNA demonstrates how the county plans to address missing middle housing and density issues, among other strategies.

**Accessory dwelling units.** In 2019, the county amended the Zoning Code to allow for accessory dwelling units (ADUs). The purpose of the amendment was to (1) provide homeowners with an opportunity for companionship and security; (2) better utilize existing infrastructure and community resources; (3) provide a housing type that responds to changing needs and lifestyles (e.g., small families, retirees, caretakers); (4) add to the County’s stock of affordable dwelling units; and (5) protect neighborhood character and stability by ensuring that visible ADUs are compatible with surrounding land uses.

**HUD funded program beneficiaries.** In order to determine whether any of the jurisdiction’s minority groups appear underrepresented in Adams County’s HUD-funded programs, Root analyzed CAPERs from the past three years (2016, 2017, and 2018) and

compared the race and ethnicity of beneficiaries to the overall county population. Figure VI-7 provides a summary of this analysis by race and ethnicity. This analysis suggests that:

- White households are overrepresented as CDBG beneficiaries compared to their overall population in the county;
- African Americans are adequately represented given their benefit through HOME funding;
- Hispanic residents are adequately represented in their benefit through both CDBG and HOME;
- Overall, there are no significant disparities in beneficiaries—however, the county should continue to affirmatively market to non-Hispanic White eligible households to ensure they benefit from county programs.

**Figure VI-7.**  
**CDBG and HOME Program Beneficiaries by Race and Ethnicity, Adams County, 2016-2018**

Jurisdiction	2016		2017		2018		2016-2018 Total		2018
	CDBG	HOME	CDBG	HOME	CDBG	HOME	% CDBG	% HOME	% Total Population
<b>Total</b>	47	24	24	5	27	6	100%	100%	N/A
<b>White</b>	46	21	23	4	23	6	94%	89%	83%
<b>African American</b>	0	3	0	1	0	0	0%	11%	3%
<b>Asian</b>	1	0	1	0	1	0	3%	0%	4%
<b>American Indian</b>	0	0	0	0	3	0	3%	0%	1%
<b>Pacific Islander</b>	0	0	0	0	0	0	0%	0%	0%
<b>Hispanic</b>	23	10	9	2	10	5	43%	49%	40%
<b>Not Hispanic</b>	12	14	15	3	17	1	57%	51%	60%

Source: 2016-2018 Adams County CAPER, 2018 ACS 5-year estimates



## STUDY SESSION ITEM SUMMARY

<b>DATE OF STUDY SESSION:</b> October 27, 2020
<b>SUBJECT:</b> Colorado Air and Space Port Subarea Plan Update
<b>OFFICE/DEPARTMENT:</b> Community and Economic Development
<b>CONTACT:</b> Nick Eagleson, Senior Strategic Planner
<b>FINACIAL IMPACT:</b> None
<b>SUPPORT/RESOURCES REQUEST:</b> None
<b>DIRECTION NEEDED:</b> Provide input on the proposed vision and goals of the Subarea Plan.
<b>RECOMMENDED ACTION:</b> n/a

### DISCUSSION POINTS:

- Provide update on current status of the Subarea Plan
- Provide update on Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis for the Colorado Air and Space Port Subarea
- Propose vision and goals
- Provide update on public outreach
- Provide timeline and next steps

# Colorado Air and Space Port Subarea Plan Update

Community and Economic Development

October 27, 2020



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# Colorado Air and Space Port Subarea Plan

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## Summary:

- Stakeholder Outreach
- Current status of the Subarea Plan
- Vision and Goals
- Public Outreach
- Timeline and next steps

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# Colorado Air and Space Port Subarea Plan

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## Stakeholder Outreach:

- Stakeholder meetings held August 24<sup>th</sup> and October 1<sup>st</sup>
- Discussed Market Study and Existing Conditions
  - Employment
  - Land Uses
  - Forecasts
  - Residential and Commercial demand
- State of the Subarea – SWOT analysis (Strengths, Weaknesses, Opportunities, Threats)

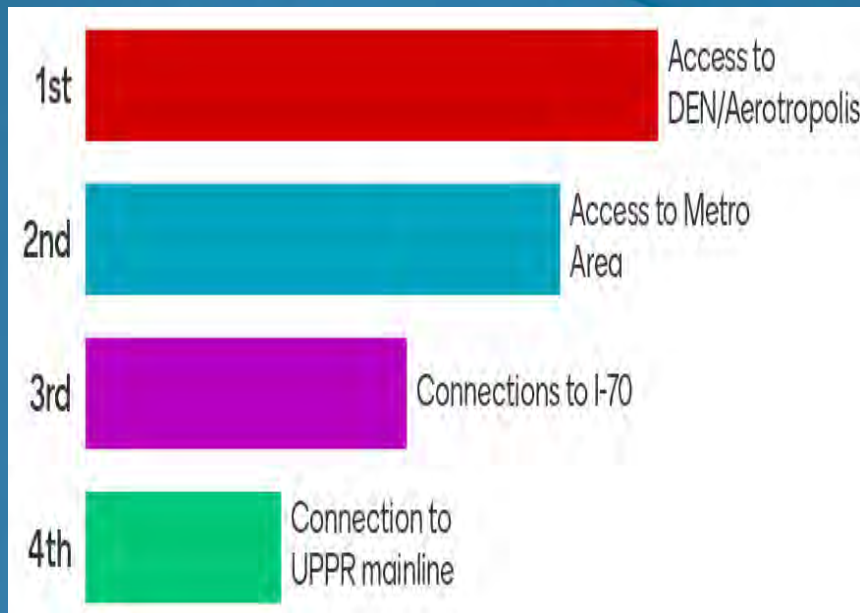


# Colorado Air and Space Port Subarea Plan

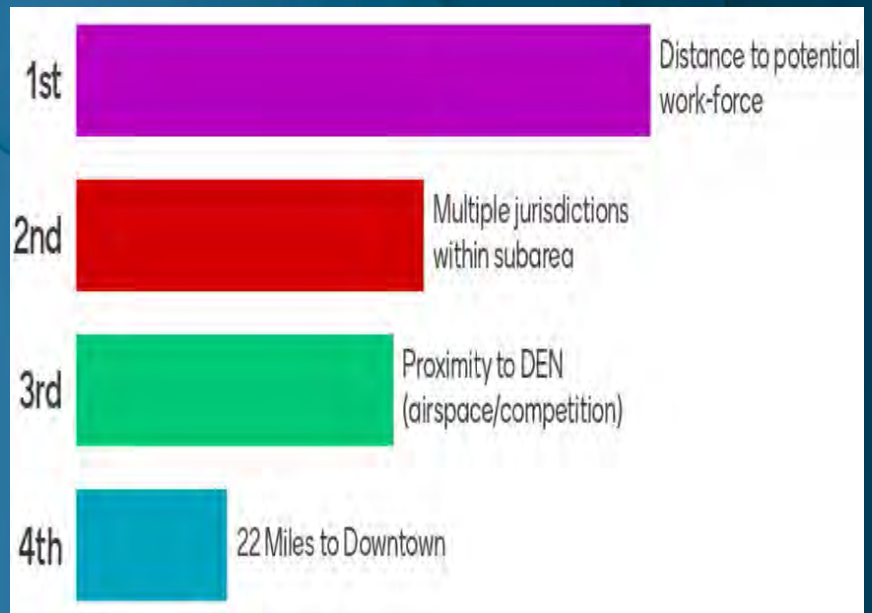
## Current Status:

- Existing Conditions – State of the Subarea:
  - Regional Context:

### Opportunities



### Challenges



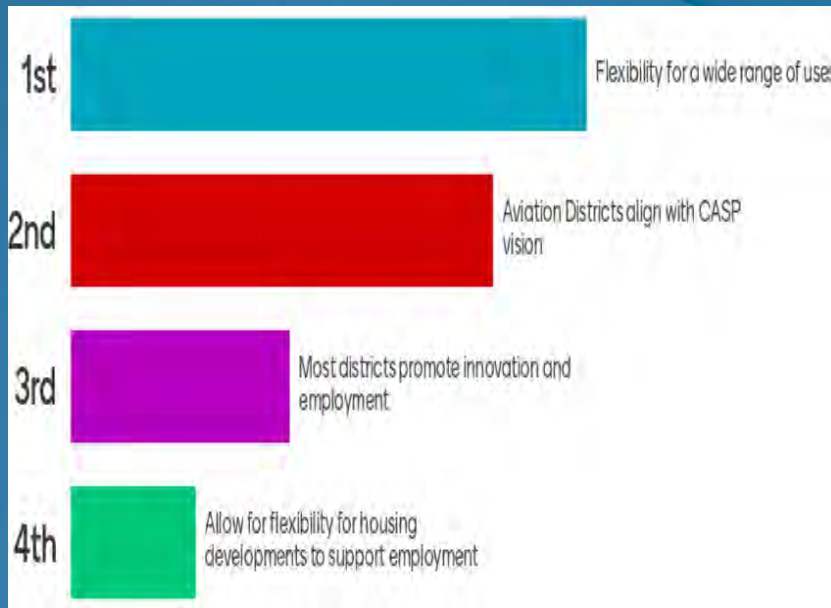


# Colorado Air and Space Port Subarea Plan

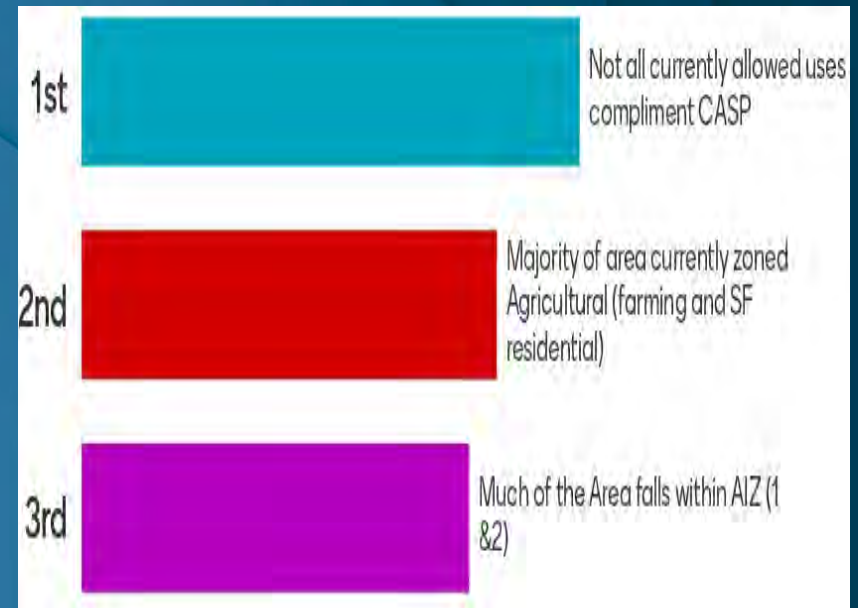
## Current Status:

- Existing Conditions – State of the Subarea:
  - Zoning:

### Opportunities



### Challenges

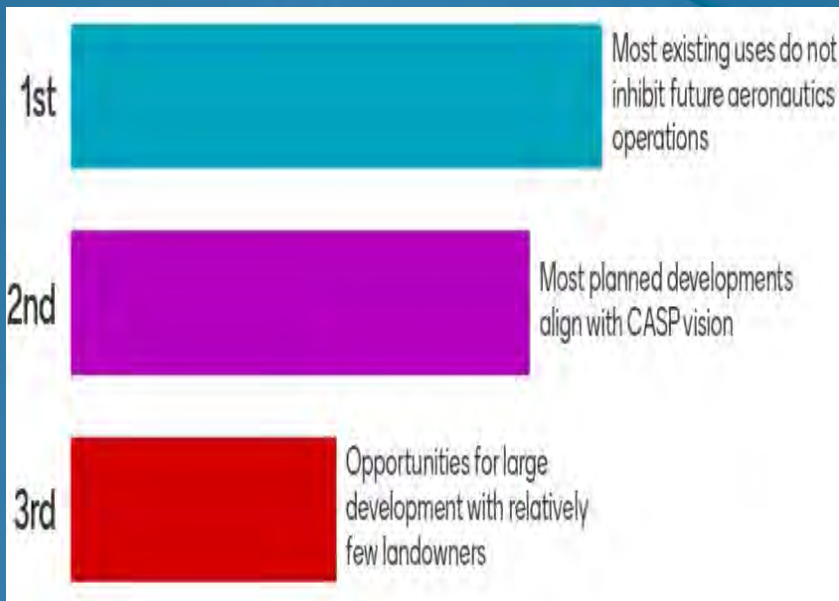


# Colorado Air and Space Port Subarea Plan

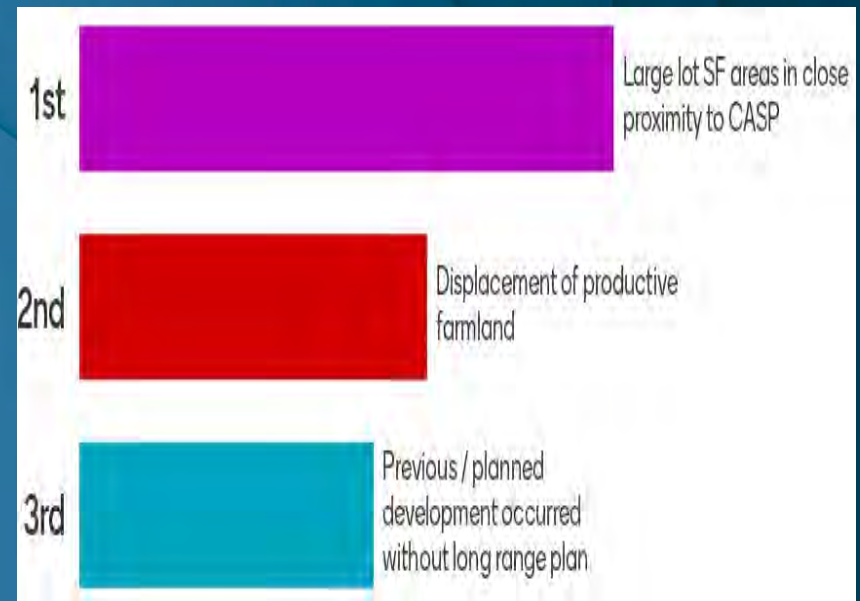
## State of the Subarea:

- Existing Conditions – State of the Subarea:
  - Land Use and Planned Development:

### Opportunities



### Challenges



# Colorado Air and Space Port Subarea Plan

## State of the Subarea:

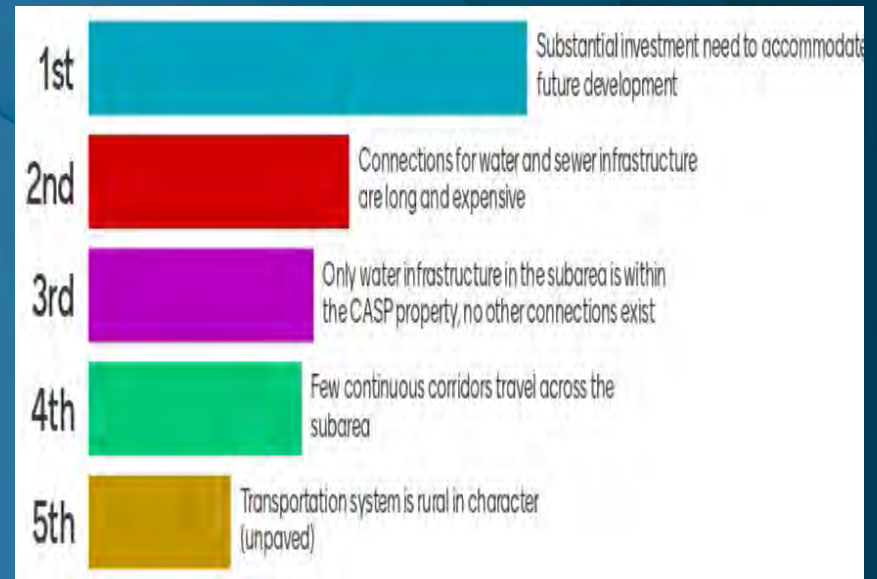
- Existing Conditions – State of the Subarea:

- Infrastructure:

### Opportunities



### Challenges





# Colorado Air and Space Port Subarea Plan

## State of the Subarea:

- Do you envision ~1/3 of the Subarea to remain agricultural focused?

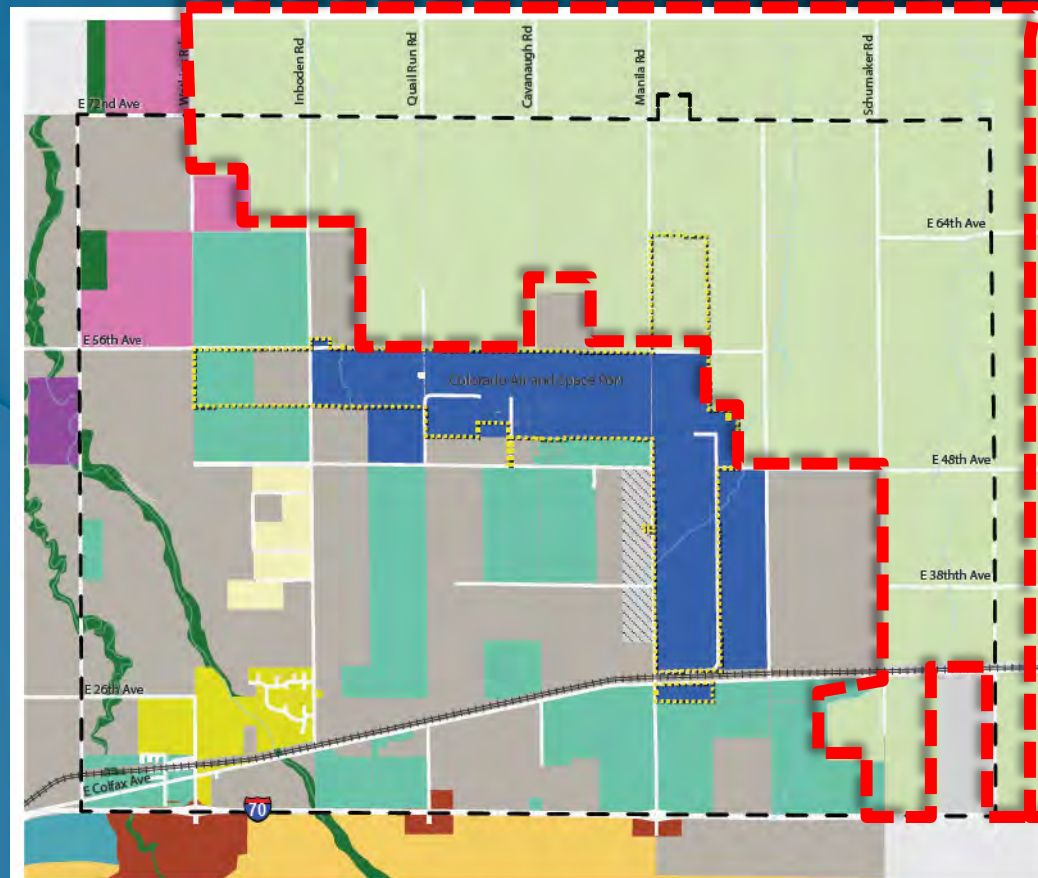


FIGURE 8. Future Land Use

### Imagine Adams County- Future Land Use

Agriculture	Mixed Use/Employment
Estate Residential	Parks and Open Space
Industrial	Public
Low Intensity Mixed Use	Residential

### Aurora Place Type

Commercial Hub	Innovation District
Emerging Neighborhood	Special Use
Established Neighborhood	Urban Green Space
Industrial Hub	

# Colorado Air and Space Port Subarea Plan

## State of the Subarea:

- The future vision for this area is primary employment.

Do you agree?

What should the primary employment uses be for these areas?

- Heavy industrial
- Light industrial
- Office
- Flex Space

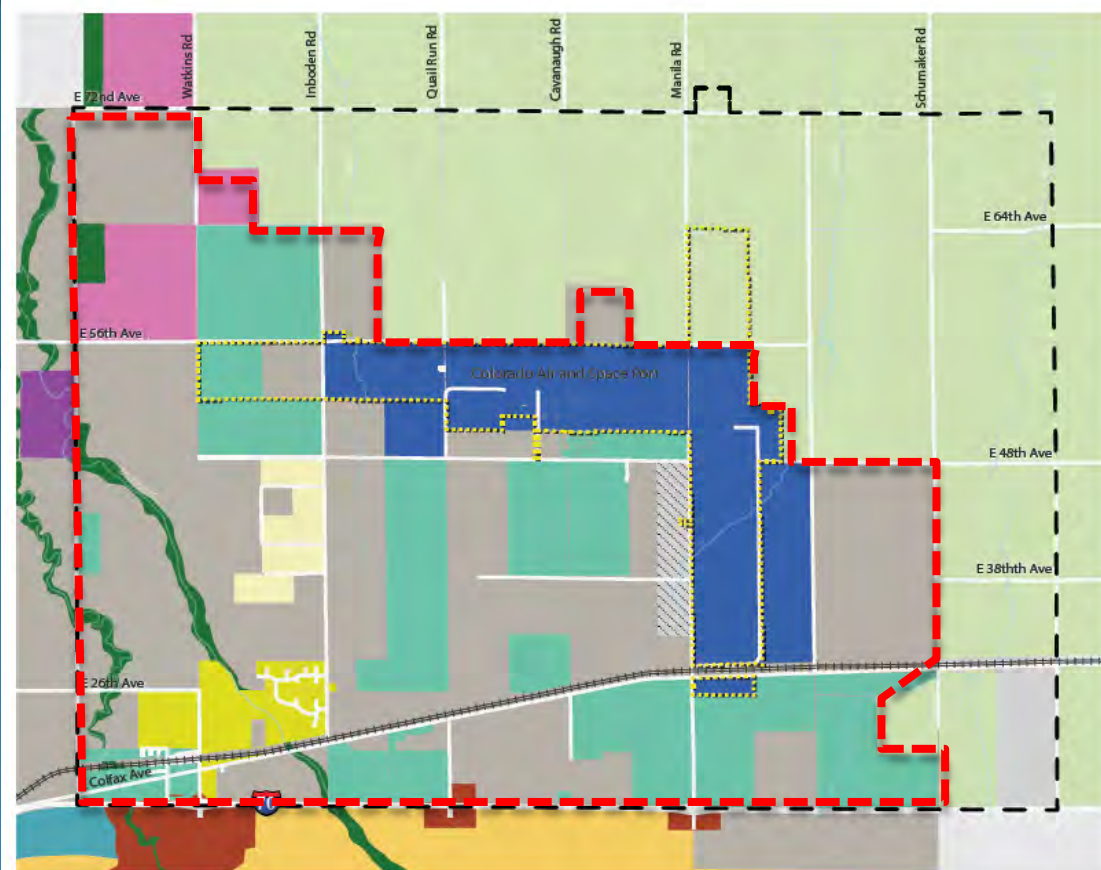


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Commercial Hub	Innovation District
Emerging Neighborhood	Special Use
Established Neighborhood	Urban Green Space
Industrial Hub	



# Colorado Air and Space Port Subarea Plan

## State of the Subarea:

- Based on SWOT analysis do you agree with some of these potential future land uses?

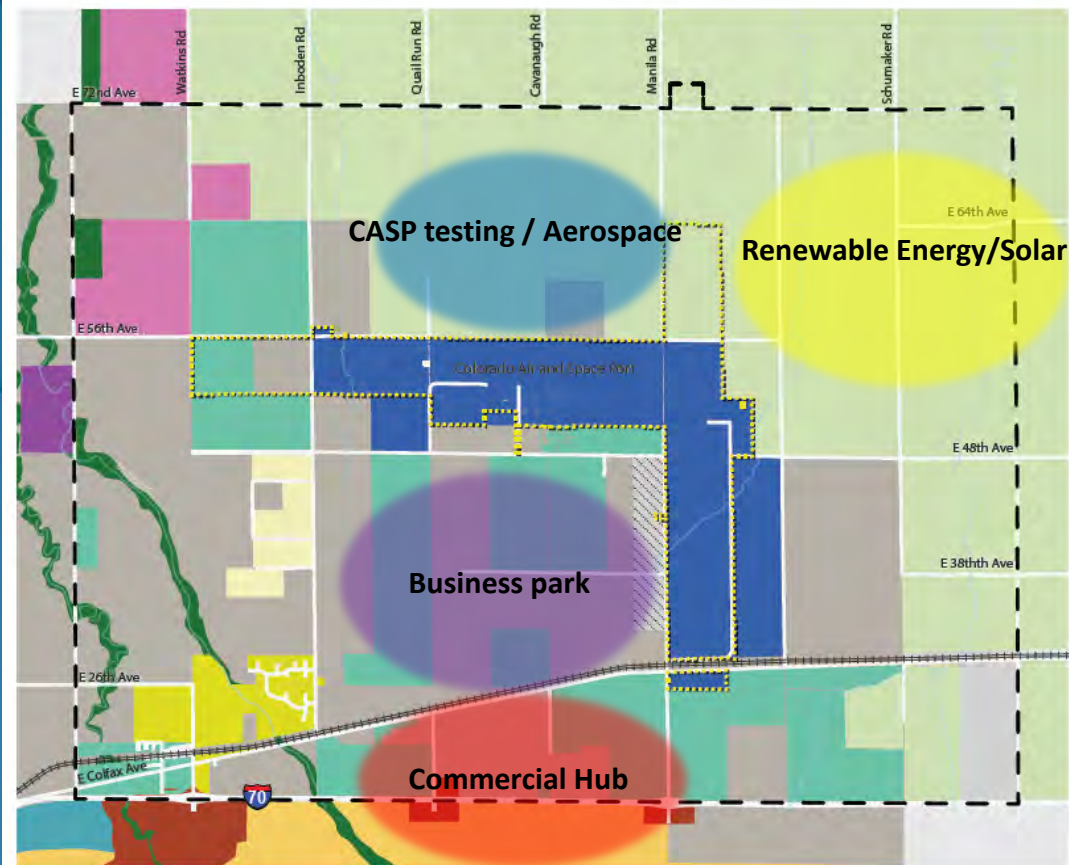


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# Colorado Air and Space Port Subarea Plan

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## Public Outreach Short Term:

- SWOT / Vision and Goals online workshop/survey
- Targeted Stakeholder interviews (3) on Vision and Goals
  - Major Property Owners
  - Existing Residents
  - Existing Business Owners

## Longer Term:

- Steering Committee Meeting
- Community Workshop #2 – Land Use Scenarios (online workshop/survey)
- Follow up Stakeholder Interviews (3)
- Online Workshop #3 Plan Review

# Colorado Air and Space Port Subarea Plan

## Timeline and Next Steps:

- Stakeholder meeting #3
- Public outreach / Website: <https://casp.konveio.com/>







## STUDY SESSION ITEM SUMMARY

<b>DATE OF STUDY SESSION:</b> October 27, 2020
<b>SUBJECT:</b> Adams County Financial Outlook
<b>OFFICE/DEPARTMENT:</b> Budget Department
<b>CONTACT:</b> Nancy Duncan, Budget and Finance Director
<b>FINANCIAL IMPACT:</b> Informational Only
<b>SUPPORT/RESOURCES REQUEST:</b> N/A
<b>DIRECTION NEEDED:</b> N/A
<b>RECOMMENDED ACTION:</b> No action needed at this time. Informational only.

### DISCUSSION POINTS:

- This purpose of this presentation is to share information regarding past, current, and future financial outlooks for Adams County. This is the first of several presentations to share information with the Board of County Commissioners regarding the financial effects of the COVID-19 pandemic.
- In this presentation the following will be addressed:
  - General Fund Operating Revenues & Expenditures
  - Sales Tax Outlook
  - YTD CARES Funding
  - One Time BC & CIP Projects in 2020
  - Property Tax Considerations

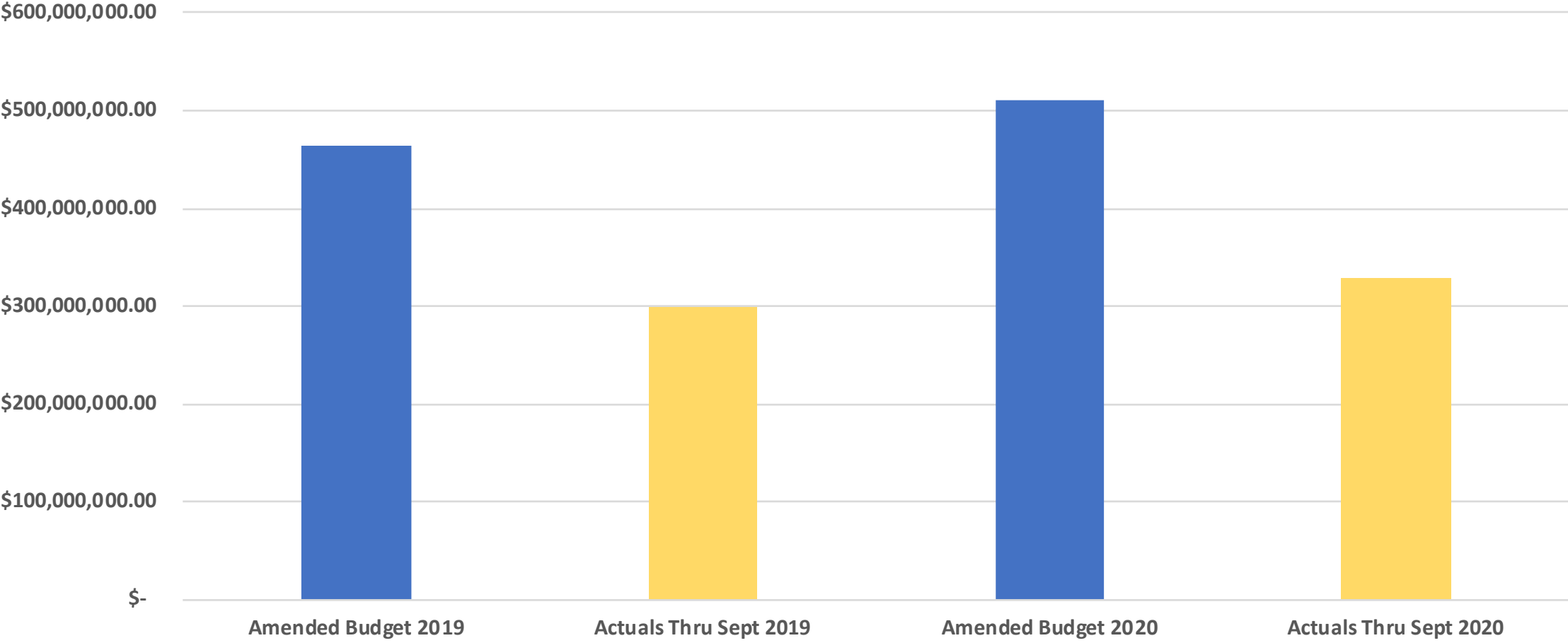
The background features a repeating geometric pattern of interlocking diamond shapes. The diamonds are filled with light gray and white, creating a grid-like structure. Overlaid on this are larger, semi-transparent diamond shapes in shades of yellow and blue, positioned at the corners of the page. The text is centered within a white diamond shape in the middle of the page.

# **Adams County Financial Outlook**

**October 27, 2020**

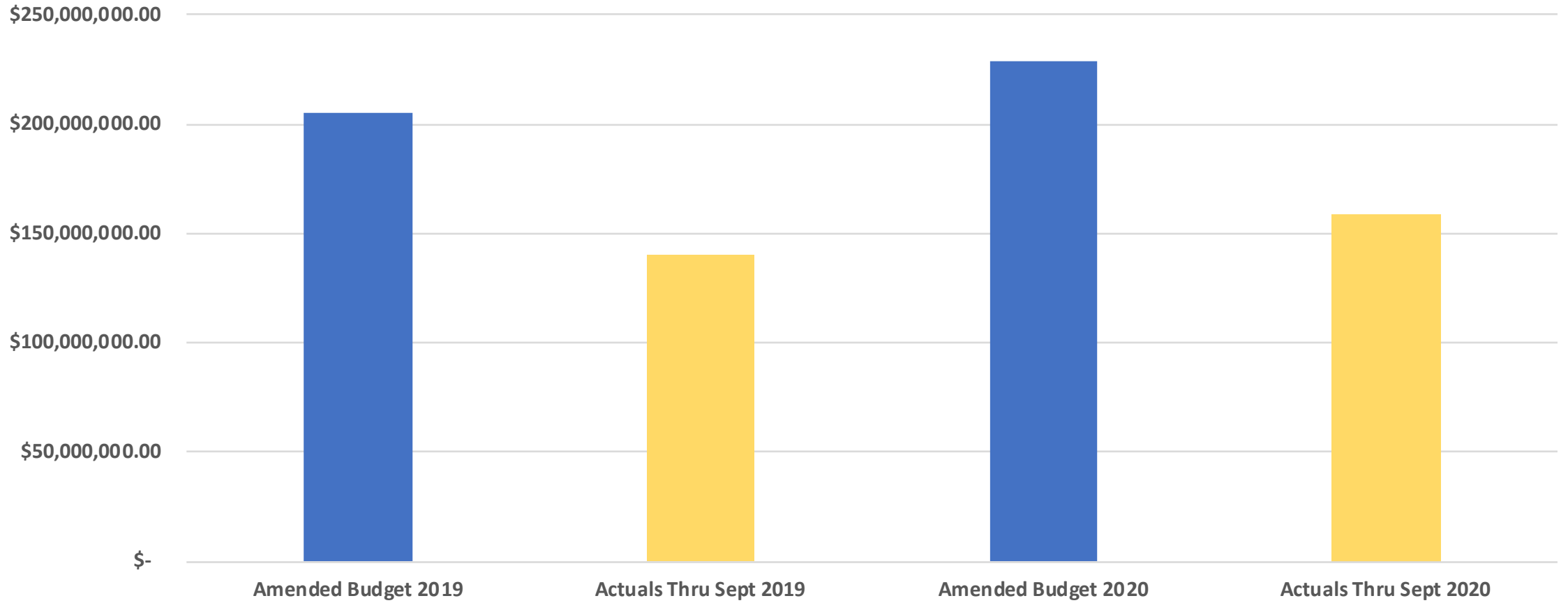
# 2019 & 2020 Amended Budget & YTD September Actuals - County Wide

(excludes CARES Funding)

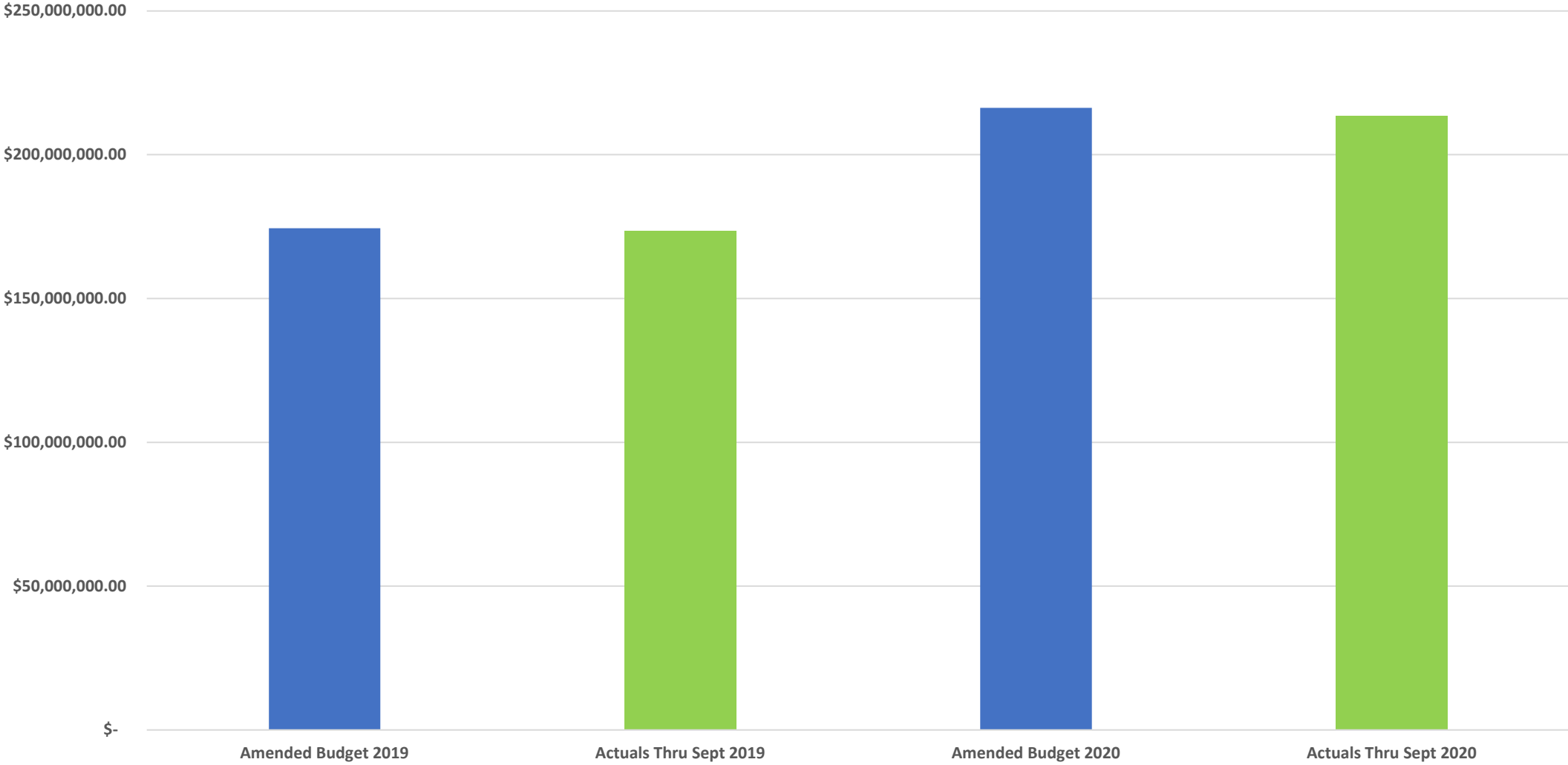


# 2019 & 2020 Amended Budget & YTD September Actuals - General Fund

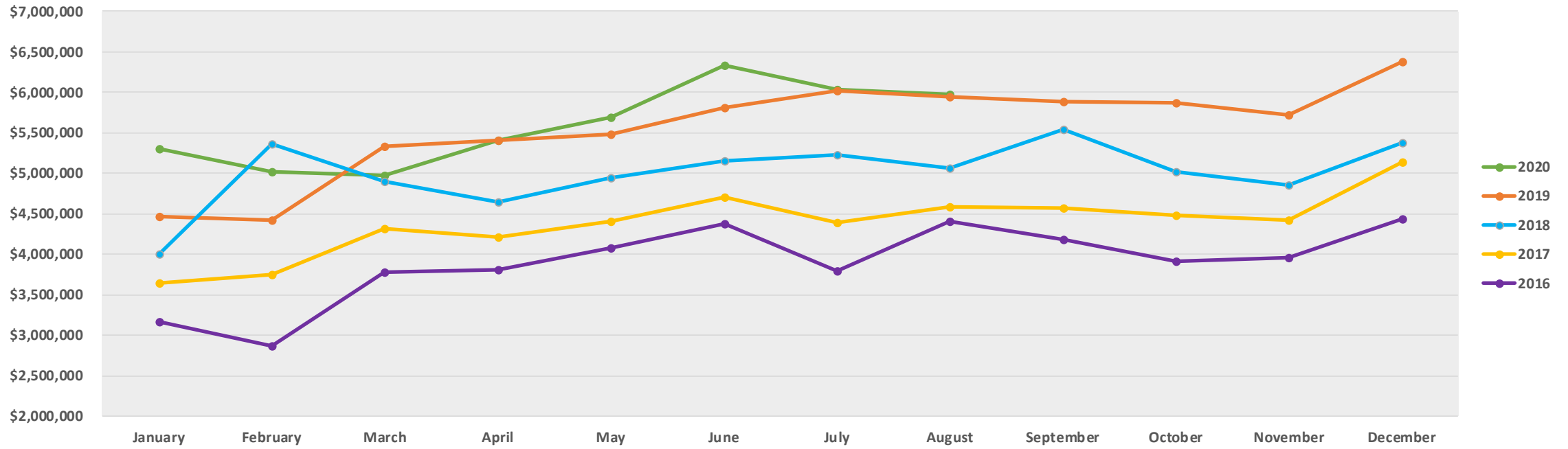
(excludes CARES Funding)



# 2019 & 2020 Budgeted and YTD Actual Property Tax Revenue



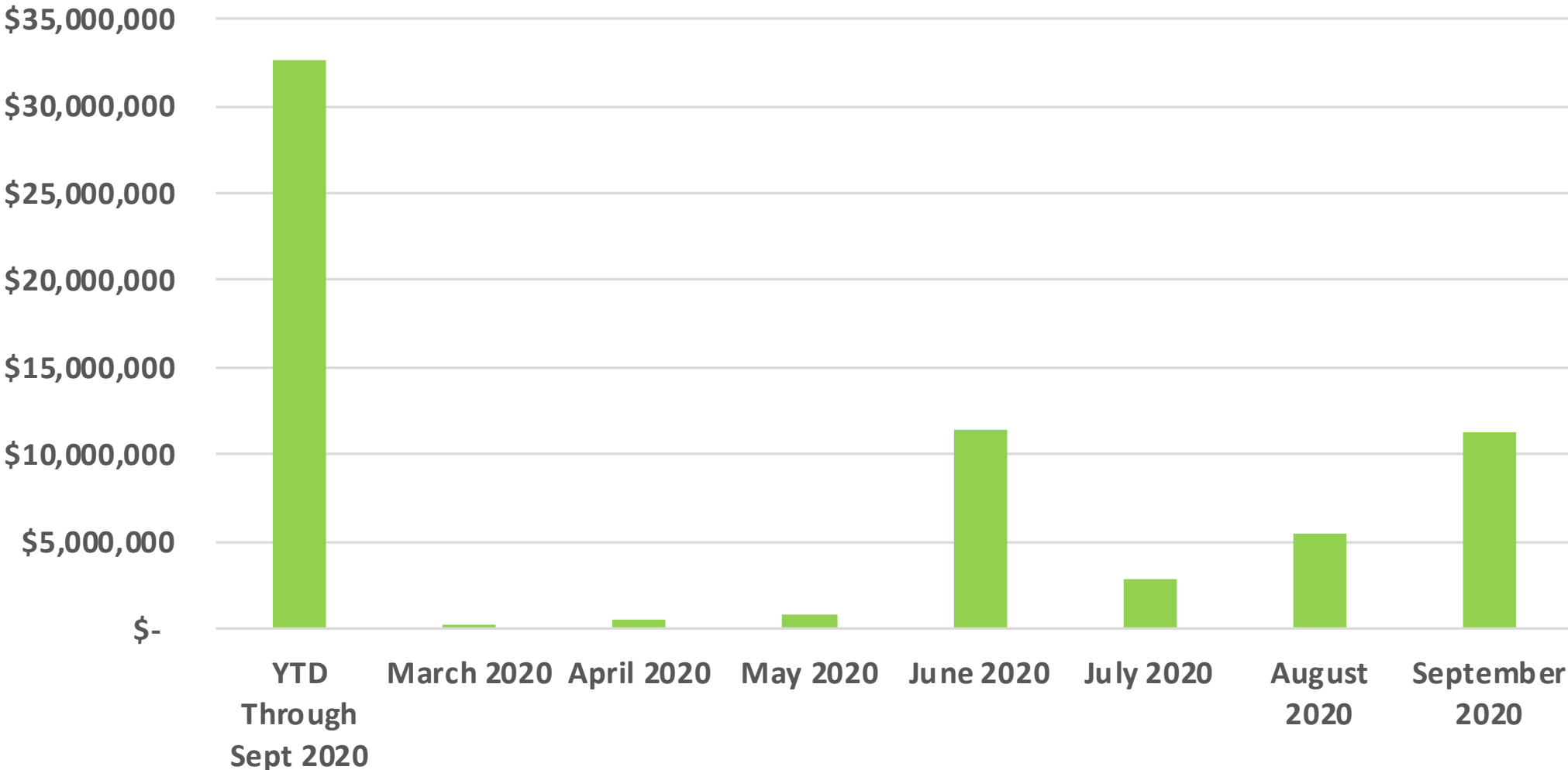
## 2016 - 2020 YTD Sales Tax



## Sales Tax Comparisons 2019 YTD and YTD 2020 and YE 2019 to YE 2020 Cities within Adams County and Adams County

	<b>Year to Date</b>	<b>Expected Year End Compared to 2019</b>
<b>Arvada</b>	Increase of 4.6%	Increase of 1%
<b>Aurora</b>	did not report	Reduction of 5.6%
<b>Commerce City</b>	Reduction of 1.0%	no change from 2019
<b>Federal Heights</b>	Increase of 11.0%	Increase of 9%
<b>Northglenn</b>	Reduction of 6%	Reduction of 6%
<b>Thornton</b>	Increase of 3.6%	Increase of 3%
<b>AdamsCounty</b>	<b>Increase of 4.3%</b>	<b>Increase of 1.9%</b>

# CARES Expenditures YTD and by Month





## Next Steps:

- **October 27** – Capital Project Review Study Session.
- **October 27** – Adams County Financial Outlook Study Session.
- **October 27** – Review of County Manager’s Preliminary Budget Study Session.
- **November** – Review of County Manager’s Preliminary Budget Study Sessions, as requested.
- **December 8** – First Reading of the 2021 Proposed Budget at Public Hearing
- **December 15** – Adams County Financial Outlook Study Session.
- **December 15** – Second Reading and Adoption of the 2021 Adams County Budget at Public Hearing.
- **December 15** – Certification of Mill Levies at Public Hearing.



## STUDY SESSION ITEM SUMMARY

<b>DATE OF STUDY SESSION:</b> October 27, 2020
<b>SUBJECT:</b> 2020 CIP Review
<b>OFFICE/DEPARTMENT:</b> Budget & Finance Department
<b>CONTACT:</b> Marc Osborne, Deputy Budget Director; Pernell Olson, Senior Budget Analyst
<b>FINACIAL IMPACT:</b> Informational Only
<b>SUPPORT/RESOURCES REQUEST:</b> N/A
<b>DIRECTION NEEDED:</b> N/A
<b>RECOMMENDED ACTION:</b> No action required at this time. This is informational only to give the Board of County Commissioners an opportunity to review the 2020 Capital Project status and to answer any questions the Board may have.

### **DISCUSSION POINTS:**

- This presentation will allow the Board of County Commissioners to review, analyze, and ask questions regarding 2020 Capital Improvement Projects.

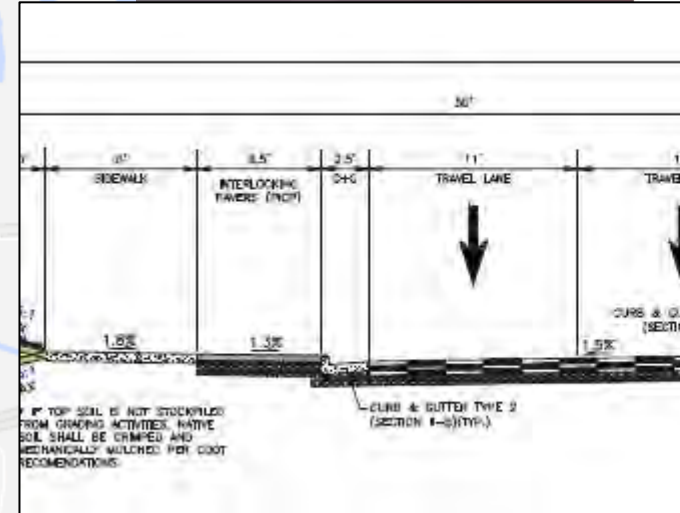
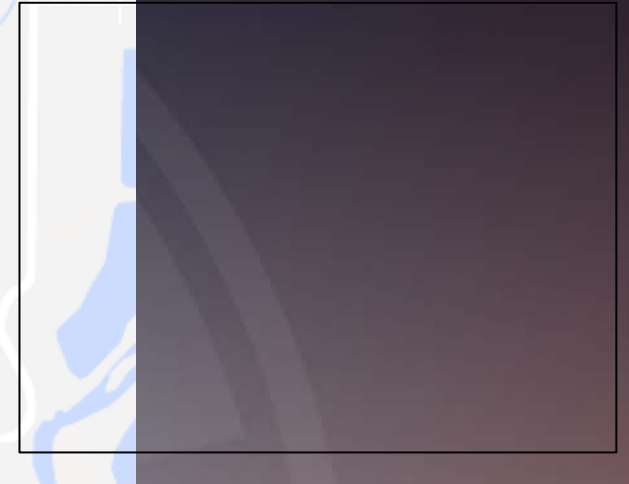
# 3<sup>rd</sup> Quarter 2020 CIP Status Report

Collaboration between Budget & Finance, Public Works and  
Facilities & Fleet Management



# York Street (Phases I, II, III)

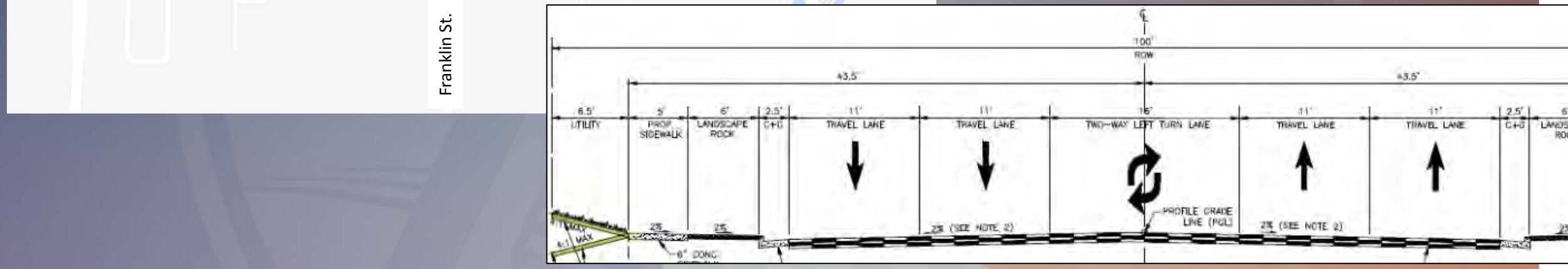
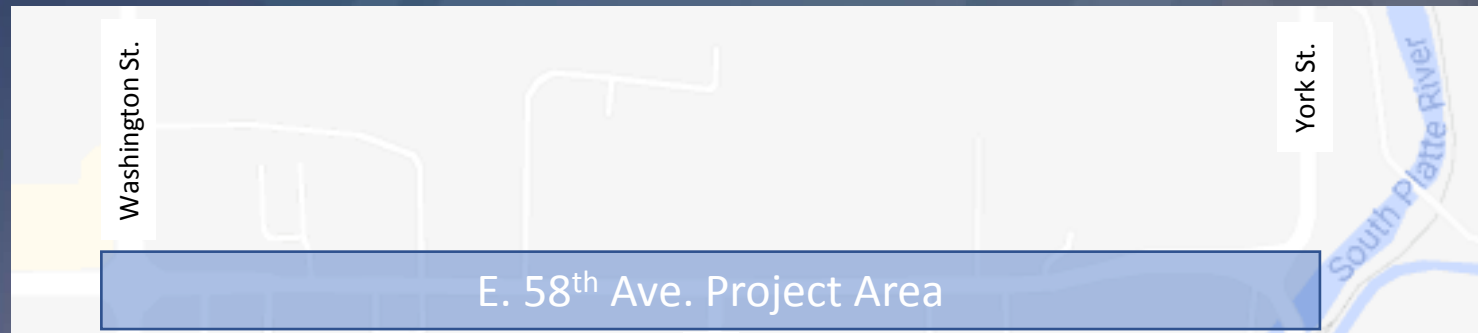
- Street Improvements, widening to four travel lanes
- Safety Improvements, center medians in portions
- Drainage Improvements, curb/gutter
- Bicycle, pedestrian, and trail/ open space
  - Underpass and trail connection to Clear Creek
  - Multi-use trail and open space; exploring exercise stations
  - Landscape design
- Public art for community placemaking
- Status of Project:
  - Phase I – Under Construction
  - Phase II – Construction Anticipated in 2021
  - Phase III – Design Underway



# 58<sup>th</sup> Ave from Washington St. to York St.

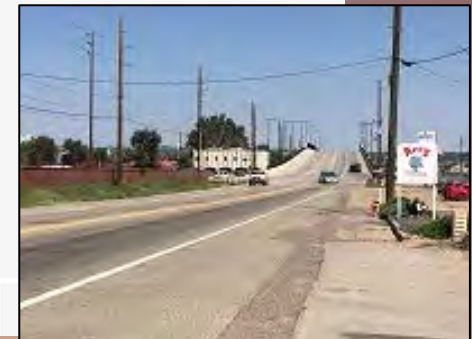
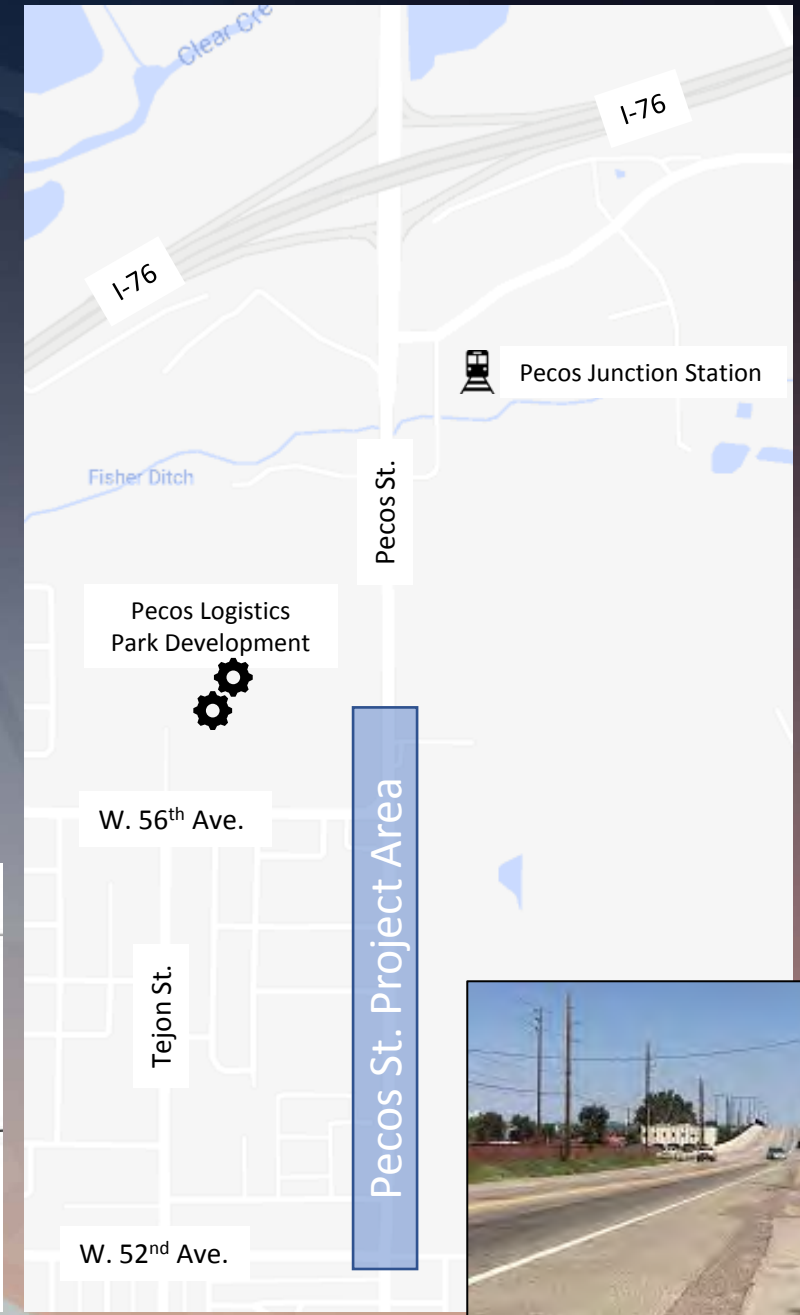
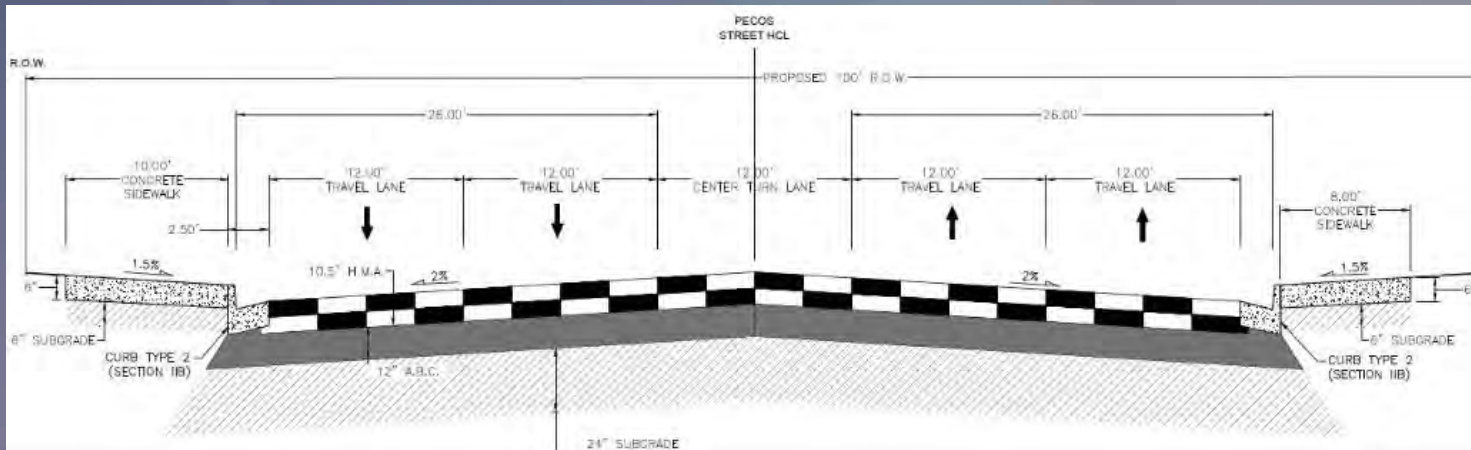


- Widen to four lanes, add curb, gutter, sidewalk
- Drainage and water quality pond improvements
- Installation of retaining walls to lessen the steep grade west of Franklin St.
- Right of way acquisition ongoing



# Pecos Street from 52<sup>nd</sup> Ave. to Cargill Drive (railroad ROW)

- Install new curb and gutter, turn lanes, and multi-use path for bicyclists and pedestrians
- Finalizing the design of W. 52nd Ave and Pecos St. intersection on the City and County of Denver side for safety/traffic improvements.





# Significant Regional Projects

- I-270 Corridor Improvements - Environmental Assessment and Design
- 64<sup>th</sup> Ave. from E-470 to Jackson Gap
- SH 7 from Boulder to Brighton
- U.S. 85 and 120<sup>th</sup> Ave. interchange



# Riverdale Animal Shelter

Slide 1

- Substantial Completion Achieved 9/4/2020
- Relocation Occurred 9/29/2020 to 10/1/2020
- 43,000 Square Feet
- \$27.5M for RAS / \$9.5M for Parks Infrastructure





# Riverdale Animal Shelter

Slide 2



# South Platte Crossing Renovation

*Slide 1*

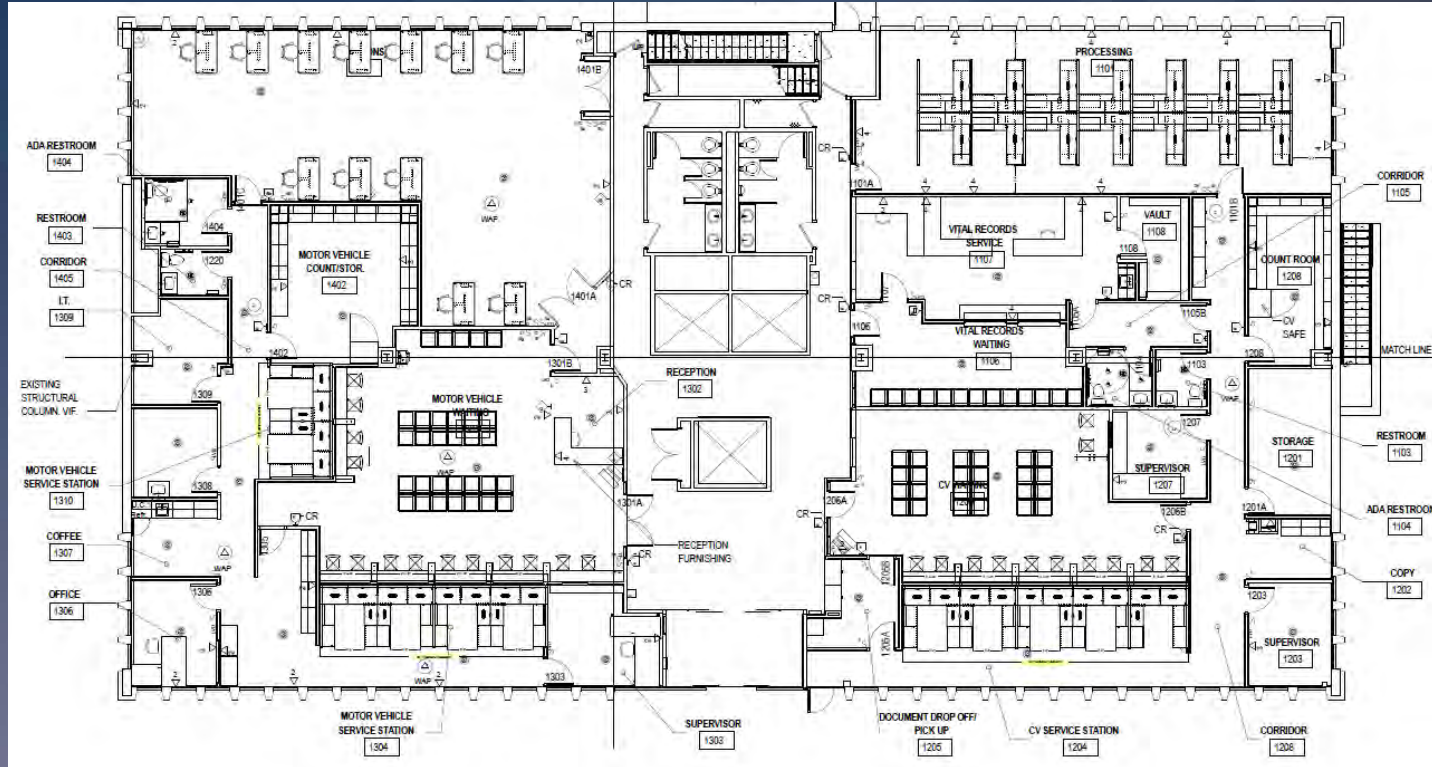
- Original Scope: Main (1<sup>st</sup>) floor: Motor Vehicle & Elections  
Basement: Common Space, Storage, & ECPAC
- Second Floor: **On Hold:** Tri-County Health / TBD
- Design for Basement & First Complete / Permit Pending
  - Guaranteed Maximum Price scheduled for Public Hearing 11/3/2020
  - Allows for temporary Probation relocation to Substation for Fleet/PW project
- Construction estimated late November 2020 – June 2021





# South Platte Crossing Renovation

Slide 2



Main Floor (First Floor)



Basement Level



# Fleet / PW Facility

Slide 1

- Major Amenities Include:
  - Fleet Building (Repair Bays)
  - Public Works Building (Crew Shops)
  - Wash Building & Covered Parking
- Estimated Schedule:
  - Start October '20 / Complete mid 2023

	2	0						2	0	2	1							2	0	2	2						2	0	2	3		
	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M
North Site Work																																
Fleet Bldg.																																
Parking West																																
Parking Middle																																
Parking East																																
Demo Existing Bldg.																																
PW Bldg.																																
Wash Bldg.																																
Pave & Landscape																																



# Fleet / PW Facility

Slide 2





# Services Center (Substation) Roof Replacement

- RFP completed and contractor approved
- Removal and replacement of various communication antennas and air handling units to be coordinated between FFM and contractor.



### 3rd Quarter 2020 Capital Improvement Plan Summary



General Fund		Starting Year	2020				Anticipated Completion Date as of 09/30/2020
Department	Projects		Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
CLK Elections	Ballot on Demand Printers	2020	234,300	168,000	66,300	72%	complete
CLK Elections	ImageCast X-Voting Machines	2020	1,038,900	719,000	319,900	69%	complete
IT GIS	Oblique Aerial Imagery	2020	189,347	120,662	68,685	64%	12/1/2020
IT Help Desk & Servers	Infrastructure	2019	15,081	17,818	(2,737)	118%	10/30/2020
IT Help Desk & Servers	Infrastructure - GC	2020	337,000	125,215	211,785	37%	10/30/2020
IT Help Desk & Servers	Infrastructure - HSC	2020	66,000	2,887	63,113	4%	10/30/2020
IT Help Desk & Servers	Infrastructure - Jeffco	2020	33,000	-	33,000	0%	10/30/2020
IT Help Desk & Servers	Infrastructure - WSC	2020	160,000	158,412	1,588	99%	10/30/2020
IT Network/Telecom	Fiber To Opp Center	2018	75,706	56,687	19,019	75%	complete
IT Network/Telecom	Fiber to South Parks	2019	325,000	103,348	221,652	32%	11/31/2020
IT Network/Telecom	Network Infrastructure Refresh	2019	80,451	14,115	66,336	18%	Completed 12/31/19
IT Network/Telecom	Network/VoIP Upgrades	2019	12,234	6,019	6,215	49%	Completed 12/31/19
IT Network/Telecom	P2P Wireless - HSC - Justice	2019	43,000	-	43,000	0%	12/31/2020
IT Network/Telecom	Wireless Controller Refresh	2019	45,000	43,408	1,592	96%	Completed 12/31/19
IT Network/Telecom	Outside Entity Firewall	2019	47,709	-	47,709	0%	12/31/2020
IT Network/Telecom	Perimeter Firewall Upgrade	2019	100,000	-	100,000	0%	12/31/2020
IT Network/Telecom	ACOC Network Switches	2020	21,000	-	21,000	0%	12/1/2020
IT Network/Telecom	Animal Shelter WAN Switch	2020	7,000	-	7,000	0%	10/1/2020
IT Network/Telecom	Parks WAN Switches	2020	14,000	-	14,000	0%	10/1/2020
IT Network/Telecom	Flatrock WAN Switch	2020	9,000	-	9,000	0%	10/1/2020
IT Network/Telecom	ASC P2P Wireless Link	2020	10,000	-	10,000	0%	12/1/2020
IT Network/Telecom	CASP Tower - Maintenance P2P	2020	10,000	6,799	3,201	68%	Completed May 2020
IT Network/Telecom	CASP Tower to HSB P2P wireless	2020	40,000	-	40,000	0%	10/1/2020
IT Network/Telecom	Metro North - P2P Links	2020	40,000	-	40,000	0%	10/1/2020
IT Network/Telecom	Jail - WAN Network Switches	2020	15,000	-	15,000	0%	12/1/2020
IT Network/Telecom	WSC - WAN Network Switch	2020	10,000	-	10,000	0%	10/1/2020
IT Network/Telecom	Fiber - S Parks to Thornton	2020	241,500	-	241,500	0%	12/31/2020
IT Network/Telecom	GC Data Center Switches	2020	150,000	1,380	148,620	1%	10/1/2020
IT Network/Telecom	PW - Central Shop P2P Wireless	2020	50,000	2,850	47,150	6%	10/1/2020
FO - Old Human Service Bldg	Condominium Capital Investment	2019	300,000	450	299,550	0%	12/31/2020
FO - Justice Center	Phase I roof replacement	2019	1,086,875	900	1,085,975	0%	11/30/2020
FO - Justice Center	JC-Cooling tower replacement	2020	500,000	-	500,000	0%	1/31/2021
FO - West Services Center	Replacement of server rm A/C	2019	64,874	-	64,874	0%	Complete
FO - West Services Center	Roof Replacement	2020	360,000	-	360,000	0%	12/31/2020
FO - Strasburg/Whittier	Electric gate at Strasburg	2020	100,000	-	100,000	0%	Cancelled & Xfer budget to Strasburg Locker Rooms ADA
FO - Adams County Svc Center	Replacement of RTU4	2019	200,000	193,819	6,181	97%	Complete
FO - Adams County Svc Center	SO Relocation / Renovation	2019	247,000	45,380	201,620	18%	Complete but extending for Treasurer & Phase II
FO - Adams County Svc Center	Roof replacement	2020	1,400,000	4,355	1,395,645	0%	12/31/2020
FO - Government Center	Mezzanines in storage room	2020	300,000	-	300,000	0%	12/31/2020
FO - Parks Facilities	Waymire Re-Roof	2018	36,113	9,546	26,567	26%	Complete
FO - Parks Facilities	Admin Bldg Roof - Parks	2018	344,000	191,768	152,232	56%	Complete
FO - Parks Facilities	Regional Park Infrastructure	2019	6,092,356	2,226,897	3,865,459	37%	10/31/2020
FO - Parks Facilities	Exhibit Hall Concrete Flooring	2020	120,000	41,814	78,186	35%	12/31/2020



### 3rd Quarter 2020 Capital Improvement Plan Summary

FO - Parks Facilities	Exhibit Hall Electrical Panels	2020	55,000	-	55,000	0%	12/31/2020
FO - Sheriff HQ/Coroner Bldg	Coroner New Facility Design	2019	500,000	450	499,550	0%	6/30/2022
FO - Sheriff Maintenance	DF- B Module sanitary sewer	2020	600,000	-	600,000	0%	2/28/2021
FO - Sheriff Maintenance	DF- A&E F side wtr heater	2020	575,000	4,963	570,037	1%	12/31/2020
SHF- MIS Unit	CheckPoint WAN Encryption	2019	54,145	-	54,145	0%	12/31/2020
SHF- MIS Unit	Scheduled Replacement VM Hosts	2020	60,000	11,000	49,000	18%	Completed
SHF- MIS Unit	Replace Jail Storage Array2020	2020	80,000	-	80,000	0%	10/31/2020
SHF- Detective Division	Impound Lot Expansion	2020	75,000	-	75,000	0%	12/31/2020
SHF- Detective Division	DNA Laboratory	2020	1,200,000	2,256	1,197,744	0%	11/30/2020
SHF- Patrol Division	K9 Dog	2020	15,000	12,122	2,878	81%	Complete
Emerg Mngt-Administraion	EOC A/V Upgrade	2020	245,205	-	245,205	0%	12/31/2020
PKS - Weed & Pest	Utility Vehicle - Weed & Pest	2020	25,000	16,700	8,300	67%	complete
PKS - Weed & Pest	24' Trailer Replacement	2020	10,000	7,600	2,400	76%	complete
SHF- Detention Facility	Satellite Office Remodel	2018	224,635	450	224,185	0%	On Hold
SHF- Detention Facility	Spacing Study A-E Cells	2018	1,221,988	21,017	1,200,971	2%	12/31/2021
SHF- Detention Facility	Property Storage System	2019	190,501	131,168	59,333	69%	To be completed early 2021
SHF- Detention Facility	Replace Kitchen Equipment	2019	675,000	15,958	659,042	2%	To be completed early 2021
SHF- Detention Facility	Booking Remodel Phase II	2019	2,000,000	-	2,000,000	0%	On Hold
PKS- Regional Complex	Design Multi-Purpose Arena	2018	935,621	450	935,171	0%	6/30/2021
PKS- Regional Complex	Golf Cart for Event Services	2020	9,000	-	9,000	0%	cancelled
PKS- Grounds Maintenance	16 Trailer Replacement	2020	7,500	-	7,500	0%	12/31/2020
PKS- Trail Ranger Patrol	South Maintenance Shop Design	2020	650,000	-	650,000	0%	12/31/2020
PKS- Trail Ranger Patrol	Commercial Mower	2020	15,000	15,000	-	100%	12/31/2020
PKS- Trail Ranger Patrol	48" Mower with bagger	2020	8,000	-	8,000	0%	cancelled
GF- Admin/Org Support	Baumgartner Purchase	2020	2,055,866	2,054,866	1,000	100%	complete
Community Corrections	COMMUNITY CORRECTIONS DATABASE	2015	58,500	58,500	-	100%	complete
Office of Cultural Affairs	Veterans Memorial Design	2018	500,443	620	499,823	0%	12/31/2023
<b>Subtotal</b>			<b>26,617,850</b>	<b>6,614,648</b>	<b>20,003,202</b>	<b>25%</b>	





### 3rd Quarter 2020 Capital Improvement Plan Summary

Capital Facilities Fund		Starting Year	2020				Anticipated Completion Date as of 09/30/2020
Department	Projects		Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
General Capital Improvements	GC Space Utilization	2019	3,136,415	1,795,352	1,341,063	57%	SO completed 7/1/20 - Treas & SS 6/30/21
General Capital Improvements	EV Charging Stations	2019	86,183	2,050	84,133	2%	On Hold for COVID-19
General Capital Improvements	H S Building Renovation	2019	2,961,619	120,747	2,840,872	4%	6/30/2021
General Capital Improvements	County Wide EV Stations	2020	100,000	721	99,279	1%	On Hold for COVID-19
General Capital Improvements	Coroner's Facility	2020	2,000,000	41,893	1,958,107	2%	6/30/2022
General Capital Improvements	RRP Multi-Use Arena	2020	5,000,000	-	5,000,000	0%	12/31/2023
Park 1200-HS	Park 1200-HS	2014	482,514	-	482,514	0%	6/30/2021
Animal Shelter Construction	New Animal Shelter	2017	9,389,224	10,432,567	(1,043,343)	111%	10/1/2020
Animal Shelter Construction	RAS - Post Occupancy Adj.	2020	185,000	-	185,000	0%	4/30/2021
Byers/Shamrock Blade Stations	Byers/Shamrock Blade Stations	2018	1,922,584	1,755,890	166,694	91%	3/31/2021
Fleet/Public Works Bldg Constr	Fleet-Public Works Bldg	2018	14,613,779	2,676,740	11,937,039	18%	12/31/2023
<b>Subtotal</b>			<b>39,877,318</b>	<b>16,825,960</b>	<b>23,051,358</b>	<b>42%</b>	

Golf Course Fund		Starting Year	2020				Anticipated Completion Date as of 09/30/2020
Department	Projects		Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
Golf Course- CIP	Sand Pro 5040	2020	30,000	28,373	1,627	95%	Complete
Golf Course- CIP	2 - 3150 Greens Mowers	2020	75,000	73,672	1,328	98%	Complete
Golf Course- CIP	Tie wall repairs	2019	40,000	40,000	-	100%	Complete
<b>Subtotal</b>			<b>145,000</b>	<b>142,045</b>	<b>2,955</b>	<b>98%</b>	

Fleet Fund		Starting Year	2020				Anticipated Completion Date as of 09/30/2020
Department	Projects		Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
Fleet - Admin	R & B - 2 Tanker Trailer	2018	294,000	293,770	230	100%	Complete
Fleet - Admin	R&B(1) Chip Truck/(1) 1.5 Ton	2019	65,287	57,720	7,567	88%	Complete
Fleet - Admin	R&B 2 Ton Truck/Dump Bed	2019	22,792	16,955	5,837	74%	Complete
Fleet - Admin	R&B 2 Ton Truck/Utility Box	2019	225,000	-	225,000	0%	12/31/2020
Fleet - Admin	R&B Tandem Axle Dump Truck	2019	95,572	-	95,572	0%	12/31/2020
Fleet - Admin	R&B Tandem Dump (2) Trucks	2019	500,000	-	500,000	0%	12/31/2020
Fleet - Admin	R&B (3) 1/2 Ton Crew Cab	2019	36,416	8,874	27,542	24%	Complete
Fleet - Admin	Sheriff-Admin SUV	2019	55,000	50,185	4,815	91%	Complete
Fleet - Admin	Sheriff-Civil (2) Mid Size SUV	2019	62,521	64,694	(2,173)	103%	Complete
Fleet - Admin	Sheriff New FTE Detect Mid SUV	2019	45,000	41,024	3,976	91%	Complete
Fleet - Admin	Sheriff- Court Trans Full Van	2019	35,238	16,721	18,517	47%	Complete
Fleet - Admin	Sheriff- Court Trans Full Van2	2019	70,476	33,442	37,034	47%	Complete
Fleet - Admin	Sheriff- Command Staff Mid SUV	2019	12,153	11,018	1,135	91%	Complete
Fleet - Admin	Sheriff Patrol (3) Interceptor	2019	115,681	115,137	544	100%	Complete
Fleet - Admin	Sheriff-Patrol (8) Interceptor	2019	235,087	221,718	13,369	94%	Complete



### 3rd Quarter 2020 Capital Improvement Plan Summary

Fleet - Admin	Sheriff- Patrol Tahoe SUV	2019	55,000	38,200	16,800	69%	Complete
Fleet - Admin	Oil & Gas Inspector Vehicle	2019	32,000	-	32,000	0%	Complete
Fleet - Admin	County Clerk-SUV	2020	36,000	26,063	9,937	72%	Complete
Fleet - Admin	County Assessor Hybrid Sedan	2020	36,000	-	36,000	0%	11/1/2020
Fleet - Admin	CED Animal Management	2020	55,000	-	55,000	0%	12/31/2020
Fleet - Admin	CED Building Safety	2020	32,000	-	32,000	0%	12/1/2020
Fleet - Admin	CED Development Services	2020	36,000	-	36,000	0%	12/1/2020
Fleet - Admin	Facility Operations Courier	2020	40,000	22,042	17,958	55%	10/31/2020
Fleet - Admin	Truck w/Crane & Welder	2020	175,000	-	175,000	0%	12/31/2020
Fleet - Admin	PW SUV w/Lights	2020	38,000	-	38,000	0%	12/1/2020
Fleet - Admin	PW Highway Service Truck	2020	125,000	-	125,000	0%	12/1/2020
Fleet - Admin	PW Highway Patch Truck	2020	225,000	206,542	18,458	92%	11/1/2020
Fleet - Admin	PW Highway Trucks	2020	100,000	68,140	31,860	68%	11/1/2020
Fleet - Admin	PW Highway Track Skidster	2020	115,000	106,613	8,387	93%	Complete
Fleet - Admin	PW Highway Graders	2020	960,000	-	960,000	0%	12/31/2020
Fleet - Admin	PW Highway Roller	2020	60,000	56,400	3,600	94%	Complete
Fleet - Admin	PW Highway Track Skidster	2020	75,000	70,273	4,727	94%	Complete
Fleet - Admin	PW Highway Trailer	2020	10,000	-	10,000	0%	11/1/2020
Fleet - Admin	PW Highway Paver	2020	500,000	458,388	41,612	92%	Complete
Fleet - Admin	PW Highway Broce Broom	2020	75,000	72,676	2,324	97%	Complete
Fleet - Admin	PW Highway Trucks	2020	90,000	57,605	32,395	64%	12/1/2020
Fleet - Admin	PW Highway Zipper Attachment	2020	300,000	-	300,000	0%	11/1/2020
Fleet - Admin	PW Highway Message Board	2020	20,000	17,661	2,339	88%	Complete
Fleet - Admin	Sheriff Civil	2020	52,000	-	52,000	0%	12/31/2020
Fleet - Admin	Sheriff Detective	2020	48,000	-	48,000	0%	12/31/2020
Fleet - Admin	Sheriff Patrol	2020	232,000	173,779	58,221	75%	12/1/2020
Fleet - Admin	Sheriff Patrol	2020	495,000	477,335	17,665	96%	12/1/2020
Fleet - Admin	Sheriff Patrol	2020	124,000	113,574	10,426	92%	12/1/2020
Fleet - Admin	Sheriff Patrol Motorcycle	2020	36,000	21,679	14,321	60%	12/1/2020
Fleet - Admin	Sheriff Patrol UTV's	2020	40,000	-	40,000	0%	12/1/2020
Fleet - Admin	JD mower and plow	2020	205,000	-	205,000	0%	11/1/2020
Fleet - Admin	Ford Explorer	2020	55,000	-	55,000	0%	12/1/2020
Fleet - Admin	Ford Explorer	2020	55,000	-	55,000	0%	12/1/2020
Fleet - Admin	ToolCat Replacement	2020	62,000	60,378	1,622	97%	Complete
Fleet - Admin	John Deere Utility Vehicle	2020	25,000	-	25,000	0%	12/1/2020
Fleet - Admin	3/4 Ton Pickup Truck for Super	2020	60,000	-	60,000	0%	11/1/2020
Fleet - Admin	3/4 Ton Truck - Superintendent	2020	60,000	-	60,000	0%	11/1/2020
Fleet - Admin	Terrain Cut Mower Replace	2020	40,000	45,487	(5,487)	114%	Complete
Fleet - Admin	Cone Truck	2020	125,000	-	125,000	0%	12/31/2020
Fleet - Admin	Attenuator Device	2020	28,726	-	28,726	0%	12/31/2020
Fleet - Admin	Material Transfer Vehicle	2020	205,000	198,454	6,546	97%	Complete
Fleet - Admin	PW - Inspector Truck	2020	38,000	-	38,000	0%	12/1/2020
Fleet - Admin	FTE Req - 2020 Cmdr Vehicle	2020	55,000	-	55,000	0%	12/1/2020
<b>Subtotal</b>			<b>7,100,949</b>	<b>3,222,547</b>	<b>3,878,402</b>	<b>45%</b>	



### 3rd Quarter 2020 Capital Improvement Plan Summary

Stormwater Utility Fund							
Department	Projects	Starting Year	2020				Anticipated Completion Date as of 09/30/2020
			Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
Stormwater CIP	Broadway at 62nd Ave (minor sy	2020	400,000	-	400,000	0%	4/30/2021
Stormwater CIP	Logan Court n/o E 56th Avenue	2020	1,000,000	-	1,000,000	0%	6/30/2023
Stormwater CIP	Dahlia Pond s/o I-76 & Hwy 85	2020	1,500,000	1,500,000	-	100%	6/30/2023
Stormwater CIP	Broadway at 62nd Ave (minor sy	2019	100,000	100,000	-	100%	12/11/2020
Stormwater CIP	Broadway at 59th Avenue (major	2019	700,000	15,315	684,685	2%	12/25/2025
	<b>Subtotal</b>		<b>3,700,000</b>	<b>1,615,315</b>	<b>2,084,685</b>	<b>44%</b>	

Road & Bridge Fund							
Department	Projects	Starting Year	2020				Anticipated Completion Date as of 09/30/2020
			Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
PW - Administration	Central Shop Parking Lot	2020	140,000	-	140,000	0%	completed
PW - Capital Improvement Plan	Park Ave Roundabout	2018	885,700	18,185	867,515	2%	12/31/2021
PW - Capital Improvement Plan	Park Ave. Traffic Signal	2018	482,824	363,082	119,742	75%	Completed in July 2020
PW - Capital Improvement Plan	ADA Transition Implementation	2019	-	11,259	(11,259)		
PW - Capital Improvement Plan	ADA Transition Implementation	2017	-	41,355	(41,355)		
PW - Capital Improvement Plan	Road & Bridge Capital Imprvmnts	2020	10,000,000	-	10,000,000	39%	12/31/2020
PW - Capital Improvement Plan	Lowell Blvd ClearCrk/62nd -TIF	2015	-	822,017	(822,017)		
PW - Capital Improvement Plan	Welby Rd Ext. (Steele St)	2015	-	655,343	(655,343)		
PW - Capital Improvement Plan	York St Hwy 224 to 78th Av TIF	2015	-	172,218	(172,218)		
PW - Capital Improvement Plan	58th Ave Washgtn to York - TIF	2016	-	1,437,008	(1,437,008)		
PW - Capital Improvement Plan	Dahlia St Asph SW SH 224 I-76	2016	-	263,839	(263,839)		
PW - Capital Improvement Plan	York St 78th to 88th - TIF	2018	-	75,138	(75,138)		
PW - Capital Improvement Plan	York St 58th to Hwy 224 - TIF	2018	-	391,988	(391,988)		
PW - Capital Improvement Plan	Pecos St 52nd/58th Ave - TIF	2018	-	69,046	(69,046)		
PW - Capital Improvement Plan	Goat Hill: Irving St, Hooker	2020	-	15,043	(15,043)		
PW - Capital Improvement Plan	E 73rd Ave: Race to Washington	2020	-	42,773	(42,773)		
	<b>Subtotal</b>		<b>11,508,524</b>	<b>4,378,294</b>	<b>7,130,230</b>	<b>38%</b>	

\*Highlighted Projects are part of \$10M umbrella budget for Public Works

### 3rd Quarter 2020 Capital Improvement Plan Summary



Open Space Projects Fund		Starting Year	2020				Anticipated Completion Date as of 09/30/2020
Department	Projects		Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
Open Space Projects	Rotella Playground Improvement	2020	327,000	-	327,000	0%	12/31/2020
Open Space Projects	Open Space Projects	2020	2,000,000	3,000	1,997,000	0%	3/31/2021
Open Space Projects	BNSF Drop Structure Improvemen	2020	3,950,000	-	3,950,000	0%	Likely 2021
Open Space Projects	Replace BNSF Grade Control	2019	2,250,000	-	2,250,000	0%	Likely 2022
Open Space Projects	Clear Creek Trailhead (Welby)	2015	235,463	-	235,463	0%	cancelled
Open Space Projects	Gateway Plaza	2018	36,209	(21,461)	57,670	-59%	12/31/2020
Open Space Projects	Twin Lakes Park Improvements	2017	105,645	(216,203)	321,848	-205%	12/31/2020
Open Space Projects	Construct Wayfinding Signage	2019	93,306	-	93,306	0%	6/30/2021
<b>Subtotal</b>			<b>8,997,623</b>	<b>(234,664)</b>	<b>9,232,287</b>	<b>-3%</b>	

Front Range Airport Fund		Starting Year	2020				Anticipated Completion Date as of 09/30/2020
Department	Projects		Budget	09/30/2020 Actuals	Remaining Budget	% of Budget Completed	
CASP Operations/Maintenance	Purchase runway snow equipment	2020	50,000	-	50,000	0%	Project cancelled
CASP Operations/Maintenance	Construct Taxiway A8	2019	485,352	463,818	21,534	96%	Complete
CASP Operations/Maintenance	Fog Seal RNWY 8-26, t-ways B&E	2020	269,064	-	269,064	0%	11/1/2020
CASP Operations/Maintenance	East Apron Rehab	2019	201,713	23,000	178,713	11%	11/1/2020
<b>Subtotal</b>			<b>1,006,129</b>	<b>486,818</b>	<b>519,311</b>	<b>48%</b>	
<b>TOTAL</b>			<b>98,953,393</b>	<b>33,050,963</b>	<b>65,902,430</b>	<b>33%</b>	



## STUDY SESSION ITEM SUMMARY

<b>DATE OF STUDY SESSION:</b> October 27, 2020
<b>SUBJECT:</b> County Manager's 2021 Recommended Adams County Budget
<b>OFFICE/DEPARTMENT:</b> Budget & Finance Department
<b>CONTACT:</b> Nancy Duncan, Budget & Finance Director; Marc Osborne, Deputy Budget Director
<b>FINACIAL IMPACT:</b> Informational Only
<b>SUPPORT/RESOURCES REQUEST:</b> N/A
<b>DIRECTION NEEDED:</b> N/A
<b>RECOMMENDED ACTION:</b> No action required at the time. This is informational only to give the Board of County Commissioners an opportunity to review the County Manager's 2021 Recommended Budget.

### DISCUSSION POINTS:

- This presentation will allow the Board of County Commissioners to review, analyze, and ask questions regarding the County Manager's 2021 Recommended Adams County Budget.