



2018  
Adams County  
Balanced Housing  
Plan

# Acknowledgments

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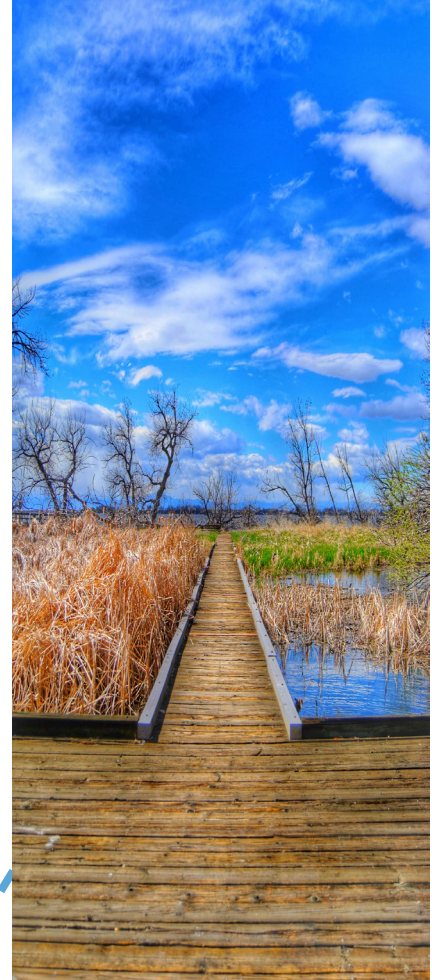
We would like to thank the many contributors who provided Adams County with valuable input.

- 9to5 Colorado
- Access Housing
- Adams County Housing Authority
- Brighton Housing Authority
- City of Aurora
- City of Commerce City
- City and County of Denver
- City of Northglenn
- City of Thornton
- City of Westminster
- Colorado Housing and Finance Authority
- Community Resources and Housing Development Corporation
- Growing Home
- Mile High Connects
- Town of Bennett
- City of Federal Heights
- Unfolding Directions

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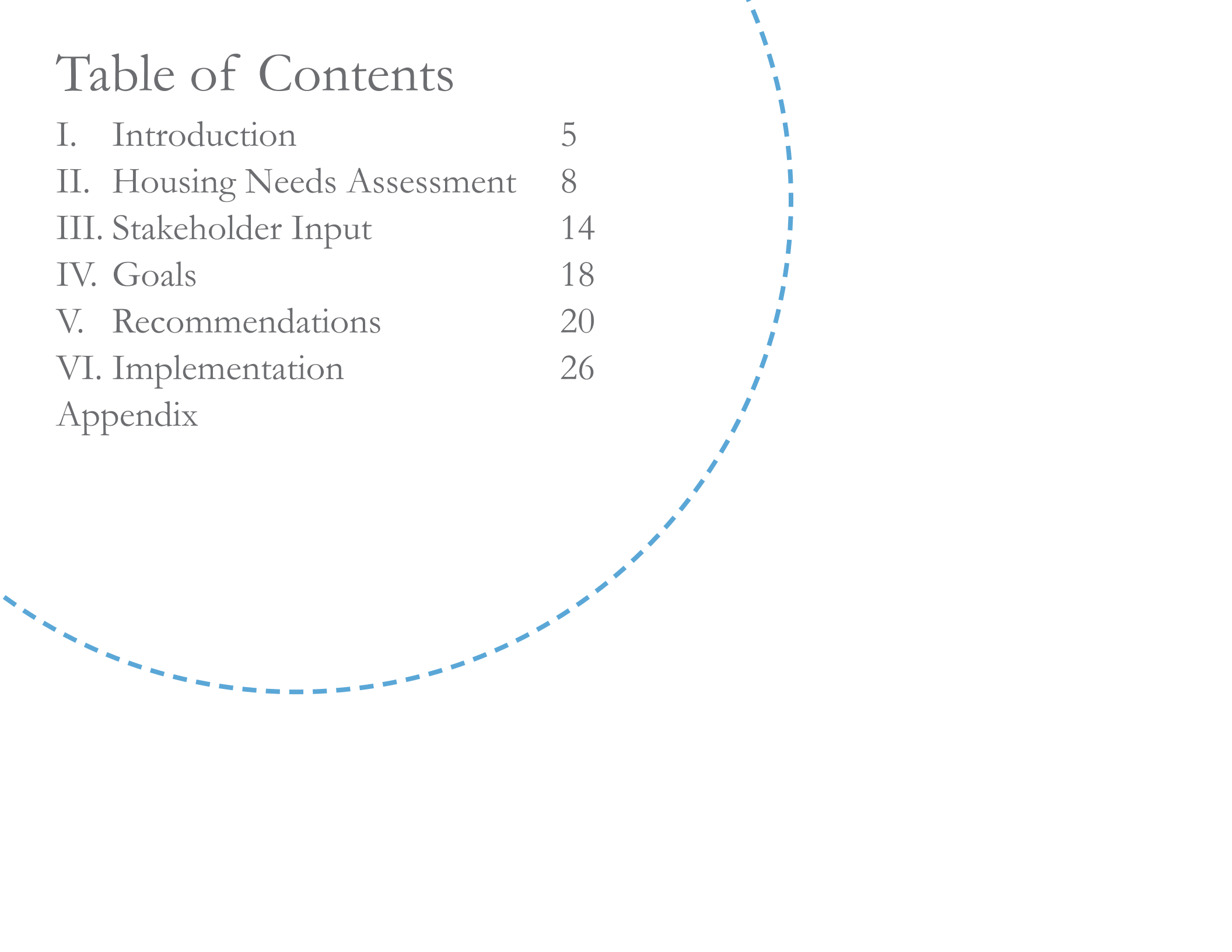
# Foreword

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, Adams County developed the County's Balanced Housing Plan (BHP). 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.



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# Vision Statement

“A *balance of housing* for all types of families and people, at all stages of life and income levels.”



# I. Introduction



“Balanced, healthy, sustainable communities”  
- Adams County Comprehensive Plan

# 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 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 range-land, 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.

Adams County has recognized the need to address these housing challenges, and has set the stage for working towards providing housing opportunities for all individuals at all income levels and stages of life. In a proactive effort to create solutions to the County's housing challenges, the County commissioned a 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 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.

## Balanced Housing Plan Process Timeline

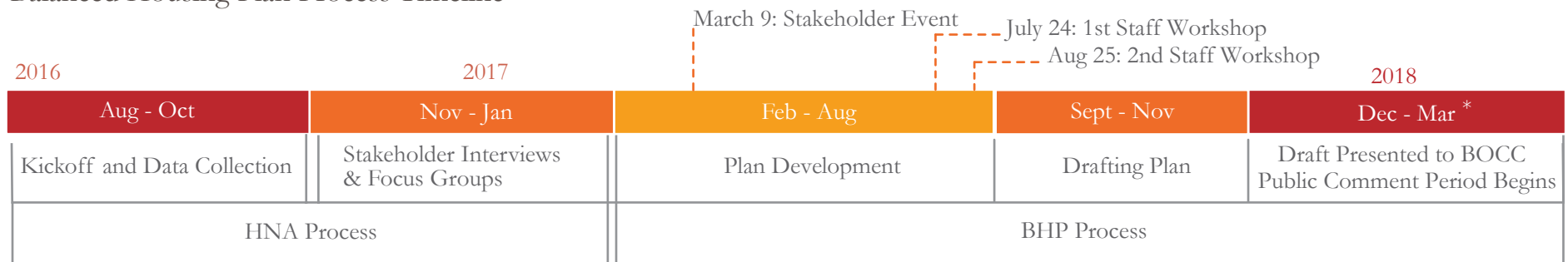
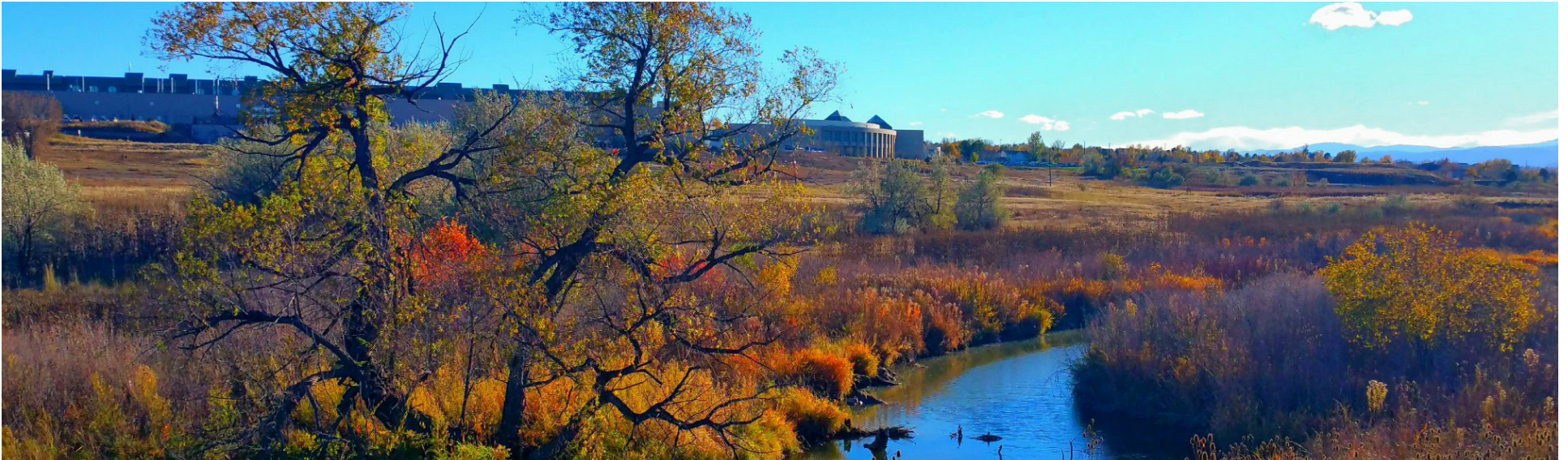


Figure 1.1: HNA and BHP Process Timeline

\*45 day public comment period from March 1, 2018 to April 16, 2018. Plan ratification proposed for June 2018.

## II. Housing Needs Assessment





# Housing Needs Assessment

In June 2016, Adams County began a Housing Needs Assessment (HNA) - a systematic analysis of the Metro Denver Region's and County's housing needs. The final HNA provided an overview of historical housing patterns in the County, and a complete assessment of the County's demographics, economics and impacting market forces. The HNA concluded with four findings described in more detail below and on the following pages.

## 1 Housing is Less Affordable

In Adams County, housing costs are outpacing income growth. Since 2000 home values have risen 32.7% and median gross rent has risen 47.4%, but median household income has only risen 24.6%. As a result, the number of households that are cost-burdened has increased: homeowners - 29%; up 9.4%

since 2000 (with a mortgage - 33%, without a mortgage - 14.4%) and renters (52%; up 35.5% since 2000) (*see Figure 2.1*). When families are severely cost-burdened, there is greater difficulty in affording other necessities, and they may begin to rely more heavily on public services.

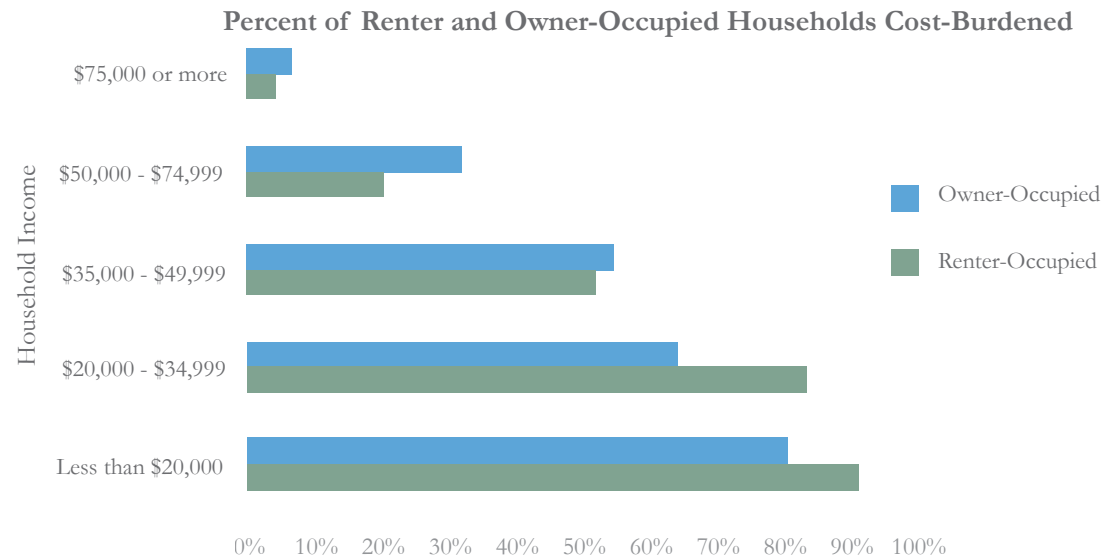


Figure 2.1: Cost-Burden for HH's and Renters

Source: Community Survey 5-Year Estimate, HUD

### Cost-Burdened:

Families who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

### Severe Rent-Burdened:

Renters who pay more than 50 percent of income on rent.

# Increasing Affordability Gap at All Income Levels

The Affordability Gap is increasing in Adams County. In 2006, the median sales price of a home in the county was \$175,000, but a household earning 100% of the median household income (MHI) could only afford a home for \$151,725 – a gap of \$23,275. By 2015, the affordability gap had increased by more than 200% to \$72,352 for these same households.

Households earning 80% of the median household have a much larger gap due to decreased disposable income, but that gap is not increasing as quickly as the gap for 100% MHI households. In 2006, the affordability gap was \$53,620 and the gap had doubled by 2015 to \$107,719 (see Figure 2.2).

Affordability Gap for Adams County Households at 80% and 100% MHI

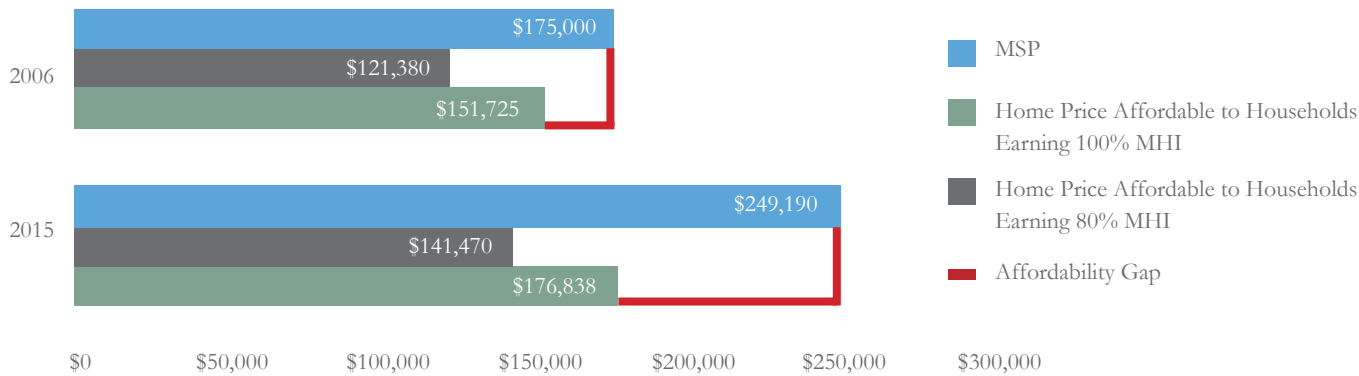


Figure 2.2: Adams County Gap Between Median Household Income and Home Purchase Price

Source: U.S. Census Decennial Census, 2011-2015 American Community Survey 5-Year Estimates

## Affordability Gap:

The difference between the median sales price in the county and what is affordable to residents at different income levels.

## Median Household Income (MHI):

A median household income refers to the income level earned by a given household where half of the homes in the area earn more and half earn less.

## Median Sale Price (MSP):

Represents the figure at which half of the properties in the area sell at a higher price and other half at a lower price.

# 3 Housing Supply is Not Meeting Demand

According to the HNA, roughly 16% of all households in the County have incomes affordably matched with homes valued between \$300,000 to \$500,000. However, there are only 15,120 homes valued in this range, suggesting a 35% increase in these types of homes is necessary to meet the need. In addition, there is a growing population (18.4%) of new families and young professionals in Adams County preferring “missing middle” type units - condos, townhomes,

duplexes, small multi-family dwellings, etc (see Figure 2.3). Currently, the missing middle housing accounts for 15.6% of the County’s housing stock. However, single-family homes accounted for 86.4% of new construction since 2004. Providing missing middle housing presents an opportunity to increase housing options for a variety of income levels.

## Missing Middle:

The “missing middle” housing problem is defined in the HNA as a lack of housing units of medium density. Middle housing is housing types that fall between 1-unit homes and large apartment complexes (20+ or more units). Typically, these middle housing options are duplexes, triplexes and fourplexes, courtyard apartments, bungalow courts, townhomes and multiplex and live/work units.

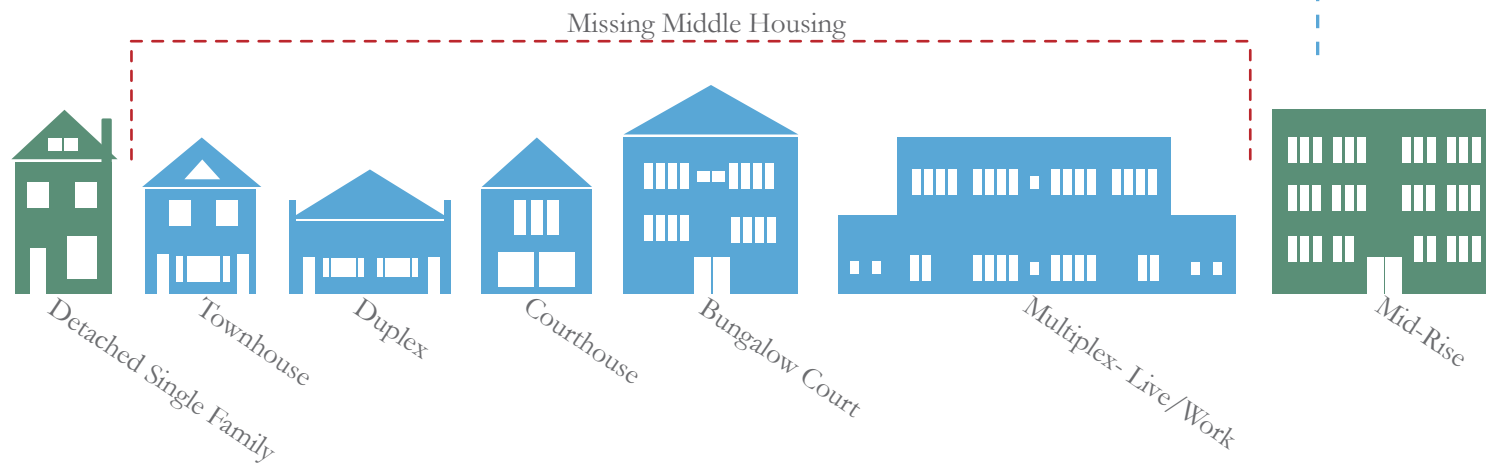


Figure 2.3: Missing Middle Housing

\*Adopted from missingmiddlehousing.com

# 4 Adams County Has Distinct Socioeconomics

## Growth Rate

Adams County is home to nearly 500,000 residents and an estimated 170,000 households. According to the State’s Demography Office, the County is the second fastest growing in the Denver Metro region (up 42% since 2000), and projects the population will grow to nearly 900,000 residents by 2050 or roughly 160,000 new households. Much of this growth is in

the County’s cities, i.e. Thornton, Aurora, and Commerce City etc. However, with this growth comes demand for housing across different income levels. Income in Adams County is not keeping up with rents which puts a demand on higher paying jobs (*see Figure 2.4*)

Rent and Income Percentage Change in Adams County Between 2010-2015

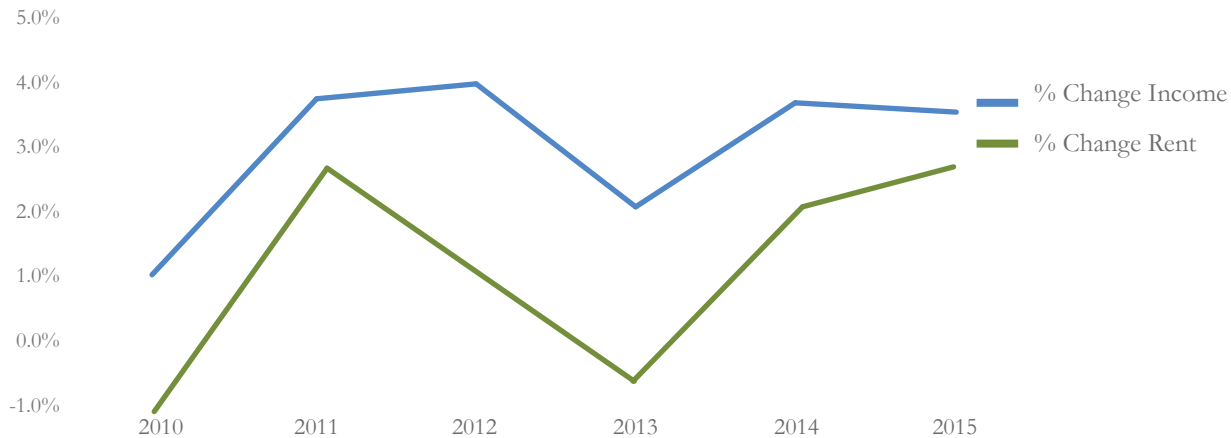


Figure 2.4.: Percent Change in Median Rent and Income in Adams County  
Source: Community Survey 5-Year Estimate, HUD

## Population Forecast:

A calculation of how many people will be living in a country, county, or city at some point in the future.

## Lagging Economic and Demographic Indicators

Compared to other counties in the Denver Metro region, Adams County had the second lowest median home income (\$66,033) or 10% below the regional average. Denver had the lowest (\$61,105) and Douglas County had the highest (\$109,292), with all remaining counties being over \$70,000. While Adams County still has the lowest housing prices, it also has the lowest educational attainment and highest unemployment rate at 2.4% as of September 2017. However, this has significantly decreased from 9.7% in September 2010, and is only .1% more than the state's unemployment rate of 2.3% during the same time period.

While the County's poverty rate did increase from 8.9% to 11.7% from 2000-2016, most of this increase occurred from 2000 – 2009 (8.9% to 13.1%) with only a 1.4% decrease from 2013 to 2016. While its poverty rate is the third highest in the Denver Metro region, Boulder and Denver counties saw higher rates at 14.1% and 17.3%, respectively (see Figure 2.5). Additionally, the poverty rate varied greatly for family types and age groups. Female-headed households with children and no husband had the highest rate at 31.0%, and persons under the age of 18 years had the highest rate (15.7%) with persons 65 and over had the lowest (10.0%).

### Poverty Rate:

The poverty rate is the ratio of the number of people (in a given age group) whose income falls below the poverty line; taken as half the median household income of the total population.

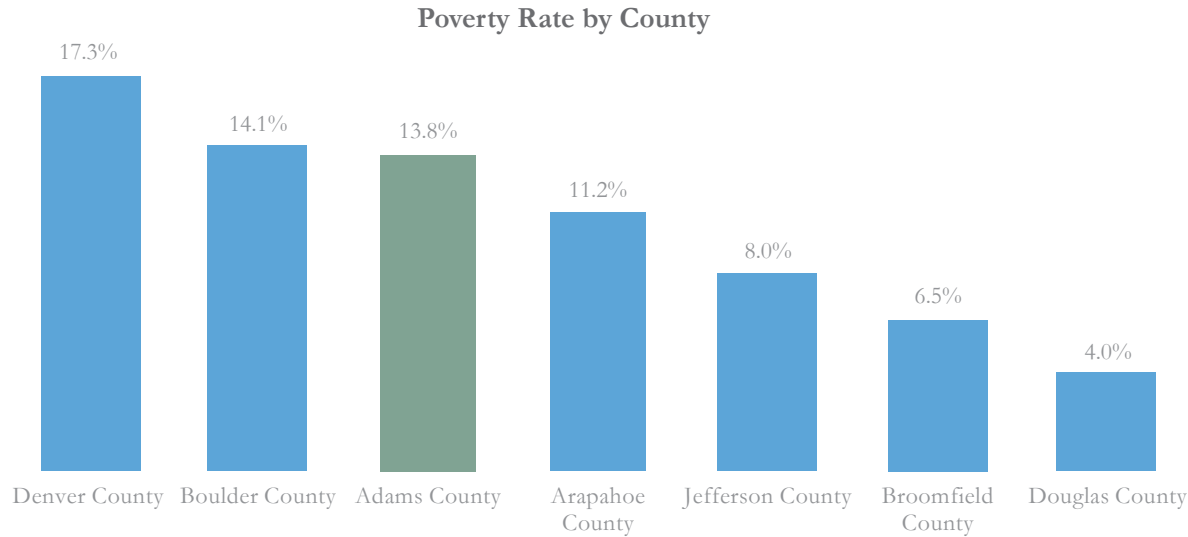


Figure 2.5: Poverty Rate by County, 2015  
Source: Community Survey 5-Year Estimate, HUD

### III. Stakeholder Input



“Adams County is a frontier where things get done”  
- Stakeholder, Developer



# Stakeholder Matrix

Stakeholder Input	Date	Feedback
Attainable Housing	September 28, 2016	<p>Lack of available affordable housing</p> <p>Inadequate construction of new units</p> <p>Over 1,000 families moving into the region a month</p> <p>Demand for housing increasing costs</p> <p>Pushing people into suburbs to find affordable housing</p> <p>Owning a car as a necessity/lack of adequate public transportation options.</p> <p>Construction Defect Law</p> <p>Lack of housing stock diversity</p>
Developers/Builders	November 15, 2016	<p>Overall sense of optimism/potential of the County</p> <p>“Land of Opportunity”</p> <p>Close proximity to downtown Denver/DIA</p> <p>Political climate has changed for the better</p> <p>Staff helpful/pro-business/accepting of many concepts</p> <p>Unification of water and sanitation districts with policies to improve predictability and consistency</p> <p>Improve perception of low-performing public schools</p> <p>Acknowledged that County has limited control over districts and schools; liaison suggested</p>
Realtors	November 2016	<p>Emphasized need for all housing types (especially “missing middle” or near \$300,000)</p> <p>County’s primary strength is availability of land</p> <p>Housing costs are relatively less than other areas</p> <p>Perception of low performing and crowded schools</p> <p>Recommended transparency around property taxes and amenities</p> <p>Investing in schools/infrastructure to increase “sense of place”</p>
Interviews	November/December 2016	<p>Emphasized lack of housing units of all types</p> <p>Lack of affordable housing in available housing stock</p> <p>Statewide legislation impediments to builders (TABOR and Construction Defect Law) for builders to produce affordable/middle housing type options</p> <p>High construction costs/shortage of skilled laborers</p> <p>Provide incentives for affordable housing</p> <p>Provide assistance to at-risk populations regarding housing issues, renters rights, housing vouchers, etc.</p>
BHP Engagement Event	March 9, 2017	<p>Lack of funding for affordable Housing and risk of federal funding levels</p> <p>Development costs too high and no available incentives</p> <p>Cities and counties working independently</p> <p>Housing getting older and deteriorating</p> <p>No sense of place; No clear marketing</p> <p>Legislative/Legal Barriers</p>



# Key Themes

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**1** Lack of Funding for Affordable Housing & Risk of Federal Funding Levels

**2** Legislative/Legal Barriers

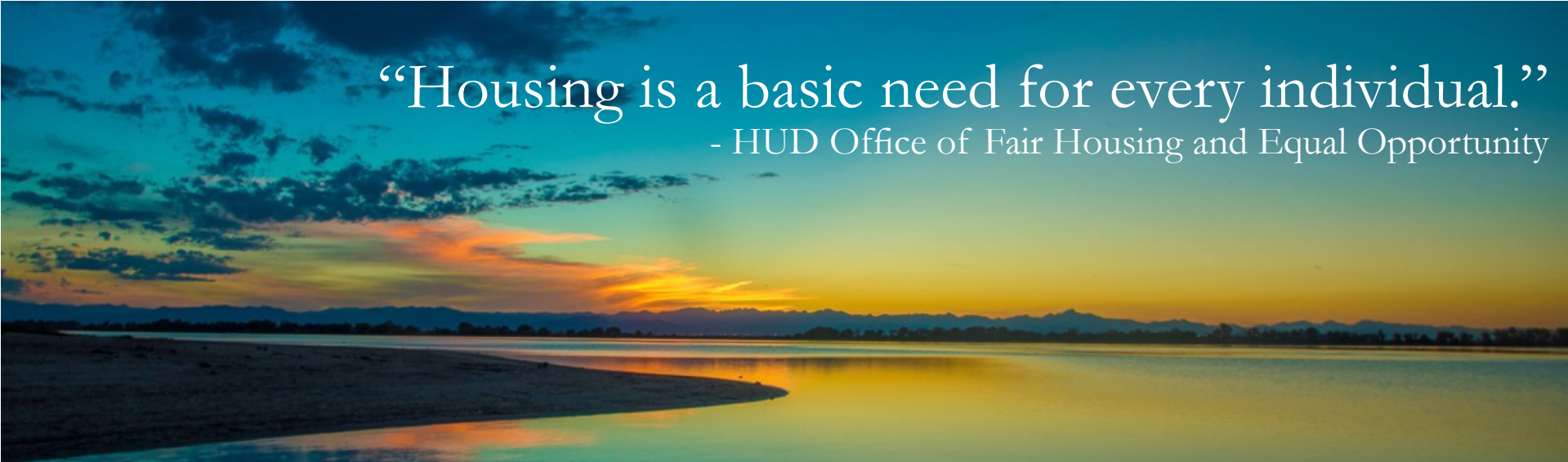
**3** Cities & Counties Working Independently

**4** Housing Getting Older & Deteriorating

**5** Development Costs too High & No Available Incentives

**6** No Sense of Place; No Clear Marketing

## IV. Goals & Policies



“Housing is a basic need for every individual.”  
- HUD Office of Fair Housing and Equal Opportunity

# Goals

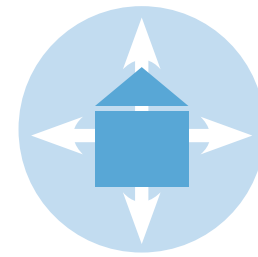
*The following goals further speak to the many barriers in achieving balanced housing across a county with a diverse population and housing needs. These goals were formulated to provide the County guidance in creating sustainable options and opportunities for housing, jobs, and basic amenities for all segments of the population.*



**Utilize New and Existing Tools**



**Reduce Constraints to Development**



**Expand Opportunities**

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# Policies

*Thoughtful housing policies should provide support for initiatives that fosters housing stock that includes smaller, more densely developed units in incorporated areas near transit, job centers, schools, and other amenities. The following policies were developed as a step towards recognizing the County's diverse housing needs.*

1. Improve and support housing opportunities for all residents in Adams County
2. Foster an environment that promotes “balanced housing”
3. Encourage connection and access between schools and housing
4. Promote the preservation of the County’s current housing stock
5. Integrate development practices that increase diversity in housing options

## V. Recommendations



# Expand Resources

## Local Housing Trust Fund (HTF)

A local HTF acts as an additional source of funds for the development of affordable housing. This flexible funding allows local governments or agencies greater control in creating housing to specifically address a community's housing needs.

**Action:** Create a local HTF to act as an additional funding source for housing built for households between 0-80% AMI.

## Federal Grants (HUD) and Tax Credits

The County receives federal CDBG and HOME funds on an annual basis. These funds support projects that range from new construction and rehab of multi-family buildings, to minor home repairs and public infrastructure improvements. Tax credits, federal and local grants/loans currently exist as the main funding resources to support the creation of affordable housing.

**Action:** The County will continue to administer current federal funds as gap financing and work with local, State, and Federal funding agencies to diversify the County's portfolio through the combination of new and existing funding sources.

## Partnerships and Leveraging Resources

Partnerships encourage and motivate developers to seize upon new opportunities, increasing the ability to leverage additional funds and acquire local support.

**Action:** The County will pursue grants that aid in providing funds for infrastructure improvements, site preparation, and service creation.



### HOME Investment Partnership (HOME):

A HUD grant to states and units of general local government to implement local housing strategies designed to increase homeownership and affordable housing opportunities for low and very low-income Americans.

### Community Development Block Grant (CDBG):

A HUD program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously ran programs at HUD. The CDBG program provides annual grants on a formula basis to local governments and States.

### Low-income Housing Tax Credit (LIHTC):

LIHTC is a tax incentive for individuals or companies to invest in affordable housing development. LIHTC is the most important resource for creating affordable housing in the United States today and is administered by a state's local financing authority.

# Balance Supply with Demand

## Infill Development

Infill development occurs on vacant or under-utilized parcels and helps to increase density in areas already established, stimulating the creation of diverse housing types.

**Action:** County will identify and use infill development as a development method that uses existing hard and soft infrastructure investments in established communities.

## 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.

## Diversity of 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.



### Accessory Dwelling Unit (ADU) aka “ganny flat” or “carriage house”:

A dwelling unit located on the same parcel as the main residential unit that can either be attached or detached from the main residence. They are commonly used for gaining additional income through rent or for housing a family member.

### Development Incentives:

Incentives that communities can offer to developers to help offset the costs of a development project.

### Density:

Refers to the number of people residing in a defined area of land. Ranges from low to high (for example, from single-family to multi-family).

### “Missing Middle” Housing:

Middle housing is housing types that fall between 1-unit homes and large apartment complexes (*see pg 11*).

# Maintain Housing Stock

## Minor Home Repair Program (MHR)

The County administers a MHR program funded with CDBG funds. The program focuses on essential repairs that improve the health and safety of a home. Applicants must own their home and meet the HUD income requirements imposed by HUD. This program helps maintain homeownership, especially those “aging in place” who are living on fixed incomes.

**Action:** Continue to administer the County’s MHR program and partner with additional organizations that provide help with utility expenses and administer energy efficiency programs.

## Rental Inspection Program

Rental inspection programs focus on the health and safety of rental units.. Rental inspection programs are used as a tool to maintain current rental housing stock.

**Action:** Encourage cities to create a rental inspection program in order to maintain rental housing supply for the long-term.

## Recapture of Housing with Expiring Affordability Periods

Housing developed with HOME funds has a required affordability period. At the end of that period, there is a risk that the housing will convert to market-rate unless further action is taken.

**Action:** The County will work with CHFA and other housing agencies to track housing stock at risk of being lost to market-rate and help leverage resources to maintain affordability.



### Period of Affordability:

The period of time a project must be kept affordable and comply with the project’s imposed rent and occupancy requirements. Depending on funding sources, affordable housing projects may be subject to multiple affordability periods. They can also vary in length, from 10 years to 99 years.

# Decrease Affordability Gap

## Attracting High Paying Jobs

Attraction of high paying jobs increases individual wealth, decreasing the gap of housing prices and income.

**Action:** Expand opportunities to attract knowledge-based industries by marketing the County's assets, location, land opportunities, and proximity to DIA and downtown Denver in order to attract high paying employers.

## Increasing Education/Job Training Opportunities

Promote housing located in areas adjacent to transportation nodes and other services to increase access to locations that provide education and job training opportunities.

**Action:** Encourage development convenient to schools and public transportation nodes. Provide housing options for individuals attending colleges and higher education facilities in the County. Expanding access and encourage growth of educational opportunities.



### Knowledge-Based Economy:

A form of modern economy that generates significant shares of its output through knowledge and innovation. New knowledge is gained by the improvement of access to various knowledge bases and constitutes the main resource of greater efficiency, novelty, and competitiveness.



# Predictability in Development Process

## Water & 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.

## Streamline 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.

## Increase Coordination

Coordination allows the ability for all parties to anticipate any barriers or potential issues as a result 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.



## Water & Sanitation Metro Districts:

Adams County currently has over three dozen water and sanitation districts, including those in specific metro districts. Each provides vital utility services to developments. Please visit [www.adcogov.org/water-and-sanitation-districts](http://www.adcogov.org/water-and-sanitation-districts) for a contact information and location map.

## IV. Implementation



# Implementation

The following matrices were developed as a platform by which each recommendation is tied to the County's balanced housing goals. The matrices also include ways for measuring outcomes, providing a method to evaluate the County's successes.



Diagram 5.1 demonstrates the evaluation process, from how the goals support the recommendations to how actions can produce measurable outcomes.

# Implementation Matrix

Recommendations	Actions	Timing	Cost	Partners	Metrics	Performance Measures
Expand Resources	Create a Housing Trust Fund	Short-term	High	CED	<ul style="list-style-type: none"> <li>Funds committed &amp; expended annually</li> <li>Number of units added</li> <li>How much funding has been utilized</li> <li>Partnerships created</li> </ul>	<ul style="list-style-type: none"> <li>Track funding committed and expended for affordable housing projects</li> <li>Track the number of units created from the HTF</li> <li>Track the amount of funding leveraged to fill gaps</li> <li>Pass resolution to partner with CHFA, Energy CO, Community Enterprise and other non-profits to support affordable housing projects</li> <li>Monitor annual and quarterly reports to HUD</li> <li>Pass formal commitment to work with partners</li> <li>Evaluate number of partnerships both private and public</li> </ul>
	Utilize & leverage existing funding	Ongoing	Medium	HUD, Housing Authority, non-profits		
	Create partnerships to leverage resources	Short-term	High	CHFA, Energy CO, Community Enterprise, other housing non-profits		
Balance Supply with Demand	Incentivize Infill development	Ongoing	Low	CED	<ul style="list-style-type: none"> <li>Number of projects utilizing incentives</li> <li>Number of projects using new affordable housing development regulations with density increase as a result</li> <li>Amount of funds expended through the program</li> <li>Number of projects utilizing the program</li> </ul>	<ul style="list-style-type: none"> <li>Monitor effectiveness of incentives</li> <li>Complete code amendments based on barriers identified</li> </ul>
	Create development incentives by creating flexible land use regulations	Mid-term	Medium	CED		
	Explore “missing middle” development opportunities (i.e. ADUs)	Mid-term	Low	CED, developers		
Maintain Housing Stock	Continue to administer the minor home repair program & partner with additional organizations	Short-term	High	Utility Companies, other organizations that help with utility and energy efficiency programs	<ul style="list-style-type: none"> <li>Amount of funds expended through the program</li> <li>Number of projects utilizing the program</li> <li>Number of cities that have adopted the program</li> <li>Number of units retained past expiration</li> </ul>	<ul style="list-style-type: none"> <li>Track the use of the program</li> <li>Monitor local support</li> <li>Net zero loss of affordable housing</li> </ul>
	Work with cities to create a rental inspection program	Ongoing	Low	Municipalities, CED		
	Monitor expiring affordable housing stock	Short-term	High	CHFA		

Recommendations	Actions	Timing	Cost	Partners	Metrics	Performance Measures
Decrease Affordability Gap	Attract high paying jobs through marketing the County's assets and location	Ongoing	Medium	Chamber of Commerce, Economic Development organizations, Workforce Development organizations, CED	<ul style="list-style-type: none"> <li>• Number of jobs created, specifically in the high tech sector, from both new development and expanding, existing businesses</li> <li>• Changes in Median Income</li> <li>• Number of high tech developments constructed</li> <li>• Partnerships created</li> <li>• Distance from affordable housing to transit and schools</li> <li>• Housing units added within the "Last Mile" from schools and transit</li> <li>• School enrollment</li> </ul>	<ul style="list-style-type: none"> <li>• Track number of high paying tech jobs added</li> <li>• Implement a successful marketing strategy</li> <li>• Identify gaps in the "Last Mile" to increase access to transit and schools for existing affordable housing</li> <li>• Track the enrollment of higher education institutions &amp; trade schools</li> </ul>
	Increase Education & Job Opportunities	Ongoing	High	Higher Education institutions, Workforce Development organizations, AdCo Human Services		
Predictability in Development Process	Coordinate with water/sanitation districts to improve predictability	Mid-term	Low	Water & Sanitation Districts, CED	<ul style="list-style-type: none"> <li>• Number of collaboration meetings held between the County and districts</li> <li>• Duration to permit issuance</li> <li>• Number Issues by type (transportation, utility, parks, etc.) identified in the permit process</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce constraints for affordable housing developments</li> <li>• Survey customers for satisfaction with process</li> <li>• Track permitting timelines to inform process improvements</li> </ul>
	Streamline application processes	Short-term	High	CED		
	Increase coordination	Ongoing	Medium	County Departments, Utility agencies, School Districts, Transportation agencies		

# Appendix



# Summary of Supporting Plans

Prior to the development of the 2017 HNA and BHP, the County has undertaken many planning efforts, plans, studies, and policies in response to community needs. The County recognizes the value in utilizing previous public and stakeholder input in all new planning processes. While targeted community input and updates to reflect changing conditions are imperative for all new planning processes, the BHP was able to reflect, and most importantly respect, the body of public input collected over recent years. The community input reflected in the BHP’s vision and

goals comes from several existing county-wide plans including the 2009 Balanced Housing Plan, the 2012 Imagine Adams County Comprehensive Plan, the Board of County Commissioners Strategic Plan, the 2016 Adams County Quality of Life Survey, and the 2016 Making Connections in Southwest Adams County Planning and Implementation Plan (which itself summarizes and prioritizes policies and projects from 85 previous plans throughout the county developed over the past twenty years).

These plans and studies provided guidance, goals, priorities, data analysis, public input, and policies that the county has previously adopted to meet the needs and desires of the public, and were used alongside new inputs to formulate the Plan’s vision and goals.

## Adams County Plans and Related Goals

Supporting Plan	Goal 1: Utilize New and Existing Tools	Goal 2: Reduce Constraints to Development	Goal 3: Expand Opportunities
Adams County Board of Commissioners Strategic Planning Document, FY2014 through FY2016	“A high performing government knows and delivers what its citizens want, is customer centric, has an innovative culture, and uses the best technology. We consider the sustainability of our services and service delivery in all areas of government operations.”	“Our neighborhoods will be clean and safe. Our communities will be visually attractive and have outstanding park, recreational, open space, and cultural amenities. Our citizens will be engaged in their community. Sustainability of development and natural resource preservation will be an integral part of our growth and redevelopment.”	“Support a taskforce made up of County, municipalities, non-profits and the faith community that is focused on poverty reduction in the County... Identify opportunities to share facilities or services with other governments.”
Imagine Adams County Comprehensive Plan (2012)	“Institute appropriate programs to provide a variety of housing options for County residents, as identified in the Balanced Housing Plan, including executive housing. Ensure land use plans and development regulations support the types of housing needed to attract businesses and new residents.”	“Policy 14.5: Maintain and enhance the quality of existing residential neighborhoods.”	“A number of the Plan’s policies and strategies will be achieved through cooperation and partnerships between the County and other municipalities, regional agencies, or other governmental entities.”

## Adams County Plans and Related Goals

Supporting Plan	Goal 1: Utilize New and Existing Tools	Goal 2: Reduce Constraints to Development	Goal 3: Expand Opportunities
2016 Adams County Quality of Life Survey	<p>“Compared to 2014, assessments of participants’ neighborhoods as places to live and the variety of housing options decreased in 2016; however, overall quality of new development was rated higher in 2016.”</p>	<p>“A new question in 2016 asked residents to indicate their support or opposition for affordable housing (households not paying more than 30% of their income on rent or a mortgage) measures. At least three-quarters somewhat or strongly supported preserving existing housing that is affordable and creating new housing that was affordable to all income levels.”</p>	<p>“Generally, homeowners felt more positively about the various aspects of quality of life than did renters. However, renters were more likely to give favorable evaluations to various community characteristics than were homeowners, including shopping opportunities, openness and acceptance of the community toward people of diverse backgrounds, educational opportunities and ease of travel by bus or other transit options.”</p>
Housing Needs Assessment (2017)	<p>“It is incumbent upon the County to truly understand how the demographic shifts underlying the population growth affect housing policy and to develop a strategic plan that will create a balanced and healthy housing market in Adams County today and well into the future.”</p>	<p>“The primary strength of Adams County is the availability of land. Larger lots are more plentiful in Adams County than in other areas. The housing costs are also relatively less than other areas, which can potentially attract residents. Adams County could improve its housing situation by addressing the demand for all types of housing, particularly those near the \$300,000 range. Long-time residents often would like to stay in the same neighborhood, but very few communities have low maintenance ranch or main floor master homes for retirees to move into.”</p>	<p>“Westminster and Thornton have some successful strategies. But it is not being done consistently. Incentives are negotiated individually across jurisdictions. Takes a lot of time to negotiate this landscape. A Development Toolkit would be great idea and could possibly include intergovernmental agreements or a model for cities and towns to adopt.”</p>
2009 Balanced Housing Plan	<p>“ADUs can provide living quarters for family members or caretakers, or depending on regulations, can be rented out to provide additional income to homeowners. In such instances, ADUs not only make homeownership more affordable, but they can also provide low cost rental opportunities within existing neighborhoods, in locations convenient to employment and community amenities.”</p>	<p>“Reducing utility costs of low income renters and homeowners can go a long way to helping them have more affordable housing costs, and retrofitting and increasing the efficiency of existing dwelling units can be less expensive than constructing new units.”</p>	<p>“The County should take the lead on designing a brochure and website that work with its municipalities to put information about each of their [housing assistance] programs on the website, along with links to their applications. The brochure/website should also include a matrix that compares each of the programs and provides summary information on eligibility/income levels, allowed improvements, jurisdiction boundaries, etc.”</p>



## Adams County Plans and Related Goals

Supporting Plan	Goal 1: Utilize New and Existing Tools	Goal 2: Reduce Constraints to Development	Goal 3: Expand Opportunities
<p>Adams County Making Connections Plan (2015)</p>	<p><b>Affordable Housing Policy:</b></p> <p>Create a comprehensive affordable housing policy for development. The policy should begin by focusing within one mile of rail station or bus rapid transit area. The policy should be expanded to the larger Study Area and the overall County, after a baseline policy and applicability has been established. The policy may include things such as (not exhaustive list):</p> <p><b>Regulatory:</b></p> <ul style="list-style-type: none"> <li>• Review options for enhanced efficiency in the development review and permitting processes</li> <li>• Reduce/waive permit fees</li> <li>• Assure appropriate regulations exist to support affordability</li> <li>• Assure reduction in parking requirements</li> <li>• County share on public street improvements adjacent to public housing</li> </ul> <p><b>Financing:</b></p> <ul style="list-style-type: none"> <li>• Establish a housing trust fund</li> <li>• Provide a low interest/interest only loans (program with local bank partners)</li> <li>• Establish a County Land Trust</li> </ul> <p><b>Infrastructure:</b></p> <ul style="list-style-type: none"> <li>• Reduced tap fees</li> <li>• Use of regional or off-site stormwater detention”</li> </ul>	<ul style="list-style-type: none"> <li>• “Consider language on preservation of existing affordable housing, such as replacement clauses.”</li> <li>• “Consider how the current national phenomena of multi-generational living and the rise of the Sharing Economy may result in regulatory modifications to allowing for multiple housing units per lot, co-housing concepts, accessory dwelling units (ADUs), and/or higher numbers of unrelated people living in one household...”</li> <li>• “Consider preservation of existing units funding.”</li> </ul>	<p>“It is going to take a strong commitment on the part of Adams County Government and many other partners to use multiple affordable housing solutions and innovations if we hope to remain a county where low and moderate income families, the workers who drive our economy, elders on fixed incomes, and the children that should guide our economic future can afford to live.”</p>