

**CITY OF ARVADA**

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# Consolidated Housing and Community Development Plan



Consolidated Strategy and Plan Submission for  
Housing and Community Development Programs  
City of Arvada, Colorado 2005 - 2009

**CONSOLIDATED STRATEGY AND PLAN SUBMISSION FOR  
HOUSING & COMMUNITY DEVELOPMENT PROGRAMS**

**CITY OF ARVADA, COLORADO**

**January 1, 2005 - December 31, 2009**

**Housing and Neighborhood Revitalization Division  
Community Development Department  
8001 Ralston Road  
Arvada, CO 80002**

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**CONSOLIDATED STRATEGY AND PLAN SUBMISSION FOR HOUSING & COMMUNITY DEVELOPMENT PROGRAMS**

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## **I. COORDINATING AND MANAGING THE PROCESS AND CITIZEN PARTICIPATION**

The City of Arvada conducted a process for coordinating and managing the process of the Consolidated Plan and Citizen Participation as follows:

1. The City contacted appropriate State and County health and child agencies to provide existing data on hazards and poisonings including the State Health Department for data on the addresses of housing units in which children have been identified as lead poisoned.
2. The lead agency for coordinating the Consolidated Plan process is the Housing and Neighborhood Revitalization Division of the Community Development Department of the City of Arvada. Section I. **COORDINATING AND MANAGING THE PROCESS AND CITIZEN PARTICIPATION** outlines activities taken to enhance coordination between public and assisted housing providers and among private and governmental health, mental health, and service agencies.
3. The structure through which the City will carry out its Consolidated Plan will include the City of Arvada Comprehensive Plan, City 2005-2006 Budget, Capital Improvements Program, Community Development Department (including the Housing and Neighborhood Revitalization Division and the Arvada Housing Authority) and the use of appropriate non-profit and social service agencies or groups. The City and Jefferson County cooperated in the preparation of the City of Arvada Housing Needs Assessment 2003 which provided extensive information for preparation of the Consolidated Plan.
4. Communications were sent to Jefferson County, Adams County, Lakewood, Wheat Ridge, Westminster, Golden, and Broomfield inviting their input into that process. Specifically, written information was requested on community needs and specific data needs relative to low and moderate income households, housing and special needs households.
5. A public hearing was held September 13, 2004 in the Council Chamber of the City Municipal Building at 8101 Ralston Road, Arvada to solicit public comments and input. Public notice regarding the hearing was published in the Arvada Citizen Sentinel on August 26, 2004 and September 2, 2004. A notice was also mailed to a variety of social service agencies and groups regarding the hearing as well to broaden public participation in the development of the Consolidated Plan.
6. Upon receipt of the information requested in step 1 through 5 above, a draft Consolidated Plan was prepared in preparation for public review and comment.
7. Copies of the draft Consolidated Plan were made available to the public during office hours in the Community Development Department of the

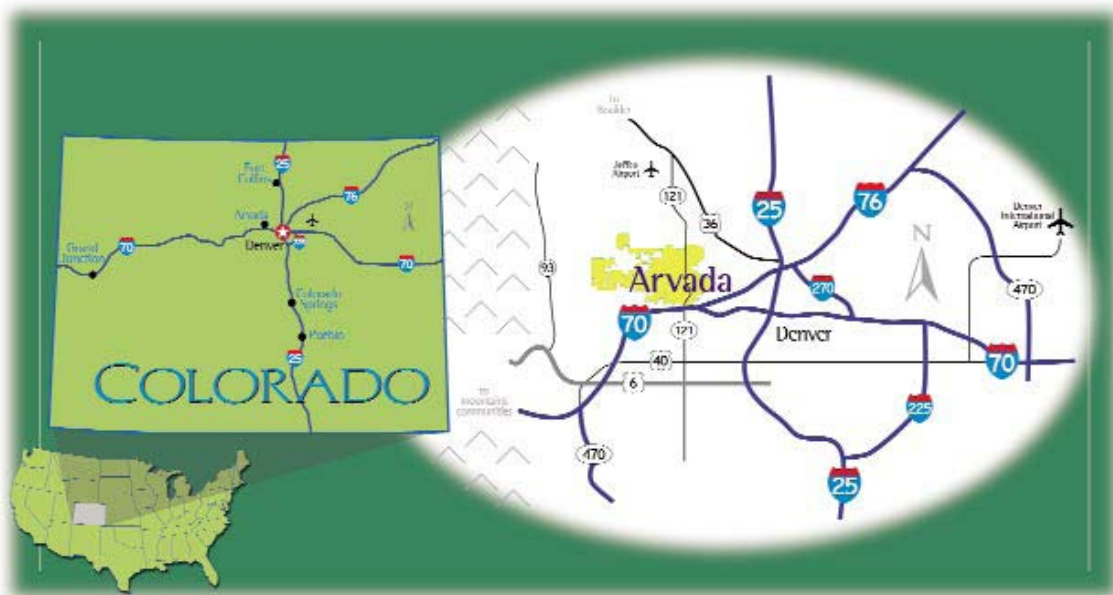
City of Arvada at 8101 Ralston Road, Arvada, Colorado and the Arvada Housing Authority at 8001 Ralston Road, Arvada from September 30, 2004 through November 1, 2004.

8. A Summary of the Consolidated Plan was published on September 30, 2004 notifying the public of the availability of the Consolidated Plan at the City Municipal Building and Arvada Housing Authority offices and inviting public comment and review of the Consolidated Plan over a 30 day period.
9. The Arvada Human Services Advisory Committee reviewed and provided recommendations to the Arvada City Council on November 15, 2004 on the proposed use of year 2005 CDBG funds for public service activities.
10. A second hearing was scheduled on the Consolidated Plan and year 2005 CDBG funding before City Council on November 15, 2004. That hearing was preceded by a public notice published on September 30, 2004. Following the hearing, a vote on a resolution adopting the Consolidated Plan was completed.
11. A summary of citizen comments received on the draft Consolidated Plan was prepared, and included with the Consolidated Plan to be submitted to the U.S. Dept. of Housing & Urban Development.

## II. HOUSING AND COMMUNITY DEVELOPMENT NEEDS

### A. General Housing Conditions, Trends and Needs

#### Trends



The City of Arvada is a suburban jurisdiction on the northwest edge of the City of Denver, Colorado. Incorporated in 1904, the City's roots date back to the 1850's gold rush which triggered growth in many parts of Colorado. Agriculture dominated the local economy until the population expansion after World War II. The advent of the Interstate freeway system (I-70) led to large residential growth for the City which moderated in the middle to late 1980's. Arvada has now taken on the characteristics of a stable and aging suburban City that has matured with a full range of services and amenities. Arvada was home to 102,153 people living in 39,019 households in 2000.

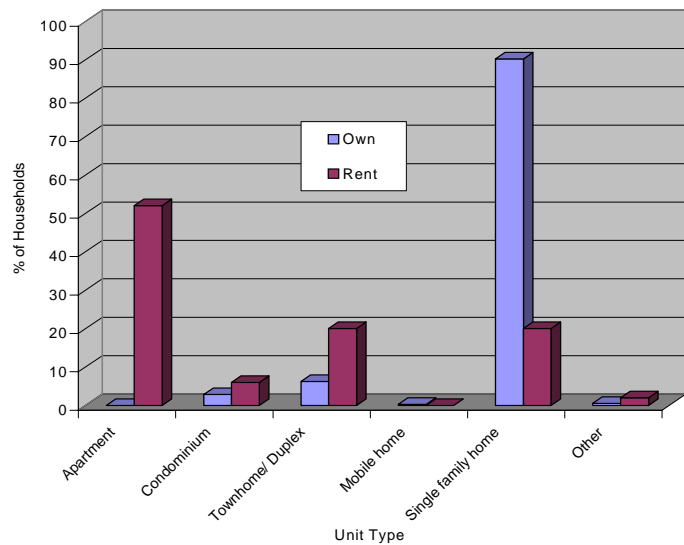
2005-2009 - An improving metropolitan economy is anticipated over the next five years which should result in lower vacancy rates and increasing rents for rental housing and higher prices for owner occupied housing. This will probably entail higher interest rates for mortgage financing and construction as well.

The City administers its own Community Development Block Grant (CDBG), Section 8 Housing Choice Voucher Program and home repair programs. At this time, the City is engaged in updating the Comprehensive Plan for the city and has land upon which future nonresidential and residential development will occur.

### Housing Characteristics and Perceptions

The 2000 Census found that Arvada has a high percentage of owner occupied units (76%). From the Household Survey, it was learned that residents feel their homes are in good to excellent condition and most owners are not looking for a different place to buy. Despite these positive aspects, 43% of renters and 26% of owners felt that affordable housing was one of the most critical or serious problems facing Arvada. Residents generally believe it is important for essential workers, such as teachers and firefighters, to live in the community in which they work. They also support the concept that seniors should be able to remain in the community as they grow older and that it is important to have a variety of rental and for-sale housing for people who want to live in Arvada.

**Unit Type – Own/Rent**



*Conclusion:* Arvada residents are generally interested in having diversity in housing stock that would maintain opportunities for essential workers and seniors to live in the community. Efforts need to be directed toward enhancing an on-going supply of housing that is affordable and suitable for essential workers and seniors.

**Employment and Housing Demand**

The household survey found that 25% of Arvada residents work in Arvada and that there is an average of 1.3 employees per household. It is estimated that residents hold 48% of jobs, with the balance being filled by persons commuting in from other areas. The bulk of jobs in Arvada are retail and services. The average annual wage for service jobs in 2000 was \$36,194 and retail jobs paid an average of \$18,929. At these wages, an affordable monthly payment would be \$473 to \$904.

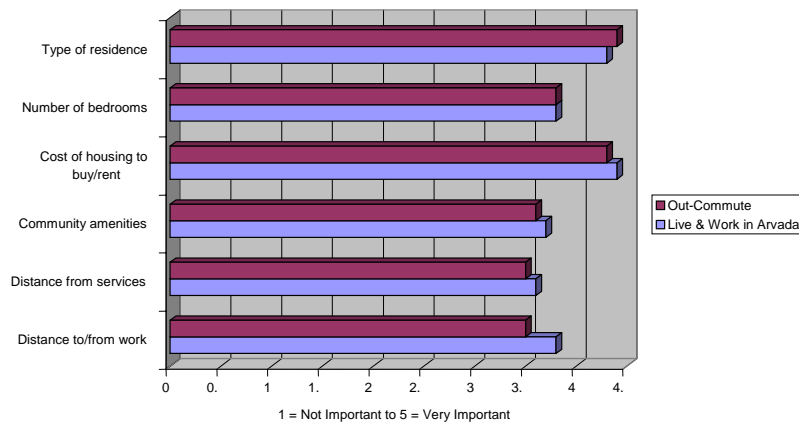
According to the Denver Regional Council of Governments (DRCOG), jobs in Arvada will increase from 30,944 in 2000 to 37,496 by 2010. Assuming that residents continue to hold 48% of jobs in Arvada and that there are an average of 1.3 employees per household means that the city would need to add 3,045 new residential units over this period of time. This would be the number of units needed to maintain the same percentage of residents who live and work in the community.

*Conclusion:* Arvada will continue to attract jobs to the community. Most of these jobs will be in retail and service sectors, which traditionally pay \$18,929 to \$36,194. To maintain the existing ratio of residents who live and work in the community, zoning and land use plans need to consider the types of housing that would be affordable to these employees. Given what these employees can afford, multi-family rental housing and attached housing will be most appropriate.

**Commuting**

Although 75% of Arvada residents commute outside the city for employment, most are

***Important Factors When Deciding on a Place to***



commuting to other Jefferson County communities, with 32% going to Denver. There are no notable differences between the median income of employees who remain in Arvada to work and those who commute outside of the area for employment, indicating that out-commuters are not increasing the demand for higher priced homes in the area. In fact, there are no notable differences on any factors among those who commute out of the area as compared to those who work in Arvada. It is more likely that Arvada residents who work compete with employees from other communities for housing that is similar in style and price to homes that out-of-area employees want.

*Conclusion:* residents who commute out of the area for work are not overly affecting housing demand in Arvada. In other words, out-commuters are not driving the demand for higher priced homes.

### **For-Sale Housing**

The Household Survey found that there are about 7,000 owners who would like to buy another home in Arvada and about 7,600 renters who are also looking to purchase. Of those who want to buy, 3,719 earn over 120% of the Area Median Income (AMI). A three-person household earning \$75,480 (120% of AMI) could afford a home priced at roughly \$220,000, which is in the range of an existing single-family home, but about \$160,000 less than the median price a new home sold for in 2002.

Among renters, 1,329 earn 80% to 120% of AMI. At 80% of AMI a three-person household earning \$50,350 could purchase a home priced at \$178,320. Most renters would prefer to buy a “fixer-upper” or older home that is in their price range. In 2002, the median sales price of a condominium or town home would be the only unit type available in this price range.

Realtors indicated that many households are willing to purchase a fixer-upper; however, they change their minds when they see the small size of the home and the amount of work needed. Realtors working in Arvada indicated that many first time buyers go to Adams County or Aurora to purchase their first home, as they can buy a new unit for the same amount of money as an existing home located in Arvada. To promote buying “fixer-uppers” Realtors suggest implementing a program where a non-profit would acquire an older home, make improvements that enhance energy efficiency, such as new windows, doors, roofs and insulation and then re-sell the home to a buyer. This would leave buyers to fix up interior spaces while living in an energy efficient space that would not require additional capital improvements.

*Conclusion:* There is significant demand for housing to purchase that is priced at or below \$180,000. Condominiums and town homes will likely be the only product type available in this price range for first time buyers. Since many first time buyers are families with children who desire a single-family home, consideration should be given to creating programs and policies that would encourage small single-family, duplex and town home style development in Arvada.

Another potential source of homes for first-time buyers are the older homes in Arvada. The cost associated with making improvements to these smaller homes is leading these buyers to purchase homes elsewhere in the metro area. To attract buyers willing to have a “fixer-upper”, consideration should be given to creating a program where existing small homes are purchased by a housing authority or non-profit and energy efficient

improvements and upgrades to the major systems are made. These homes could then be re-sold to first time buyers.

## **Rental Housing**

Rental conditions in Arvada are not as soft as the balance of the metro area, although there have been increases in vacancy rates and a lowering of rents over the past two years. Average rents in Arvada were \$730 in 2003. This was lower than the overall average rent for Jefferson County (\$777). What is striking about Arvada is that most renters live in southeastern Arvada and this is the area with the most multi-family housing development. It does not appear that multi-family housing is distributed throughout the community.

There were 9,533 renters living in Arvada at the time of the 2000 Census. Of these, 3,970 earn less than 50% of the AMI (36% of renters) and 2,266 of these households pay more than 30% of their income for housing and are housing cost burdened. In Arvada, there are an estimated 1,137 income-restricted units and 508 Section 8 Housing Choice Vouchers available for very low income households administered by the Arvada Housing Authority.

*Conclusion:* Multi-family rental housing needs to be distributed throughout the community, particularly along transit corridors and in areas where significant new jobs are predicted. This is needed to support new jobs that will be brought into these areas that will not pay a wage that is high enough to purchase the average priced home or to rent a market rate rental unit. Locating multi-family rental housing throughout the community and along transit lines and in shopping and employment areas will also mitigate impacts on traffic in the community as commuting distances will be lessened. It will also assure that no one part of town is all rental housing or larger single-family homes.

There is a continued and growing demand for rental housing that is affordable to households earning 50% or less of the Area Median Income. This type of housing cannot be produced without additional subsidy and/or development incentives that are targeted toward bringing down the cost of acquisition and/or new development. Local resources, including CDBG funds and development and/or acquisition incentives, should be targeted toward projects that will address this demand.

## **Special Needs Housing**

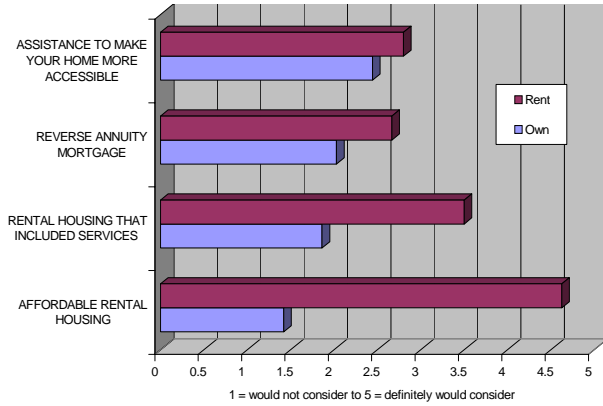
### *Seniors*

Arvada has one of the highest percentages of senior households in Jefferson County (27%) and this is expected to continue to grow. Seniors are likely to be long time residents of Arvada who live in the southern quadrants of the city and are homeowners. Over one-third of senior households pay more than one-third of their monthly income for housing and

are cost burdened. When this occurs, seniors will often pay for their housing and forgo other necessities including medical care and food. Cost burden among seniors who rent is greater with 33% paying more than 40% of their income for housing. Because of this, seniors who rent are very interested in programs that will help them pay their rent. Although 24% of owners pay more

than 35% of their income for housing, very few are interested in a reverse annuity mortgage program (RAM).

**Would You Consider Using One of the Following?**



This program would allow seniors to use the equity in their homes for living expenses. Realtors have found seniors who would be interested in such a program; however, they do not trust that a RAM is a legitimate program. Because of this, Realtors suggested that the city be actively involved in providing educational programs for seniors about the RAM.

*Conclusion:* Lower-income seniors have been long-time residents of Arvada and are struggling to meet housing costs, along with other essentials such as medicine and food. Additional rental housing that is affordable to very low-income seniors is warranted. In addition, educational programs provided through the senior center about a RAM Program could also be beneficial and very inexpensive to provide. Programs necessary to allow these elderly to remain in their homes would include home rehabilitation and home maintenance services or assistance, additional supportive housing projects, potentially the provision of financing and zoning vehicles to permit the creation of small group homes or allow accessory apartments in a single family district.

### *Disabled Persons*

Households with a disabled person are more likely to live in the southern quadrants of Arvada, have lived in the community for 10 or more years and are one-person households. Over 25% of households with a disabled person earn less than 30% of the AMI and are likely to need deeply subsidized housing, particularly since 41% pay more than 30% of their income for housing. Most are able to find housing that accommodates their disability.

*Conclusion:* Disabled people are most likely to be one-person households who need deeply subsidized rental housing to remain in the community. Efforts directed to increase the supply of affordable and accessible rental housing is warranted. Rehabilitation efforts are of necessity geared to existing properties which may not include desirable accessibility for physically disabled households and which do not lend themselves to cost effective rehabilitation work that would make them accessible. However, opportunities where rehabilitation can be accomplished that make units more accessible to the handicapped should be utilized when they occur.

### *Homeless*

Information about homelessness was gleaned from point in time surveys conducted by the Metro Denver Homeless Initiative (MDHI) in 2000 and again in 2003. On one night, 9,725 homeless persons were counted. The homeless are more likely to be families with children (67%) and have found themselves homeless due to lack of employment and/or an inability to pay for rent or mortgage. More than half were experiencing homelessness for the first or second time and were facing this situation for less than 90 days. Of the homeless, 13% had noted that Jefferson County was their last permanent place of residence and 4% were formerly permanent residents of Arvada. This study found that there is a severe lack of emergency shelter beds in the metro area and places for homeless to stay when being released from medical care. There is also a shortage of transitional housing. In Arvada, 43 units of transitional housing were identified among income-restricted units. Another seven units are available for battered women and their children. Several agencies have Section 8 Vouchers that are used as part of a transitional housing program.

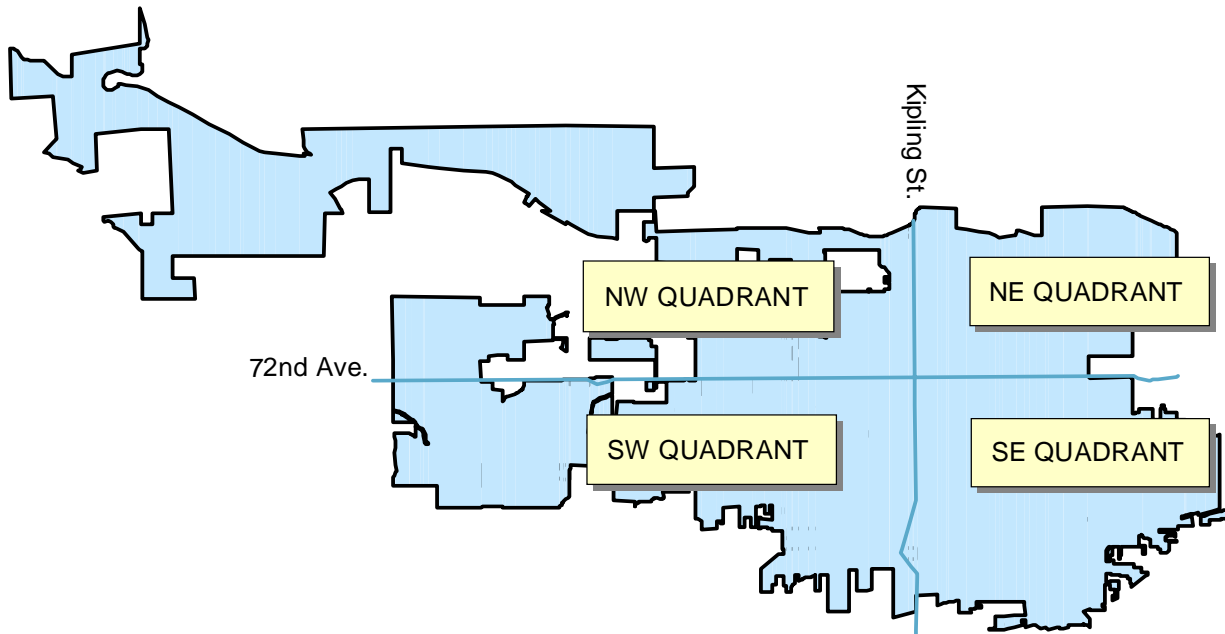
*Conclusion:* Arvada residents are experiencing homelessness. There are a limited number of emergency shelter beds and transitional housing units available in Arvada and Jefferson County for these households. Efforts could be directed toward increasing the supply of emergency shelter and support services for homeless in Arvada.

The housing needs of homeless households in the City appear to center on those households which do not have a "home" as opposed to those households that do not have a "house" or a housing unit of any kind. The primary issue of homelessness is centered on female headed households with children which do have shelter but undergo frequent moves from "house" to "house" as financial or personal conditions dictate with a resulting reduction in stability for those households in terms of their housing location.

A separate important component of the homeless problem within Arvada relates to victims of domestic abuse. There is a continuing need for shelter for female victims of domestic abuse and their children and a special need for transitional housing for domestic abuse victims who leave the shelter to allow them a substantial period of time to transition back to a more normal life.

## Geographic Comparison

For the housing study, the City of Arvada was divided into four primary quadrants as shown in the following map:



There are notable differences in these areas:

- Ownership is higher in the northern sections of Arvada and there are a very high percentage of couples with children in this area, particularly in the northwest area.
- Households earning less than 50% of AMI are most likely to be found in the southeastern portion of Arvada, which corresponds to a greater percentage of adults living alone, couples without children and single-parent households.
- There is a great difference in median income among the four quadrants. The median household income was the highest in the northwest area, \$89,867 and the lowest in the southeastern area (\$38,319).
- Very few households with seniors live in northwestern Arvada. Most are located in the southern portions of Arvada.
- Ethnic diversity is greatest in southeastern Arvada (18% of households are non-white) with the balance of the areas reporting 4% to 5% races other than white.
- Among potential buyers, those living in southern Arvada were most likely to want an older home in good condition (over 40%).
- Households in north and south eastern Arvada were more likely to view housing as a critical or serious problem than those living in northwest Arvada.

## Program Options

As part of the Housing Needs Assessment, key informant interviews were conducted with developers, Realtors, service agency representatives and employers. These interviews sought to understand some of the existing conditions that are being faced by these groups, but also to gain insights into steps the City of Arvada could take to further its local housing efforts.

### *Role of City*

Participants in the key informant groups were asked to describe actions the City of Arvada could take to enhance production of more affordably priced housing, assuming that no new revenues would be available. Suggestions among those participating in the interviews included:

- *Establish a clear vision for housing and be able to speak succinctly and clearly about what is wanted for Arvada.*
- *Become educated about what “affordable housing” is and what it takes to produce this housing, then take steps to alleviate obstacles that get in the way of approving projects.*
- *Encourage a mix of housing types and prices in all areas.*
- *Understand the relationships between jobs, transportation and housing and have the political will to stand behind development proposals that address these relationships.*
- *Identify neighborhoods with 1950’s style vintage homes and then support selective redevelopment of these areas.*
- *Support mixed-use development.*
- *Explore how to use Urban Renewal Districts to include housing and possibly use a portion of tax increment financing for housing that would enliven the area.*
- *Establish a clear fee waiver or deferral program for developments meeting stated community goals.*
- *Create areas with high density.*
- *Streamline the development review process. Staff indicated that the development review process in Arvada is more efficient than other communities and in a recently completed review of this process undertaken with the Chamber of Commerce; developers did not indicate that this process was unduly long or cumbersome.*

Communities across the country have used different program options to encourage the production of housing that is affordable. Local governments that have clearly articulated a vision for their community that includes attainable housing for residents and employees meet with the best success in evaluating program options that will respond to local opportunities and constraints. As federal funding for housing programs continues to diminish, local governments will play a greater role in supporting attainable housing efforts to assure an economically strong and socially diverse community. In Arvada, a series of program tools are in place that can enhance local housing efforts. There is also a need to address zoning that would support higher density housing in appropriate areas of the city, promote mixed-income and mixed-use development.

The following matrix provides a few examples of some of the more commonly used program strategies and lists the areas that have implemented these programs. It is important to note that more than one strategy is typically used in any community, as no one approach will fully meet the financial requirements for more affordable housing production and acquisition.

### Program Tools

<b>Program</b>	<b>Description</b>	<b>Communities</b>
<b>Density Bonus</b>	Provides an increase in density to a developer for additional units, if all or part of the increased density is affordable housing.	Arvada, Longmont, Boulder, Glenwood Springs, Greeley, Denver
<b>Density Transfer</b>	Transfer density from one site to another. For example, density on property acquired for open space is transferred to another parcel.	Portland, Longmont, Steamboat, Seattle
<b>Annexation Policies</b>	With cooperative policies between the County and local municipalities, towns may require developers who seek annexation to provide a significant amount of affordable housing.	Garfield County, Boulder County
<b>Fee Deferrals or Waivers</b>	Defer payment of fees or sales and use tax until the certificate of occupancy is issued and/or freeze the amount of the fees to the price in place at the time the site plan is reviewed.	Lafayette, Loveland, Douglas County, Greeley, Longmont, Denver, Douglas County, Fort Collins
<b>Accessory Units</b>	Optional, small second units attached to or within single-family units.	Lafayette, Denver, Boulder, Oregon
<b>Inclusionary Zoning</b>	Requirement to set-aside a certain portion of a residential development as affordable housing. The housing is usually similar to other units in development. The program may allow cash-in-lieu or off-site housing as an option for compliance.	Longmont, Denver, Lafayette, Glenwood Springs, Garfield County, San Miguel County
<b>Community Land Trust</b>	Non-profit organization that owns land in perpetuity and assures units remain affordable over time through the execution of a land lease.	Thistle Community Housing, Lowry Land Trust, Uptown Partnership
<b>Land Banking</b>	Land is purchased or donated well in advance of any development, making the land cost more reasonable in the future. Often this is excess land acquired as part of another purchase, such as parks or schools.	Used in Boulder County, Denver
<b>Fast Tracking</b>	Provide developments that meet local affordable housing thresholds to receive priority through the review process. Often done on a project specific basis	Fort Collins, Greeley
<b>Commercial Linkage</b>	Zoning provisions that require commercial development, to provide funds or housing to meet some portion of identifiable impacts of new development. This requires a nexus study, but can result in revenues and/or housing that matches the demand for housing generated by commercial development.	Aspen, Boulder, San Miguel County, Basalt

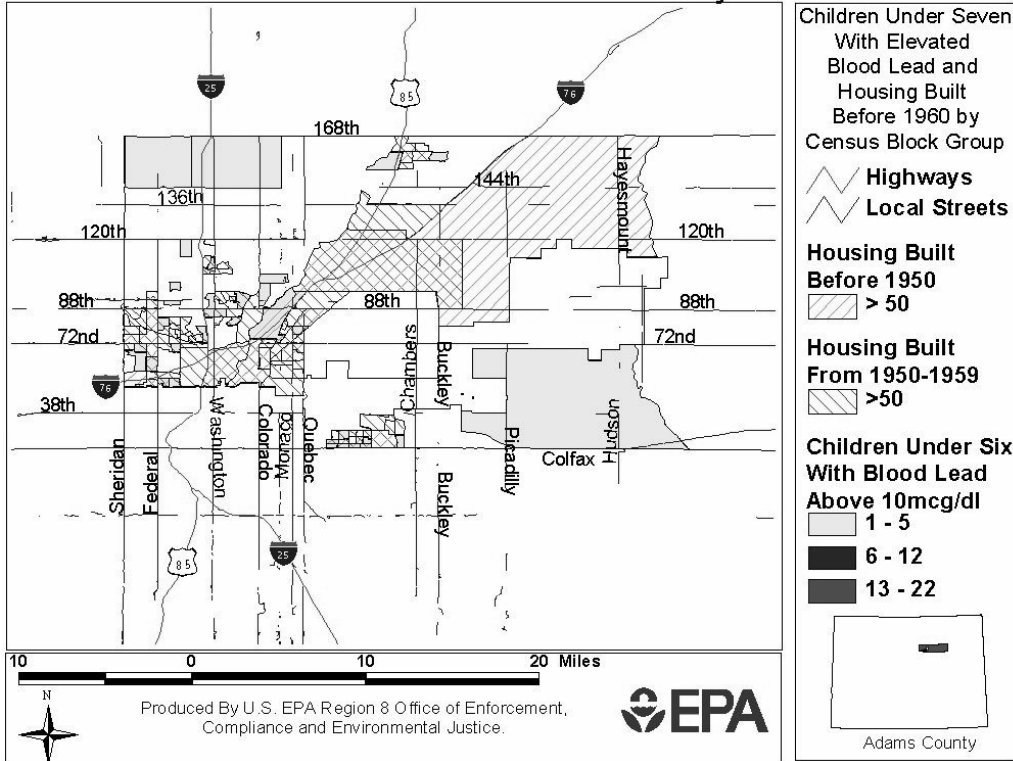
<b>Shared Equity Programs</b>	Funds are allocated to buy down the cost of a home to be affordable. When the home is sold in the future, the original amount of the funds are repaid with interest equaling the percentage increase in appreciation.	
<b>Other Funding</b>	CDBG and HOME Program Funds are eligible for housing developments and programs that support housing in the community. Low Income Housing Tax Credits are available for rental housing.	Used throughout the State.

## **ARVADA – 2000 CENSUS HIGHLIGHTS**

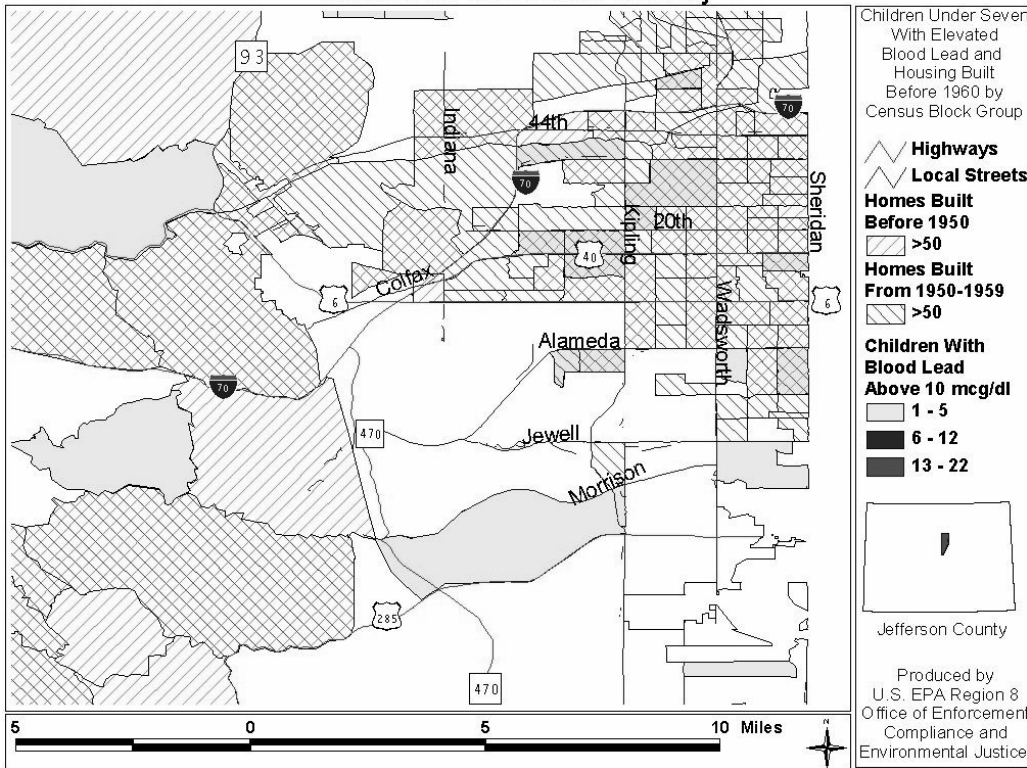
- Arvada has a very high homeownership rate – 75.7 percent, which is consistent with the percentage of single-family homes (72 percent), since single-family homes tend to be occupied by owners.
- There is a very high occupancy rate – 98 percent, which is up from 1990.
- There is a fairly high concentration of seniors – 18 percent of all households have a person age 62 or older. 19 percent of owners and 16 percent of renters have a person age 62 or older.
- The average household size is larger than typically seen in other metro communities (2.6 persons), although size has declined slightly since 1990.
- There are a high percentage of families – 71.1 percent of all households. For comparison, it is 56.9 percent in Golden.
- 72 percent of the housing stock are single-family homes and there are very few mobile homes – only 24 units, or less than 1 percent of the housing stock.
- The 1960's were a busy period in Arvada, but the '70s really boomed. Over one-third of homes in Arvada were built in the '70s.
- The city did not grow as fast as the state during the 1990's. The population in the state increased 22 percent compared to 15 percent in Arvada.

## **Lead Based paint Hazards**

## Western Adams County



## Northeast Jefferson County



The degree of threat from lead based paint hazards is difficult to predict as a result of a lack of information as to how much lead based paint has been removed or covered in housing units in the City over the years. The US EPA has examined the number of children found with elevated lead blood levels and maps displaying that examination are provided above.

## Impediments/Opportunities Created by the Market Conditions for Housing

Trends indicate that housing prices will continue to rise. A window of opportunity exists for expanding ownership by low and moderate income households given moderate interest rates around 6 - 7% that may be eclipsed as economic conditions improve, interest rates rise, and the price of owner occupied housing increases.

Lender caution and the aging and potential degree of deterioration in multi-family apartment units in the City indicate that the City continue to fashion programs to enforce and to help finance as appropriate the maintenance and rehabilitation of existing multi-family rental properties. The increasing age of the City housing stock indicates that additional resources should be pursued from both the public and private sectors to encourage the rehabilitation of owner occupied and renter occupied multi and single family housing.

### Public Housing Inventory

There are no public housing units located in the City.

### Section 8 Housing Inventory

The Arvada Housing Authority operates a 508 unit TBA Section 8 Housing Choice Voucher program. On average, 99% of those vouchers are issued to eligible clients and a waiting list exists for units that become available.

### Other Assisted Housing Inventory

#### Income Restricted Housing – Arvada

Project	Units	# of Income Restricted Units	2000 Census Tract	Type/Financing
Allison Village	37	37	104.02	Section 8 New Construction
Applecreek Apartments	195	78	103.07	HODAG
Arvada House	88	88	103.07	Section 8 NC
Brookside Apts. transitional	16	16	103.05	CDBG assisted
Lutheran Home Apts.	95	26	102.11	202 Program
Marcella Manor	206	206	102.07	Section 8 New Construction
MUCH-Hoskinson	4	4	103.05	Section 8
MUCH-Lawrence	5	5	103.05	Section 8
MUCH-Russell	3	3	104.02	Section 8
MUCH-Vanderhoof	4	4	103.07	Section 8
Nightingale	40	8	103.03	Private Activity Bonds
Nightingale Expansion.	41	8	103.03	Private Activity Bonds
Park Terrace Apts.	96	96	104.02	Section 8
Parkview Village Apt	96	24	104.02	LIHTC
Parkview Village West	54	7	104.02	LIHTC & HOME
Simmons Four Plex	4	3	103.07	Rental Rehab
Simmons Four Plex	4	3	103.07	Rental Rehab
Springwood	124	25	103.03	Private Activity Bonds
Women In Crisis	7	7	104.06	CDBG assisted

Yarrow Gardens	50	10	103.05	HUD 236
Columbine Village at Arvada	60	60	104.05	LIHTC
Colo. Homeless Families transitional	22	22	102.11	CDBG assisted
Allison Pointe	104	104	104.05	LIHTC
Arvada Place Apts.	41	0	102.11	RTC
North Marshall transitional	5	5	104.06	Transitional
Sheridan Ridge	65	49	102.13	HOME/LIHTC
The Village	4	4	102.11	Varied
Columbine Village on Allison I	67	67	104.05	LIHTC
Columbine Village on Allison II	44	44	104.05	LIHTC
Columbine Village on Allison III	61	61	104.05	LIHTC
Habitat For Humanity	1	1	102.12	Owner
Habitat For Humanity	2	2	102.11	Owner
Willow Green (proposed)	60	60	102.13	LIHTC/HOME
<b>TOTAL</b>	<b>1705</b>	<b>1137</b>		

Source: Arvada Housing Authority

## **B. Housing For Special Needs Populations**

This section reviews information about selected housing needs, seniors, the homeless, disabled, and other populations who are known to have greater challenges with locating affordable and suitable housing. This section provides a brief overview of demographic characteristics, income and any unusual housing circumstances that were found in the household survey and through interviews with service providers.

### **Selected Housing Needs**

- A large proportion of households receiving Section 8 assistance through the Arvada Housing Authority are made up of female headed households with children. These households in particular can benefit from self-sufficiency programs. These households need family housing that is well maintained and managed, dispersed, secure, and of quality construction and design given the number of children typically found, per household.
- The most severely impacted households relative to cost burden for rent are made up of elderly households, especially the frail elderly, disabled or handicapped households, and large family households especially with a single household head which is on public assistance.
- The Arvada Housing Authority provides assistance through the Section 8 Existing Housing Assistance Payments Program for very low income households which experience the greatest challenges relative to housing affordability. As operated in the City, there are preferences extended to those who enroll in a self-sufficiency program through the Jefferson County Self-Sufficiency Council and Colorado Homeless Families and a local preference for those who either reside in or are working in the City at the time they apply. The waiting list for the Section 8 Program numbered approximately 500 households in August of 2004. There is little prospect for additional funding to expand this vital program and potential Federal funding reductions may actually reduce the number of very low income households the program can serve.

- Housing rehabilitation assistance and improvements to lower energy use are especially needed by elderly homeowners in older areas of the City as well as both large and small families owning older units who have low or moderate incomes. Housing rehabilitation services are also important for disabled or handicapped households presently residing in their homes to provide them with better access and utility within their existing homes.
- A significant and, at times, severe cost burden is especially imposed on new homeowners who have purchased existing older properties at higher interest rates and loan to value ratios and find it impossible to be able to finance housing rehabilitation. This is an area of need where underwriting criteria by local lenders or through City programs can be redesigned for allow credit to be made available to achieve rehabilitation in these homes.

## **Key Informant Interviews**

Representatives from 20 different service agencies in Jefferson County participated in a discussion of housing needs in the area. Agencies included those that provide emergency shelter, the food bank, adult and family services, mental health, the developmentally disabled and senior organizations. Some of the highlights of this discussion have been included in various sections of this report, where the insights of the service providers help to explain and understand some of the information. Following is a synopsis of the key findings from this discussion:

- There is a growing need for emergency shelter services. In Jefferson County there are approximately 70 beds available for homeless families and individuals.
- There is a trend where adult children and/or grandchildren are living with grandparents. Many reasons for this trend were given, including loss of employment among the adult family members with some grandchildren “taking advantage” of a grandparent’s living situation. Single parents, in particular, are returning home or living with other adults in situations that may not be safe in order to have a place to live and someone to care for children while the parent works.
- There is a growing concern about multi-generational families living together where one of the younger members of the family is severely disabled and the parent or grandparent has a disability and can no longer care for the developmentally disabled person. To address this situation a greater number of group homes and similar types of living situations are needed for the developmentally disabled.
- Three years ago families and individuals seeking assistance had moved from another state searching for employment and needed services until they could find a job. Today, long time Jefferson County residents are seeking assistance. Clients seeking assistance had good jobs and were able to pay \$1,000 to \$1,200 per month for housing; however, with a loss of jobs and unemployment benefits, many households who had never used assistance before are seeking services. Caseloads have increased an average of 3% per month for the past two years. The requests for emergency food assistance have increased by 62% and school supply assistance requests are up 113% from last year. In the past two years, there were 3,500 families receiving food stamps. Today the number exceeds 5,000 households. All of these increases were attributed to the slow economy and loss of jobs.
- Motels have been a source of housing in the area; however, many of these will be lost due to planned redevelopment along Colfax. Motels are renting for \$230 per week (equivalent to \$996 per month). Because of the types of jobs many of these residents have, motels are the only option because they accept weekly or daily payments.

## Seniors

The 2000 Census found that 15% of all households in Jefferson County had at least one person age 65 or older and there were 51,073 persons in this age range. According to the Department of Local Affairs, Jefferson County is projected to more than double the number of seniors (persons 65 years of age or older) by 2020. This will add 53,000 seniors to the county and represents the largest numerical increase in seniors of any county in the Metro area.

<b>Growth by County in Population Age 65+</b>				
	<b>2000</b>	<b>2020</b>	<b># change</b>	<b>% change</b>
Adams	28,094	60,818	32,724	116%
Arapahoe	42,342	90,823	48,481	114%
Boulder	20,796	46,762	25,966	125%
Broomfield	2,584	6,813	4,229	164%
Clear Creek	658	1700	1,042	158%
Denver	62,203	84,727	22,524	36%
Douglas	7,528	34,347	26,819	356%
Gilpin	270	797	527	195%
<b>Jefferson</b>	<b>51,073</b>	<b>104,510</b>	<b>53,437</b>	<b>105%</b>

Source: Department of Local Affairs

According to the 2000 Census, 27% of households in Arvada had a person age 60 or older. This was the second highest percentage of all Jefferson County communities and was higher than Denver as well.

<b>Comparison of Households With Person(s) 60+</b>						
	<b>Arvada</b>	<b>Denver</b>	<b>Lake-wood</b>	<b>West-minster</b>	<b>Wheat-ridge</b>	
	Number	%	%	%	%	%
Total Households:	39,019					
Households with one or more 60 years+	10,402	27%	24%	26%	17%	35%
1-person household (60+)	3,650	35%	47%	37%	34%	46%
2-or-more person household (60+)	6,752	65%	53%	63%	66%	54%

Source: 2000 Census

### *Location and Time in Arvada*

The Household Survey found very few senior households in the northwestern quadrant of Arvada and noted that they are concentrated in the southern sections of the city. Among seniors who rent, most (78%) are likely to live in the southeastern quadrant of Arvada. Among owners, the majority live in southwestern Arvada. Owners are the most likely to have lived in Arvada for more than 10 years (84% of owners). More than one-third of seniors who rent have been in Arvada for five or fewer years.

<b>Seniors and Location of Residence and Time in Arvada</b>			
	<b>Overall</b>	<b>Own</b>	<b>Rent</b>
Northwest		2%	3%
Northeast		19%	22%
Southeast		38%	28%
			78%

Southwest	40%	47%	47%
	100%	100%	100%
Less than one year	4%	2%	8%
1 to 2 years	1%		
3 to 5 years	11%	2%	33%
6 to 10 years	9%	8%	8%
More than 10 years	73%	84%	50%
All my life/ Have always lived here	3%	3%	
	100%	100%	100%

Source: 2003 Household Survey

### Tenure and Household Type

- Most seniors own their homes (72%). Owners are more likely to be couples without children (27%) or empty nesters (33% who may be single or couples). About 7% of owners (5% of all senior households) have children under the age of 18 living at home.
- Renters are most likely to be adults living alone (67%).
- Service providers noted an increase in adult children living with their senior parents.

### Tenure and Household Type

	Overall	Own	Rent/Other
		72%	28%
Adult living alone	37%	25%	67%
Couple, no children	23%	27%	17%
Couple, with children	5%	7%	
Empty-Nester	28%	33%	17%
Unrelated roommates	2%	2%	
Family members and unrelated roommates	2%	2%	
Other	4%	4%	
	100%	100%	100%

- Seniors who rent in Arvada earn significantly less than seniors who own. The average income of renters was \$17,582 compared to \$51,661 for owners. The median income of renters was \$12,022 compared to \$45,192 for owners. The lower income of renters is reflected in the 60% who earn less than 30% of the Area Median Income.
- Incomes of seniors in the northern portions of Arvada are significantly higher than the seniors living in southern Arvada. This may reflect the relatively few seniors who live in the northern portions of Arvada.

### 2003 Income Distribution Among Seniors by Tenure

#### Area Median Income and Income Distribution

		Overall	NW	NE	SE	SW	Tenure	
							Own	Rent
AMI	30% or less	19			40	6	4	60
	30.1% - 50%	21		25	12	24	21	20
	50.1% - 60%	5			3	8	7	
	60.1% - 80%	17		17	15	23	19	10

80.1 to 120%	18		17	21	20	22	10
OVER 120%	19	100	42	9	20	26	
TOTAL	100	100	100	100	100	100	100
HOUSEHOLD INCOME							
\$0 - 9,999	7			13		1	20
\$10,000 - 14,999	12			27	6	3	40
\$15,000 - 24,999	16		17	9	16	13	20
\$25,000 - 34,999	17		17	15	22	21	10
\$35,000 - 49,999	16			15	23	18	10
\$50,000 - 74,999	14		33	9	17	19	
\$75,000 - 99,999	9	100	17	6	11	13	
\$100,000 - 149,999	7		17	3	6	10	
\$200,000 and over	1			3		1	
TOTAL	100	100	100	100	100	100	100
Average	\$ 42,098	\$75,000	\$ 60,276	\$35,594	\$ 43,569	\$ 51,661	\$ 17,582
Median	\$ 32,030	\$75,000	\$ 60,962	\$ 28,178	\$ 35,945	\$ 45,192	\$ 12,022

Source: 2003 Household Survey

The above chart illustrates the income distribution among senior households in Arvada. About 25% of owners earn more than \$75,000 per year. In contrast, 60% of renters earn less than \$15,000 per year. It is interesting to note that among seniors who own, there is an even distribution of income. In contrast, renters who are senior are more likely to be grouped toward the lower end of the income range, with close to 40% earning \$10,000 to \$15,000 annually.

### Homeless

In 2000, the Metro Denver Homeless Initiative (MDHI) conducted a survey of homeless in the six metro counties of Adams, Arapahoe, Boulder, Denver, Douglas and Jefferson. MDHI adopted the definition of Homelessness provided by the U.S. Department of Housing and Urban Development. This definition states that a person was considered homeless when s/he lived in one of the following:

- A place not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
- In an emergency shelter;
- In transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters;
- In one of the above places but is spending a short time in a hospital or other institution;
- Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing; or,
- Is being discharged within a week from an institution in which the person has been a resident for more than 30 consecutive days and no subsequent residence has been identified and s/he lacks the resources and support networks needed to obtain housing.

MDHI did a point in time survey of people experiencing homelessness in the six-county Denver metropolitan area on a single day and evening in January of 2003. The findings reported are based on completed surveys from 1,985 families representing a total of 6,511 persons and 3,214 single individuals.

A total of 9,725 persons in the metropolitan area were counted as homeless on January 27, 2003. Of the total homeless persons counted 3,214 were single individuals including 401 single youths on their own between the ages of 9 and 21. Another 3,452 were adults or youth headed families, and approximately one-third -- 3,059 -- were children in families.

<b>Single Adult Individuals (21 years and older)</b>	<b>2,813</b>
Adults or Youth Headed Families	3,452
Children in Families (Under 18 years)	3,059
Single Youth not in Families (12 years – 21 years)	401
<b>Total Unduplicated Persons Counted</b>	<b>9,725</b>

Results of this survey suggest that the annual prevalence of homelessness in the Denver metropolitan area is close to 31,217 persons each year.

Of the 9,725 persons surveyed, 1,267 (13%) indicated that Jefferson County was their last permanent county of residence.

#### *Individuals and Family Status Comparison*

<b>Family Status</b>	<b>Families 2001</b>	<b>Families 2003</b>	<b>People 2001</b>	<b>People 2003</b>	<b>% of Persons 2001</b>	<b>% of Persons 2003</b>
One Parent Families*	1,263	1,103	3,861	3,512	43.5%	36.1%
Two Parent Families**	341	372	1,517	1,662	17.1%	17.1%
Couples without Children***	135	205	274	428	3.1%	4.4%
Other Family Compositions	61	217	168	909	1.9%	9.3%
<b>Total Families</b>	<b>1,800</b>	<b>1,985</b>	<b>5,820</b>	<b>6,511</b>	<b>65.6%</b>	<b>66.9%</b>
Single Individuals (18 & older)			2,959	3,156	33.4%	32.5%
Homeless Youth (10-17)			92	58	<1%	.6%
Total Single Persons			3,051	3,214	34.4%	33.1%
<b>TOTALS</b>			<b>8,871</b>	<b>9,725</b>	<b>100%</b>	<b>100%</b>

Notes:

\* 56% are one-parent families (2001 study was 70% one-parent families) (2000 study was 76% one-parent families)

\*\* 19% are two-parent families (2001 study was 19% two-parent families) (2000 study was 13% two-parent families)

\*\*\* 10% are couples without children (2001 study was 7.5% for couples without children)

Source: 2003 MDHI Homeless Survey

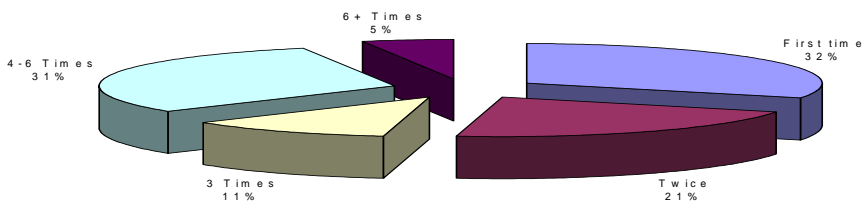
The study found that about one-third of the homeless were new to this experience.

**What was the last county you lived in before you became homeless?  
(County)**

		Frequency	Percent	Cumulative Percent
Valid	Denver	3425	35.2	35.2
	Adams County	1437	14.8	50.0
	Jefferson County	1267	13.0	63.0
	Arapahoe County	1148	11.8	74.8
	Boulder County	932	9.6	84.4
	Other state	726	7.5	91.9
	Other place in Colorado	319	3.3	95.2
	Not answered	258	2.7	97.8
	Other country	104	1.1	98.9
	Broomfield	68	.7	99.6
	Douglas County	41	.4	100.0
	Total	9725	100.0	

The remaining homeless persons had been in this situation two or more times.

**Number of Times Homeless**



Most of those responding to the survey indicated they had been homeless for six or fewer months. It is important to note that these are homeless who are not in any transitional housing.

### Length of Homelessness Not Including Transitional Housing

		Frequency	Valid Percent	Cumulative Percent
Valid	less than 30 days	1441	20.8	20.8
	30 – 90 days	1545	22.3	43.1
	3 to six months	1130	16.3	59.5
	six months to one year	920	13.3	72.8
	one to two years	675	9.8	82.5
	two to five years	411	5.9	88.4
	five to ten years	176	2.5	91.0
	ten or more years	171	2.5	93.5
	Not answered	453	6.5	100.0
Total	6922	100.0		

To understand where most homeless may be staying, information from the 2000 Point in Time study was used. Of those responding to the 2000 survey, 18% had spent the previous night in Jefferson County.

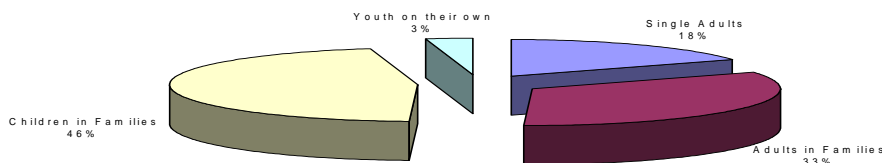
### Where Did You Spend the Previous Night?

**Last Night% of Respondents**

Denver	2,953	49.7%
Jefferson	1,119	18.8%
Boulder	819	13.8%
Adams	556	9.4%
Arapahoe	454	7.6%
Other	25	0.4%
Colorado		
Douglas	5	0.1%
Other State	5	0.1%
Not Applicable	3	0.1%
Traveling	2	0.0%
Other Country	1	0.0%
Total	5,942	100%

Source: 2000 MDHI Homeless Survey

Of the homeless who spent their previous night in Jefferson County in 2000, the majority were families with children under the age of 17 (46%), followed by Adults in Families (age 18 or older).



## Homeless Characteristics – Jefferson County

### *Homeless in Arvada*

The 2000 MDHI Homeless survey found that approximately 4% of the homeless had previously lived in Arvada.

<b>Last City of Permanent Residence</b>		
	<b>Number</b>	<b>%</b>
Denver	2,221	36.5%
Other State	730	12.0%
Aurora	698	11.5%
Lakewood	336	5.5%
Boulder	280	4.6%
Arvada	244	4.0%
Longmont	206	3.4%
Other Colorado	194	3.2%
Thornton	174	2.9%
Commerce City	107	1.8%
Westminster	105	1.7%
Other Metro Communities	455	7.5%
No Response	338	5.6%
<b>TOTAL</b>	<b>6,088</b>	<b>100%</b>

### *Causes of Homelessness*

As part of the survey, MDHI sought to understand why individuals and families were homeless. In 2003, unemployment and inability to pay rent or mortgage were reported as the two highest causes for homelessness among both individuals and families. Other causes of homelessness as reported by survey respondents varied between individuals and families. Substance abuse and mental illness were cited as causes of homelessness for individuals more often than for families; whereas, domestic violence was a larger contributing factor in family homelessness.

The top reason noted by those responding to the survey for being homeless was unemployment, followed by inability to pay rent/mortgage. Alcohol and substance abuse was the third highest cause of homelessness, with domestic violence reported as the fourth top reason. These findings are consistent with the information provided by service agency representatives who participated in the key informant interviews. They noted an increase in requests for assistance of all types (housing, food stamps, child care, etc.) because of increasing unemployment and lack of new jobs. Service agency representatives noted that most of the households requesting assistance had been employed and had good employment histories, but with the down turn in the economy many were laid off and unable to find jobs that paid enough for them to cover their living expenses.

The following chart provides information about the reasons for homelessness among individuals and families.

### **Reasons for Homelessness**

Reasons for Homelessness	Highest To Lowest	Overall Count	Percent Of Cases	Individual Count	Individual Percent	Family Count	Family Percent
Unemployment	1	4,517	54.1%	1,681	60.1%	2,836	51.1%
Unable to Pay Rent/Mortgage	2	3,996	47.8%	949	33.9%	3,047	54.9%

Alcohol and Substance Abuse	3	1,192	14.3%	653	23.3%	539	9.7%
Domestic Violence	4	1,136	13.6%	159	5.7%	977	17.6%
Family Member/Personal Illness	5	1,125	13.5%	291	10.4%	834	15%
%Unable to Pay Utilities	6	1,023	12.2%	235	8.4%	788	14.2%
Mental Illness	7	990	11.9%	535	19.1%	455	8.2%
Bad Credit History	8	963	11.5%	243	8.7%	720	13%
Moved to Seek Work	9	926	11.1%	255	9.1%	671	12%
Physical Disabilities	10	709	8.5%	328	11.7%	381	6.9%
Discharge Prison/Jail	11	568	6.8%	315	11.3%	253	4.6%
Welfare Issues	12	497	5.9%	90	3.2%	407	5.3%
Child Abuse	13	187	2.2%	70	2.5%	117	2.1%
Sexual Orientation	14	71	0.4%	30	1.1%	41	0.7%

Source: MDHI Survey

*Inventory Facilities and Services for the Homeless*

Number, Type, Capacity and Services - The City contains one emergency shelter and two transitional housing facilities for victims of domestic abuse. There are a number of group homes to serve the needs of dysfunctional children or teenagers, and developmentally disabled persons, among others.

The extent of the number of homeless persons or households in the City is limited and there are presently no day shelters, soup kitchens, or other daytime facilities serving the homeless. The City helped to fund the construction of a transitional housing project for homeless families in cooperation with Colorado Homeless Families, Inc. which also has several single family dispersed units available in the City. The City does cooperate with a private non-profit to provide a food bank for low or moderate income households as well as a meals-on wheels and lunch program for senior citizens through the Volunteers of America.

There are no other known programs that provide "vouchers" or food tickets to the homeless other than the food bank, although a variety of service organizations extend help at the county or local level. Private non-profit organizations or agencies that presently assist the homeless in the City include the Colorado Homeless Families, Inc., Family Tree, Inc., (primarily for victims of domestic abuse), ARMS (which provides a variety of services to homeless or "at risk" homeless households), the Jefferson County Self-Sufficiency Council (which provides self-sufficiency programs for persons primarily including female headed households with children), the Volunteers of America (which provides a lunch site and meals-on-wheels to low and moderate income senior citizens), the Jefferson County Community Center (which provides employment and housing for developmentally disabled persons), the Jefferson Hall (which provides housing for troubled teenagers), and a variety of other non-profit groups which are also located in the City.

**Households With a Disabled Person**

According to the household survey, about 15% of households in Arvada have a person with a disability. This equates to 5,853 households. Households with one or more disabled persons are most likely to live in southeast Arvada. Among households with a disabled person who rent, 67% live in this part of Arvada. Among owners, those with a disabled person are most likely to live in the southern quadrants of the community.

### Households With a Disabled Person

Number of Persons	% of Households	Own	Rent
None	85	87	82
1	13	11	16
2	2	2	2
Area of Arvada			
NW	5	7	
NE	15	15	17
SE	43	35	67
SW	38	43	17
	100%	100%	100%

Source: Household Survey

- Households with a disabled person are most likely to have lived in Arvada for 10 or more years. There is no clear pattern of disabled by household type, which is unusual. Typically, households with a person who is disabled are adults living alone or couples without children. In Arvada, only unrelated roommates are less likely to have a disabled person in the household.
- The distribution of households with a disabled person changes when owners and renters are compared. Renters with a disabled person are more likely to be adults living alone, whereas owners are more likely to be couples with children and empty nesters.

### Length of time in Arvada and Household Type – HH with a Disabled Person

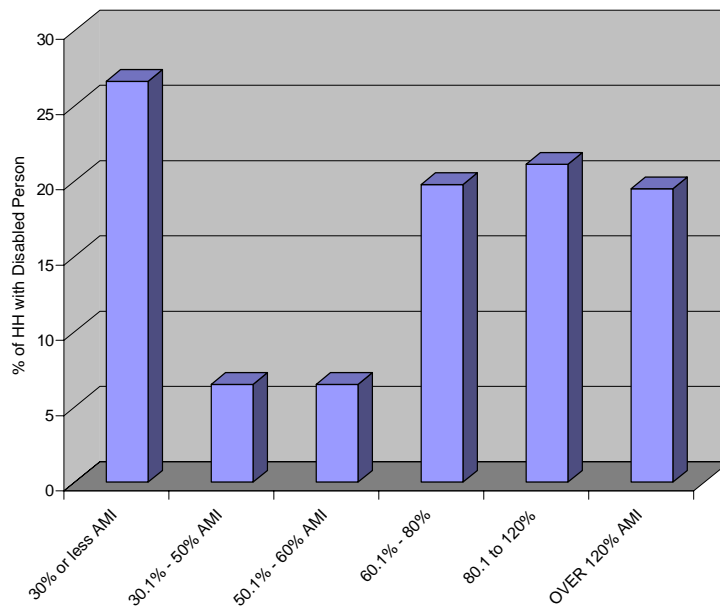
	Overall	Own	Rent
1 to 2 years	8		22
3 to 5 years	10	6	22
6 to 10 years	10	8	11
More than 10 years	64	79	33
All my life/ Have always lived here	8	8	11
	100%	100%	100%
Adult living alone			
Adult living alone	21	9	44
Couple, no children			
Couple, no children	18	17	22
Couple, with children			
Couple, with children	20	30	
Single parent with children			
Single parent with children	8	6	11
Empty-Nester			
Empty-Nester	20	30	
Unrelated roommates			
Unrelated roommates	1	2	
Family members and unrelated roommates			
Family members and unrelated roommates	10	4	22
Other			
Other	3	2	
	100%	100%	100%

Source: Household Survey

### *Income of Households With Disabled Person*

The median income of households with a disabled person is \$38,714. Over one-quarter of households with a disabled person earn less than 30% of the Area Median Income and would be eligible for housing assistance and other services.

## Income Distribution by Area Median Income – Disabled Households



Source: Household Survey

There is a bi-modal distribution of household income among those with a disabled person. This means that there is a grouping of households at the lower end of the income scale and again toward the higher end of the income. This type of distribution indicates that households with a disabled person are either very poor or have moderate to higher incomes with few found in the low-income range.

### Types of Disabilities

	# of Person	Overall	Own	Rent	
% of HH With a Disabled Person by Size and Tenure	1 PHH		86	85	89
	2 PHH		14	15	11
Number of people in household with the following disabilities:			100%	100%	100%
IN-HOME CARE	None		87	88	89
	1		13	12	11
MOBILITY IMPAIRMENT	None		54	52	67
	1		44	46	33
	2		1	2	
HEARING IMPAIRED	None		76	77	78
	1		21	23	11
	2		3		11
WORK-RELATED DISABILITY	None		82	79	89
	1		16	19	11
	2		1	2	
DEVELOPMENTALLY DISABLED	None		88	87	89
	1		12	13	11
CHRONICALLY MENTALLY ILL	None		99	98	100
	1		1	2	
BLIND	None		94	96	89
	1		6	4	11
OTHER	None		78	73	89
	1		20	25	11
	2		1	2	

Source: Household Survey

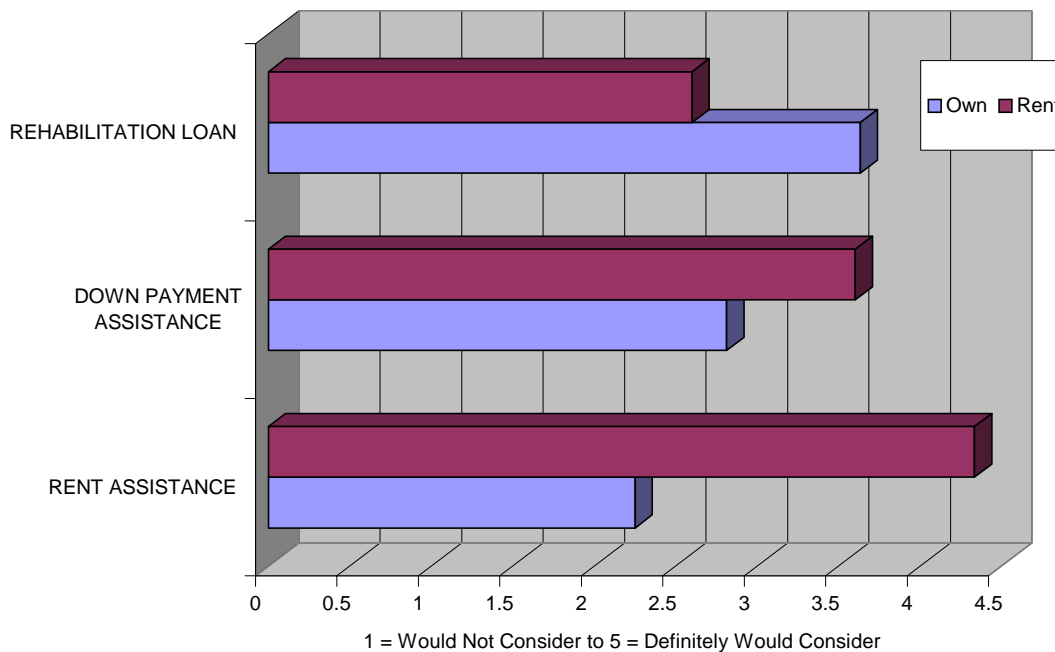
#### *Types of Disability*

- Among households with a disabled person, 86% are one-person households.
- Among households with a disabled person, mobility impairments are the most prevalent (45%), followed by hearing impairments (24% of households with a disabled person).

#### *Use of Services*

Households with a disabled person would be most likely to use rental assistance to lower the amount they pay for rent. Owners with a disabled person are interested in rehabilitation loans. There was only modest consideration among renters for using down payment assistance.

## Use of Services Among Households With a Disabled Person by Tenure



### Housing Problems

- About 41% of households with a disabled person pay more than 30% of their income for housing. Close to 28% pay 50% or more of their income, indicating that paying for their homes may be a problem.
- About 6.5% of households with a disabled person have been behind in their housing payment one or more times during the past year.

### Housing Cost Burden

% of Monthly Income or Housing	% of HH with a Disabled Person
30% or less	50
30.1 to 35%	9
35.1 to 40%	11
40.1 to 50%	2
Over 50%	28
Total	100%

Source: Household Survey

- Over 80% of households with a disabled person indicated that the housing in which they currently reside accommodates the person(s) with a disability. An estimated 1,024 households with a disabled person indicated that their current living arrangement does not satisfactorily accommodate their disability.

### Employment Among the Disabled

About 43% of households with a disabled person are self-employed, employed by others or are students. Close to 40% are retired and another 7% are homemakers.

	<b>Employment Status</b>		
	<b>Overall</b>	<b>Own</b>	<b>Rent</b>
Self employed	7	10	2
Employed by others	32	31	29
Unemployed	12	9	19
Homemaker	7	5	10
Retired	39	39	39
Student	4	5	
	100%	100%	100%

Source: Household Survey

### ***Persons Afflicted with AIDS/HIV***

No information was obtained relative to the facility or support needs of persons afflicted with AIDS within the City of Arvada.

### **Female Headed Households With Children**

Self-sufficiency programs are especially applicable to the needs of female headed households with children and households which are victims of domestic abuse. Characteristics of these households can make self-sufficiency programs appropriate in trying to aid these households to become self-sufficient of governmental assistance and to secure adequate employment.

### **C. Priority Non-Housing Community Development Needs**

The City budget process includes a detailed and extensive review of non-housing community development needs a major portion of which is the review and updating of the City Five Year Capital Improvements Program. That Plan combined with the City Annual Budget process provides the system by which the City can identify its priority non-housing community development needs.

## **III. HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN**

- A. Process Used to Arrive at Strategy - The City consulted the prior 2000 - 2004 City Consolidated Plan; the adopted City Comprehensive Plan including the Housing Element; City Council Goals and Targets, the City of Arvada Housing Needs Assessment completed in 2004; citizen comment and information received during the formulation of the Consolidated Plan; and other related information to establish housing goals. The basis for assigning relative priorities or importance to different and competing goals included all the information items above in analyzing the relative degree of need or negative impact derived from various housing concerns and expected resources available to address expressed needs.
- B. Mission Statement - City Council for the City of Arvada has approved a 20 Year Housing Goal for the City which states:

"We resolve that a diversity of housing types is necessary and desirable. There shall be maximum use of planned unit developments to insure diversity of housing types, adequate open space, and maximum land utilization efficiency. A greater diversity in population characteristics shall be encouraged for a balance among age, income, and ethnic groups. The City will actively

work towards the stabilization and improvement of older existing residential areas, districts or neighborhoods showing signs of physical decay or decline.

### C. Priorities and Programs/Services

1. Housing Rehabilitation - Within the next 5 years, a priority for the City of Arvada will be to address the needs for aiding the rehabilitation of both owner occupied and rental properties. A special concern and importance is the lack of a City Housing Code covering existing rental properties in the City. Substandard or deficient rental housing can have an extremely negative impact in neighborhoods in which it is located.

Proposed programs and services to aid this priority include the adoption of a Housing Code, continuation of the City Essential Home Repairs Program and Rental Improvement Loan Program, acquisition of HOME funds for housing rehabilitation for owner and renter occupied single family and multi-family properties, access to funding resources available through the Colorado State Division of Housing for rehabilitation, revision of the Essential Home Repairs Program to adjust to restricted funding resources, and concerted efforts with private lenders to establish programs for moderate income homeowners or property owners for the rehabilitation of housing.

A larger proportion of both older and distressed properties lie within city neighborhoods in the southeast quadrant of the City. The target areas for the Essential Home Repairs Program will continue to be focused on these areas as well as efforts to utilize other rehabilitation funding resources.

2. Rental Assistance - The Arvada Housing Authority will continue to provide rental assistance through the Section 8 Housing Choice Voucher Program for low income rental households. However, the Authority will be cautious in adding additional services such as homeownership under this particular program in light of existing and proposed funding restrictions that may be applied to this program. These potentially unreasonable budget restrictions may lead to an unacceptable reduction in the level of assistance provided. The Section 8 Housing Choice Voucher Program will continue to target low income households and will be particularly useful in trying to encourage dispersal of low and moderate income persons through the community if funding levels are adequate. However, proposed funding reductions will negatively impact these objectives.
3. Homeownership - The City will continue to utilize as available mortgage revenue bonds and other appropriate bonding resources to provide lower cost mortgage financing for first time homebuyers. The existing window of availability for lower interest rates for bond programs is an opportunity to aid the transition of households to homeownership. The program will be made available throughout City.
4. Rehabilitation of Commercial Centers in Low/Moderate Income Areas - The City will continue to work through the Arvada Urban Renewal Authority to preserve the viability and service level of this older commercial neighborhood area to provide vital services and goods to residents of housing in the southeast quadrant of the City. This particular commercial district has the potential to lead to deterioration of adjacent housing if its viability and stability is not assured.
5. Private Lender Involvement - The City will continue to work with private lenders within the City to help address special housing needs for special needs population through non-profit and profit motivated sponsors. In addition, these lenders are being encouraged to participate in financing for all priorities identified by the City regarding housing as appropriate in order to obtain additional Federal or State resources and meet needs within the southeast area of the City. The Community Reinvestment Act provides an opportunity to access additional aid from these

resources especially in light of a declining participation by the Federal Government relative to housing programs.

6. Neighborhood Preservation - The City will continue to work toward stabilizing the physical infrastructure of older neighborhoods, especially in southeast Arvada. In particular, City capital improvements programming and land use planning will remain sensitive to the needs and characteristics of these neighborhoods.

#### D. Resources

##### 1. Use of Public Resources

- a. Federal - The City will continue to utilize Community Development Block Grant Funds as a priority for funding the Essential Home Repairs Program especially regarding low income homeowners. As possible, CDBG funds will be considered for special needs populations appropriate for use of this funding through private non-profit entities.
- b. Federal - The City will also attempt to secure funding through the HOME Program to work with private sponsors toward the rehabilitation of multi-family and single-family owner and investor owned properties within the City.
- c. Federal - The City will make additional use of Federal rental assistance programs such as the Section 8 Housing Choice Voucher Program if those resources are made available.
- d. State - The City will approach the Colorado State Division of Housing for resources for housing rehabilitation or for the provision of new housing for low and moderate income households or special needs populations in concert with proposals from private profit motivated or non-profit sponsors.
- e. Local - The City will explore the creation of Housing Trust Fund utilizing designated internal resources and outside sources to provide a flexible pool of funding for the preservation, rehabilitation, and production of affordable owner and rental occupied housing.
- f. Local - The City will continue to utilize as appropriate or possible private activity bond resources allocated to the city for mortgage revenue bond programs for low and moderate first time homebuyers or for the financing of housing for special needs, low and moderate income households, and elderly populations.
- g. Local - The City will support appropriate requests by private sector entities for use of tax credits for new housing construction or rehabilitation for low and moderate income households in accord with City policies and goals.
- h. Local - The City will continue to work through the Arvada Housing Authority with Stride and Colorado Homeless Families to provide coordinated services to aid clients on the Section 8 Housing Choice Voucher Program to achieve independence from government assistance if adequate Federal assistance is made available. In addition, the City will attempt to facilitate practical and appropriate housing initiatives by local non-profit groups such as ARMS, Colorado Homeless Families, and Family Tree, Inc.

#### E. Use of Private Resources

1. Foundations - Although not a traditional housing resource for the City of Arvada, proposals regarding particular foundation support that are in accord with City housing priorities and conditions will be explored as and when proposed.

2. Foundations - The City will employ a grant writer to assist in the acquisition of outside grants for varied City activities including housing and community development.
3. Business - The City will continue to encourage private lenders to provide financing for the rehabilitation and construction of housing for low and moderate income individuals or for the stabilization of neighborhoods and neighborhood commercial districts which serve concentrated areas of low and moderate income households.
4. Business - The City will explore the use of financing through the Federal HOME Loan Bank Board for appropriate proposals made for the rehabilitation or construction of housing for low and moderate income households. The City will continue to encourage quality housing developments and maintenance and avoid concentrating additional assisted housing in Southeast Arvada.
5. Mile High Housing Fund – The City will review and as appropriate continue support for the Mile High Housing Fund should the activities of the Fund adequately meet City and regional housing needs.
6. Metro Mayors Caucus – The City will continue its cooperation and support for housing and community development initiatives through the Caucus such as mortgage revenue bond programs, the Transit Oriented development Fund, and related efforts.
7. Habitat for Humanity – The City will continue cooperative efforts with Habitat for Humanity to locate land and assist with the provision of homes for low and moderate income households.

## F. Organizational Capacity and Roles

### 1. Organizational Structure

- a. Leadership - The City of Arvada and the Arvada Housing Authority can access appropriate Federal programs such as CDBG and HOME that can be used in concert with initiatives by private sector entities to meet housing needs.

The private sector is in the best position to provide financing necessary to finance new housing construction as appropriate or financing for the acquisition and rehabilitation of substandard single-family or multi-family owner and renter occupied properties. Private sector developers or contractors should be partially relied upon with the appropriate incentives and requirements and in recognition of market conditions to fill gaps in the housing market as they become more apparent during the 5 year term of the Consolidated Plan.

Non-profit sponsors would be relied upon to undertake special roles to provide housing for special needs, low and moderate income households, and elderly populations in partnership with both public and private entities in order to secure financing for such activities.

### 2. Plans for Capacity Building

- a. Gaps in Delivery System - Additional public employee training is needed concerning the capability of the public sector to access sources of private capital and encourage the use of private capital for needed housing priorities. Developing skills in the areas of the Federal Home Loan Bank Board, tax credits, real estate and loan structuring is a particular need. Additional information needs to be provided to both private lenders and developers about

available financing resources at the Federal, State, and local level that can be utilized for particular housing needs.

This will entail continued training and education relative to these housing funding resources. It is also essential that the U.S. Department of Housing and Urban Development work to change the burdensome portability and budgeting requirements imposed on the Section 8 Housing Choice Voucher Program to make administration of that program both realistic and increase program funding to preserve and add to the potential for expansion of the program within the City. Without such change to these particular provisions, the rental assistance provided through these particular programs will be seriously hampered.

- b. Plans to Fill the Voids - The City and the Arvada Housing Authority will encourage and provide individualized training to employees as necessary to utilize the HOME Program, other funding resources such as LIHTC and PAB, and make more appropriate and efficient use of the Community Development Block Grant for housing rehabilitation. The City will continue to work with private lenders to provide education to these lenders on City resource and support needs and to the private development community as possible to familiarize them with City needs and potentials.

The Arvada Housing Authority should continue to provide funding to Stride and Colorado Homeless Families to aid in the provision of services to low and moderate income clients enrolled in that program if sufficient Federal funding assistance is provided to do so. The Housing and Neighborhood Revitalization Division and the Arvada Housing Authority of the City Community Development Department should also review in concert with the City budgeting process its budget and staffing levels to ascertain if its budget and staffing level is adequate to meet particular needs of existing and potential new programs and efforts regarding the provision of low and moderate housing and the rehabilitation and stabilization of housing as well.

#### G. Barriers to Affordable Housing

1. Substantial and continuing erosion in Federal funding for the Section 8 Housing Choice Voucher Program, CDBG and HOME Programs - This decline has is the primary and major barrier to the City to preserve and develop new affordable housing. Declining appropriation levels combined with inflation have led to a substantial decrease in the financial capability of these vital programs to allow for the preservation and development of affordable housing in the City.
2. Federal Regulatory Requirements - Federal regulatory requirements relative to the Community Development Block Grant have constituted a significant barrier to the use of these funding resources for needed activities and programs for the stabilization of housing in older neighborhoods in the City. Burdensome program year limits regarding the formation of HOME consortia are a particular barrier to effective use of consortia as a new funding tool for the City. As stated, funding reductions, portability, administrative fee reductions, and budgeting requirements newly applied to the Section 8 Housing Choice Voucher Program will severely restrict and in fact will reduce the fiscal and administrative capability of the City to utilize this program.

For all the barriers at the Federal level above, the City will pursue action through professional associations such as the National Association of Housing Redevelopment Officials and other associations as appropriate to secure additional higher funding appropriations and amend or change Federal law or regulations to make these Federal housing resources more flexible and usable toward aiding low and moderate income households relative to housing.

3. Economic Growth - Over the next 5 years it is anticipated the local economy will improve. As rents increase and vacancies decline, the rental housing market will tighten and will be less accessible to low and moderate households looking to achieve affordable housing. In the same a manner, prices may increase for single-family owner occupied housing opportunities making it more difficult for low and moderate income households to achieve homeownership. The dynamic of this barrier to affordable housing cannot be altered by the City but the City will need more extensive funding from Federal and State levels to structure opportunities to preserve or provide additional housing affordable to low and moderate income households.
4. Lack of Housing Code - The City does not have a Housing Code to insure the appropriate maintenance of rental properties located in the City. Such a Code can serve as a tool to help insure the appropriate maintenance and repair of rental housing where normally a higher proportion of low and moderate income households are residing. The City is exploring the ramifications and potential for adopting such a Code. This project is one of three "action steps" identified by the City it would pursue as part of its participation in the 1998-99 National League of Cities Strengthening Partnerships for Housing Opportunities program.

#### H. Services and Special Initiative Strategies

1. Implementing Programs and/or Special Initiatives to Achieve Lower Overall Housing Costs by Reducing Energy Costs - The City of Arvada will continue to stress energy conservation in the course of rehabilitation work achieved through the Essential Home Repairs Program and encourage developer/redevelopers to incorporate energy efficiency items in their projects.
2. Alleviating Overcrowding - The City of Arvada will work with the Arvada Housing Authority to follow applicable housing quality standards where appropriate.
3. Minimizing Involuntary Displacement - The City will continue to discourage the use of CDBG funds for projects that would involve involuntary displacement of existing tenants. The City will also voluntarily discourage the use of any forthcoming HOME funds toward projects that would cause involuntary displacement when practical.
4. Ensuring No Net Loss of the Assisted Housing Inventory - Where practical, the City will work with private developers and owners to retain existing assisted housing projects as assisted housing for low and moderate income persons. The City will work with and through AURA to provide for the replacement of assisted housing inventory lost through AURA projects at dispersed locations.
5. Improving, in coordination with the Arvada Housing Authority, the Management of Public Housing and the Living Environment of Public Housing Residents - The Arvada Housing Authority does not own or operate any public housing.
6. Encouraging Public Housing Residents to Become More Involved in the Management of Public Housing - The Arvada Housing Authority does not own or operate any public housing.
7. Assisting Public Housing Residents to Become Owners of Their Public Housing Units and/or Redeveloping Other Homeownership Opportunities for these Residents - The Arvada Housing Authority does not own or operate any public housing.

#### I. Supportive Housing for Homeless Persons

1. The City of Arvada will cooperate with non-profit, and private sector entities such as Family Tree, Inc., A.R.M.S., and Stride to continue to aid victims of domestic abuse in their efforts to

obtain emergency shelter and services and to transition to permanent housing and independent living.

The City of Arvada will work with the Arvada Housing Authority to cooperatively approach the problem of encouraging self-sufficiency on the part of persons or households who are in a transitional housing program. Again, emphasis will be placed on working with non-profit sponsors such as Family Tree, Inc., A.R.M.S., Habitat for Humanity, Stride, MDHI, and Colorado Homeless Families.

The City of Arvada will continue to work with the Arvada Housing Authority and non-profit sponsors of individuals who are in danger of becoming homeless or unsheltered such as Colorado Homeless Families, Inc., Stride, Family Tree, Inc., Jeffco Action Center, MDHI, and A.R.M.S. to provide service as necessary. The City will continue to aid victims of crime which often has a component of homelessness involved through Victims Services. The City will continue support for the Arvada Community Food Bank to provide another resource of assistance to aid those in danger of becoming homeless or unsheltered.

The City will administer and fund a Human Services Funding pool annually that will provide financial assistance to non-profit human service providers of services to special needs populations in the City. A Human Services Advisory Committee will be made up of a diverse selection of private citizens and leaders who will review and provide recommendations to the City on the allocation of funding through that funding pool.

J. Support of Housing for Other Persons with Special Needs

1. The City of Arvada will continue support for the Arvada Community Food Bank which provides food resources to low income households in immediate need of food. The City will continue to work with agencies in Jefferson County and with non-profit groups such as Family Tree, Inc., A.R.M.S., Stride, Colorado Homeless Families, Inc., and others as practical to cooperatively provide opportunities for low and moderate income households to achieve economic independence and self-sufficiency. The City will continue to support efforts to provide affordable housing opportunities to the elderly as practical, and especially facilities such as Nightingale which provides assisted, more intensive care in a residential setting to the elderly. The City will continue to support the Seniors Resource Center in a cooperative effort to provide low or no cost transportation to elderly citizens. The City will continue to support the Volunteers of America Senior Citizen Lunch Program through the use of C.D.B.G. funds as practical which also provides supportive services to allow the elderly to remain in their homes. The Arvada Housing Authority will continue to provide assistance to otherwise ineligible single adults who are disabled or handicapped through the Section 8 Housing Choice Voucher Program.

The City will administer and fund a Human Services Funding pool annually that will provide financial assistance to non-profit human service providers of services to special needs populations in the City. A Human Services Advisory Committee will be made up of a diverse selection of private citizens and leaders who will review and provide recommendations to the City on the allocation of funding through that funding pool.

K. Proposed actions that will be taken to evaluate and reduce lead-based paint hazards.

1. Housing Choice Voucher Program – Arvada Housing Authority

The Authority will operate the Section 8 Housing Choice Voucher Program in accordance with the provisions of Section 302 of the Lead Based paint Poisoning Prevention Act, 42 USC 4822, by establishing procedures to eliminate as far as practicable the hazards of lead based paint poisoning for units assisted under this part within the Administrative plan for the Arvada Housing Authority.

Those procedures were adopted as amended in the Administrative Plan dated August 1, 2004 under 12.3 Housing Quality Standards (HQS) 24 CFR 982.401 I. Lead Based Paint.

## 2. Essential Home Repairs Program – City of Arvada

The City of Arvada operates the Essential Home Repairs Program in accordance with the provisions of the regulation: Part 35 of CFR 24, Sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992). The City follows established procedures to determine applicability, inspect and assess lead hazards, prescribe reduction methods, and document the actions.

Properties that are selected for the EHRP are screened for applicability to the LBP regulation. Applicable properties are inspected. Properties testing positive are assessed and reduction measures are included in the scope of rehabilitation. A post construction inspection is made to determine clearance in accordance with the regulations of both HUD and the State of Colorado. Documentation is kept showing applicability, inspections, clearance, and disclosures to the owner of the property.

## IV. **ACTION PLAN: ONE YEAR USE OF FUNDS**

### A. Resources

#### 1. Sources and Commitment of Funds

- a. Affordable Housing - The City of Arvada is looking toward four primary sources of funds that it would receive to provide affordable housing. The Community Development Block Grant would be utilized in the proposed amount of \$618,000 for the Essential Home Repairs Program which provides rehabilitation assistance to low and moderate income single family homeowners. The City anticipates the receipt of approximately \$400,000 through the Colorado Division of Housing HOME Program that would be used in concert with the private sector to restructure the Essential Home Repairs Program and bring about the rehabilitation of single family and multi-family owner or rental housing.

The Arvada Housing Authority anticipates receipt of approximately \$4,000,000 annually in contract authority for the Section 8 Housing Choice Voucher Program. This funding would be utilized for rental assistance for a baseline program of 508 units.

The Arvada Housing Authority anticipates receipt of approximately \$30,000 in contract authority for self sufficiency coordinators for the Section 8 Existing Housing Choice Voucher Program.

A variety of state, local and private funds would be utilized including grants or loans through the Colorado Division of Housing, the Mile High Housing Fund, tax exempt bonding resources through the Colorado Housing Finance Authority, use of private activity bond allocations for mortgage revenue bonds, Low Income Housing Tax Credits, cooperation with local lenders pursuing their CRA requirements to provide flexible financing, and possible acquisition of mortgage financing through the Federal Home Loan Bank Board. The anticipated amount of non-federal funds that could be accessed is difficult to project but could exceed \$2,000,000. The primary allocation of these resources would be to provide financing for the development or rehabilitation of multi-family and possibly single family owner occupied housing. This funding would be used in concert with other federal sources previously identified if applicable and permissible. Mortgage revenue bonds

utilizing City private activity bonding authority may be utilized to assist first time low and moderate income or to support the Metro Mayors Caucus transit oriented development fund.

- b. Supportive Housing - The City of Arvada would look toward cooperative efforts with private non-profit agencies to provide supportive or specialized housing resources. The total amount of housing that is anticipated to be potentially available is difficult to project but could exceed \$1,000,000. Funding resources could include Hope III, transitional housing, and LIHTC. The primary emphasis would be on working with existing established groups such as Family Tree, Inc., ARMS, Colorado Homeless Families, and others. Allocation decisions would be based on a site or project specific approach depending upon proposals made by private sector non-profit groups to the City for use of such funds. As administrative resources allow, the City would cooperate with those groups in obtaining the funding anticipated.

The City will administer and fund a Human Services Funding pool annually at \$60,000 to \$120,000 that will provide financial assistance to non-profit human service providers of services to special needs populations in the City. A Human Services Advisory Committee will be made up of a diverse selection of private citizens and leaders who will review and provide recommendations to the City on the allocation of funding through that funding pool.

## 2. Leveraging

- a. Cooperation - The City would work with private non-profit groups relative to supportive housing to educate such non-profits on the role and policy of the City relative to the use of funds for low and moderate income housing. It is anticipated the Arvada Housing Authority will continue to provide partial funding to Stride and Colorado Homeless Families if Federal financial assistance is made available to aid their operations which would also encourage the acquisition of other resources.
- b. Matching Funds - The City will primarily rely upon county, state and private funds to provide funding matches as required for the HOME program or other related programs. It is anticipated proposals for use of HOME funds will be primarily private and market driven and the City will work with private entities to secure through private lenders or entities sufficient dollar match for the HOME Program relative to preferred terms provided through those lenders. The City may, as possible, utilize the dollar value of infrastructure improvements related to specific site projects as another potential source of matching funds for the HOME Program.
- c. The City will continue to utilize a cooperative approach and requirements of the CRA to encourage private lenders to work with the City relative to its single family rehabilitation programs. As in the past, it is the intent of the City to utilize private lenders through the Essential Home Repairs Program to provide direct financing for rehabilitation and utilize CDBG funds to subsidize interest rates on that financing to eligible low and moderate income homeowners. The City will also continue to work with other jurisdictions and private entities to provide the most favorable terms possible for any forthcoming mortgage revenue bond issue with a special emphasis on securing resources for extensive advertising, targeting of funds, preference for low income purchasers, etc.

The City will try to work with private lenders to undertake appropriate initiatives to further CRA compliance by stabilizing and improving neighborhood business centers serving low/moderate income residential areas and for low and moderate income housing or other special needs housing.

### 3. Court Orders

- a. Restrictions - The City at this time is under no restrictions as a result of court orders on the receipt of assisted housing resources with no known impact on resources for the achievement of action plans or objectives.

## B. One Year Action Plans

### 1. Affordable Housing Action Plan

- a. Goal No. 1 - The City will work with private sector entities relative to specific proposals to apply for HOME financing. It is anticipated that such efforts would benefit 50 rental units of substantial rehabilitation or new construction of which 25 would be very low income and 25 would be other low income. The use of the HOME Program should be targeted specifically to the southeast area of Arvada for rehabilitation projects only which contains a disproportionate number of multi-family and distressed properties. The responsible agency would be the City of Arvada, the State Division of Housing and private sector and private lender entities. It is projected one project will be proposed within 12 months. The City will continue to work through the regulatory process to remove the barriers to affordable housing in the HOME Program by way of the program year barriers to the forming of consortia.
- b. Goal No. 2 - The City will allocate a substantial portion of its annual Community Development Block Grant as a priority to the City's Essential Home Repairs Program and its administration. It is anticipated that program will benefit 40 - 50 single family existing homeowners of which 15 would be very low income and 35 will be other low income. The Essential Home Repairs Program will remain centered on the southeast portion of the City. The responsible agency would be the City of Arvada in cooperation with a private lender and the Colorado State Division of Housing. The program has been in operation since 1980, and it is estimated that 40 - 50 units would be produced within the next 12 months.
- c. Goal No. 3 - The City will explore the creation of a revolving loan fund that would be used for deferred, 0% and 3% loan options through the Essential Home Repairs Program in order to make the Program financially self sufficient. A vital component will be a successful cooperative multi year effort to secure needed HOME or other funds from the State Division of Housing and potentially other supportive agencies.
- d. Goal No. 4 - The City will try to access funds from the State of Colorado and Jefferson County through the HOME Program. It is anticipated funding through this program would aid approximately 50 rental households of which 20 would be very low income and 30 other low income. The primary emphasis for the program would be for the rehabilitation of multi-family rental properties which are primarily concentrated in the southeast portion of the City or for new construction at dispersed locations with mixed income clients. The responsible agency would be the City of Arvada working in concert with the Colorado State Division of Housing and HUD. The City will continue to work through the regulatory process to try to remove the barriers to affordable housing from restrictive federal regulations relative to acquisition and relocation and the continuing decline in Federal financial assistance for housing and community development.
- e. Goal No. 5 - The City will continue to work with non-profit private entities such as Family Tree, Inc., ARMS, Colorado Homeless Families, and Stride to cooperate on their private proposals to provide supportive or affordable housing as applicable through transitional housing, Mile High Housing Fund, LIHTC, or other sources. Any targeted Section 8 Housing Choice Voucher Program rental assistance coordinated with such proposals will

use applicable local preferences. A primary geographic target for such proposals will be for adequate dispersion of such facilities or housing in the community to avoid concentration in the southeast portion of the City. The responsible agencies would be non-profit private entities working in concert with local lenders, City of Arvada, and other applicable state jurisdictions or entities. The time required to produce housing will be reliant upon proposals made by non-profit private sector groups. The City will try to remove barriers to quality affordable housing by emphasizing that such housing under this goal should be dispersed and not concentrated.

- f. Goal No. 6 - The Arvada Housing Authority, depending on the status of proposed federal regulations, will apply for additional Section 8 Housing Choice Voucher Program funds. The Arvada Housing Authority will work with Stride and Colorado Homeless Families in the use of new existing vouchers and will follow applicable local and federal preferences relative to those vouchers. The primary value of this program is to allow for household choice in the housing selected.

The Arvada Housing Authority anticipates receipt of approximately \$30,000 in contract authority for self sufficiency coordinators for the Section 8 Housing Choice Voucher Program.

The responsible agency is the Arvada Housing Authority working in concert potentially with Stride and Colorado Homeless Families. It is not anticipated there will be an opportunity in the next 12 months for the Arvada Housing Authority to apply for additional Section 8 vouchers. Continuing declines in appropriation levels for the Housing Choice Voucher Program will more likely lead to a reduction in the number of households the Authority can assist and to elimination of financial support to Stride and Colorado Homeless Families. The Arvada Housing Authority and the City of Arvada will cooperate on the primary task of removing burdensome requirements of portability for vouchers, the detailed accounting requirements presently applicable to this program, and in attempting to preserve adequate Federal funding appropriations.

- g. Goal No. 7 - The City of Arvada will work with particular proposals to try to access financing through the Colorado State Division of Housing, Colorado Housing Finance Authority, the Federal Home Loan Bank Board, the Mile High Housing Fund, the Metro Mayors Transit Oriented Development Fund, and private local lenders for site specific proposals for the rehabilitation of existing multi-family rental and single family rental and owner occupied housing and for appropriate initiatives that will preserve and enhance neighborhood business centers serving low/moderate income neighborhoods. It is anticipated that financing made available through these resources would work in combination with previously identified federal resources.

Primary targeted areas for use of this assistance will be in the southeast portion of Arvada where there is a concentration of older single family housing and multi-family rental housing. The responsible agency will be public/private sector teams composed of the City of Arvada, private developers/owners, private lenders and appropriate state agencies. The City will continue to work to relax Federal regulatory constraints placed on housing, Federal funding reductions, as well as working through the Community Reinvestment Act to encourage increased participation by private lenders within low or moderate income neighborhoods.

- h. Goal No. 8 - The City will utilize private activity bond authority, if available, in accord with existing City policies for mortgage revenue bond financing for first time low or moderate income homebuyers in cooperation with the Colorado Housing Finance Agency or Metro Mayors council and for other housing development. Such bonding authority may also be

utilized for applicable multi-family construction. There will be no specific geographic targeted area for the use of such financing.

It is anticipated that an opportunity to use private activity bonds for mortgage revenue financing will occur within the next 12 months. The City will work with a combination of local jurisdictions through the Metro Mayors Caucus and possibly including the Colorado Housing Finance Authority to structure such a mortgage revenue bond program.

- i. Goal No. 9 - The City will complete in 2004 a comprehensive housing assessment for the city to be used in the revision of the City Comprehensive Plan and the preparation of the five year Consolidated Plan.
- j. Goal No. 10 - The City does not have a Housing Code to insure the appropriate maintenance of rental properties located in the City. Such a Code can serve as a tool to help insure the appropriate maintenance and repair of rental housing where normally a higher proportion of low and moderate income households are residing. The City is exploring the ramifications and potential for adopting such a Code. This project is one of three "action steps" identified by the City it would pursue as part of its participation in the 1998-99 National League of Cities Strengthening Partnerships for Housing Opportunities program.

## 2. Monitoring Plans

- a. The City of Arvada will use a variety of monitoring tools to measure and evaluate the progress it has made on the Consolidated Plan. Specific reports or monitoring mechanisms that will be utilized include:

(1)Arvada Housing Authority Annual Report - The City will obtain a copy of and review the progress made by the Arvada Housing Authority in its annual report due normally in July/August of each year.

(2)Community Development Department Annual Report - The annual report produced by the Community Development Department which contains the Housing and Neighborhood Revitalization Division will continue to report on the progress made by this Division in producing affordable housing within the community. That report is generally due shortly after the end of each calendar year. The report will also enumerate the essential characteristics regarding housing development within the City.

(3)Essential Home Repairs Program Report - The Essential Home Repairs Program will produce quarterly reports to allow tracking of individual client cases. That report will be placed in a computerized data base and will allow for reporting to measure productivity for the program. The Essential Home Repairs Program will also produce a year end report that will detail the number of units produced essential characteristics of program beneficiaries, and the amount of funding utilized. A separate annual report will also be prepared regarding client surveys of the program.

(4)HOME Program Annual Report - The City will prepare and submit input to the Colorado State Division of Housing for preparation of the annual report as necessary for specific projects that receive state HOME funding.

- (5) CAPER Report - The City will prepare and submit to the US Department of Housing and Urban Development its annual CAPER Report which provides information on the accomplishments and use of CDBG funding utilized by the City.
- (6) IDIS reports - The City will update on a quarterly basis the characteristics and numbers of clients or households assisted with CDBG funding through the IDIS system maintained and operated by the US Department of Housing and Urban Development.
- (7) Quarterly Subrecipient reports – The City will require and monitor quarterly reports submitted by subrecipients of CDBG funding.

### 3. Barriers to Affordable Housing

#### **Constraints**

Erosion in Federal funding for the CDBG, Section 8 Housing Choice Voucher Program, and HOME Programs - This decline has constituted a major barrier to the City to preserving and developing affordable housing. Declining appropriation levels combined with inflation have led to a substantial decrease in the financial capability of these vital programs to allow for the preservation and development of affordable housing in the City.

Federal Regulatory Requirements - Federal regulatory requirements relative to the Community Development Block Grant, HOME, and the Section 8 Housing Choice Voucher Program have constituted a significant and growing barrier to the use of these funding resources for needed activities and programs for the stabilization of housing in older neighborhoods in the City or the provision of housing assistance to low income households. As stated, portability and budgeting requirements applied to the Section 8 Housing Choice Voucher Program severely restrict the administrative capability of the City to utilize this program on an expanded basis.

For all the barriers at the Federal level above, the City will pursue action through professional associations such as the National Association of Housing Redevelopment Officials and other associations as appropriate to secure additional higher funding appropriations and amend or change Federal law or regulations to make these Federal housing resources more flexible and usable toward aiding low and moderate income households relative to housing.

Economic Growth - Over the next 5 years it is anticipated the local economy will continue to improve. As rents increase and vacancies remain low, the rental housing market will be tight and less accessible to low and moderate households looking to achieve affordable housing. In the same a manner, prices may increase for single-family owner occupied housing opportunities making it more difficult for low and moderate income households to achieve homeownership. The dynamic of this barrier to affordable housing cannot be altered by the City but the City will need more extensive funding from the Federal and State levels to structure opportunities to provide additional housing affordable to low and moderate income households.

Development Regulations - It is necessary for the City to have a process whereby new development or redevelopment is examined for its compliance with appropriate City requirements and approved by appropriate City entities. However, there may be areas of the City's regulations which could be altered under given circumstances to aid the provision and processing of residential developments intended to serve low and moderate income households. There may be regulatory alterations, incentives, and mandatory provisions that

may serve to assist the production and preservation of affordable housing in the City. The 2004 revision of the City Comprehensive Plan will provide an opportunity to incorporate changes and alterations in the Land Use Plan and in policy statements incorporated into the Plan that address City housing and community development and redevelopment needs. This continuing effort is one of three “action steps” identified by the City it would pursue as part of its participation in the 1998-99 National League of Cities Strengthening Partnerships for Housing Opportunities program.

Lack of Housing Code - The City does not have a Housing Code to insure the appropriate maintenance of rental properties located in the City. Such a Code can serve as a tool to help insure the appropriate maintenance and repair of rental housing where normally a higher proportion of low and moderate income households are residing. The City is exploring the ramifications and potential for adopting such a Code. This project is one of three “action steps” identified by the City it would pursue as part of its participation in the 1998-99 National League of Cities Strengthening Partnerships for Housing Opportunities program.

Arvada has a limited amount of land left for development and many of its efforts are directed toward redevelopment. The cost of land is expensive and zoning is oriented toward single-family dwellings. Several themes emerged from interviews conducted with Realtors, developers and employers in the 2004 Housing Assessment: Developers felt that the city needed to become educated about what fit an “affordable housing” definition and then adopt clear goals and policies that would address housing needs in the community. Realtors noted that a series of educational programs were needed, including first-time homebuyer training and debt counseling and programs for seniors that would educate them about housing choices and options, including the use of reverse annuity mortgages. Lastly, while employers did not note any major concerns with recruiting and retaining employees, several felt that information that could be made available to employees about home buying, rental assistance and rehabilitation programs would be beneficial.

#### 4. Supportive Housing for Homeless Persons

1. The City of Arvada will cooperate with non-profit, and private sector entities such as Family Tree, Inc., A.R.M.S., and Stride to continue to aid victims of domestic abuse in their efforts to obtain emergency shelter and services and to transition to permanent housing and independent living.

The City of Arvada will work with the Arvada Housing Authority to cooperatively approach the problem of encouraging self-sufficiency on the part of persons or households who are in a transitional housing program. Again, emphasis will be placed on working with non-profit sponsors such as Family Tree, Inc., A.R.M.S., Habitat for Humanity, Stride, MDHI, and Colorado Homeless Families.

The City of Arvada will continue to work with the Arvada Housing Authority and non-profit sponsors of individuals who are in danger of becoming homeless or unsheltered such as Colorado Homeless Families, Inc., Stride, Family Tree, Inc., Jeffco Action Center, MDHI, and A.R.M.S. to provide services as necessary. The City will continue to aid victims of crime which often has a component of homelessness involved through Victims Services. The City will continue support for the Arvada Community Food Bank to provide another resource of assistance to aid those in danger of becoming homeless or unsheltered.

The City will administer and fund a Human Services Funding pool annually that will provide financial assistance to non-profit human service providers of services to special needs populations in the City. A Human Services Advisory Committee will be made up of a

diverse selection of private citizens and leaders who will review and provide recommendations to the City on the allocation of funding through that funding pool.

#### 5. Support of Housing for Other Persons with Special Needs

1. The City of Arvada will continue support for the Arvada Community Food Bank which provides food resources to low income households in immediate need of food. The City will continue to work with agencies in Jefferson County and with non-profit groups such as Family Tree, Inc., A.R.M.S., Stride, Colorado Homeless Families, Inc., and others as practical to cooperatively provide opportunities for low and moderate income households to achieve economic independence and self-sufficiency. The City will continue to support efforts to provide affordable housing opportunities to the elderly as practical, and especially facilities such as Nightingale which provides assisted, more intensive care in a residential setting to the elderly. The City will continue to support the Seniors Resource Center in a cooperative effort to provide low or no cost transportation to elderly citizens. The City will continue to support the Volunteers of America Senior Citizen Lunch Program through the use of C.D.B.G. funds as practical which also provides supportive services to allow the elderly to remain in their homes. The Arvada Housing Authority will continue to provide assistance to otherwise ineligible single adults who are disabled or handicapped through the Section 8 Housing Choice Voucher Program.

The City will administer and fund a Human Services Funding pool annually that will provide financial assistance to non-profit human service providers of services to special needs populations in the City. A Human Services Advisory Committee will be made up of a diverse selection of private citizens and leaders who will review and provide recommendations to the City on the allocation of funding through that funding pool.

#### 6. Services and Special Initiative Strategies

1. Implementing Programs and/or Special Initiatives to Achieve Lower Overall Housing Costs by Reducing Energy Costs - The City of Arvada will continue to stress energy conservation in the course of rehabilitation work achieved through the Essential Home Repairs Program and encourage developer/redevelopers to incorporate energy efficiency items in their projects.
2. Alleviating Overcrowding - The City of Arvada will work with the Arvada Housing Authority to follow applicable housing quality standards where appropriate.
3. Minimizing Involuntary Displacement - The City will continue to discourage the use of CDBG funds for projects that would involve involuntary displacement of existing tenants. The City will also voluntarily discourage the use of any forthcoming HOME funds toward projects that would cause involuntary displacement when practical.
4. Ensuring No Net Loss of the Assisted Housing Inventory - Where practical, the City will work with private developers and owners to retain existing assisted housing projects as assisted housing for low and moderate income persons. The City will work with and through AURA to provide for the replacement of assisted housing inventory lost through AURA projects at dispersed locations.
5. Improving, in coordination with the Arvada Housing Authority, the Management of Public Housing and the Living Environment of Public Housing Residents - The Arvada Housing Authority does not own or operate any public housing.

6. Encouraging Public Housing Residents to Become More Involved in the Management of Public Housing - The Arvada Housing Authority does not own or operate any public housing.
7. Assisting Public Housing Residents to Become Owners of Their Public Housing Units and/or Redeveloping Other Homeownership Opportunities for these Residents - The Arvada Housing Authority does not own or operate any public housing.

## **ANTI POVERTY STRATEGY**

The City Anti Poverty Strategy is rooted in the applicable portions of the Consolidated Plan and the draft City Comprehensive Plan. Specific and selected portions of the Consolidated Plan should have a significant impact in combating poverty in the City of Arvada during the term of that Plan. The role and cooperation of the US Department of Housing and Urban Development through the provision of adequate and increased funding support through CDBG, HOME, and the Housing Choice Voucher Program is central to those efforts.

## **COMPREHENSIVE PLAN - VISION STATEMENT**

In 20 years, Arvada will be a place where people can live, work, shop and play in a healthy, safe, well-planned, family-oriented community that contains lively activity centers as well as stable rural areas and residential neighborhoods. The city of Arvada will be a cultural and arts center with a balanced mix of open space, housing, and employment opportunities for a diverse community.

Arvada in the future will be a community with:

- Balanced and mixed land uses where residents have access to employment, services, and shopping in close proximity to their places of residence;
- Safe and efficient transportation systems including multiple modes of transportation;
- Quality, affordable housing in stable and secure neighborhoods;
- High quality commercial and employment developments that are well distributed in the community; (N)
- Ample open space around and within Arvada, which helps to define the character of the community;
- Well distributed and maintained parks, trails and recreation facilities;
- Opportunities for cultural and educational enrichment; (N)
- Well preserved historic resources; (N)
- Adequate public services and facilities to serve residential and non-residential uses; and a healthy, clean natural environment.

## **COMPREHENSIVE PLAN - GOALS**

### **EDUCATION, CULTURE, AND HUMAN RESOURCES**

#### **Goal E-3 Facilitate development of human resources. (R)**

##### **E-3.1 Human Services**

Arvada will work with partners to facilitate necessary human services, including but not limited to: homeless shelters, transitional housing, teen and youth activities, satellite police stations, correctional facility, senior housing, neighborhood community centers, medical facilities, as well as hospice and daycare facilities.

## **NEIGHBORHOODS AND HOUSING**

**Goal N-1 Plan for a range of neighborhoods and housing types to accommodate diverse housing needs of all residents. (N)**

**N-1.1 Range of Residential Categories**

The future land use plan will include a mix of residential land use categories ranging from low density single family homes to higher density apartments and mixed use activity centers. (N)

**N-1.2 Mixed-Use Neighborhoods**

The city will encourage development of high quality pedestrian oriented mixed use neighborhoods that contain a variety of residential types, commercial, and office uses. (R)

**N-1.3 Site Planning to Promote Variety**

The city will encourage new neighborhoods that incorporate a mix of lot sizes, development densities, and housing types and styles. (N)

**N-1.4 High Quality Housing Developments**

The city will continue to encourage high quality housing developments that provide for enjoyable living for a wide range of income levels. (R)

**N-1.5 Live-Work Units**

The city will allow live and work quarters to be combined in the same building, as long as it does not adversely affect the neighborhood. (R)

**N- 1.6 Executive Housing**

The city will continue to encourage provision of executive housing to achieve overall diversity in housing. (E)

**Goal N-2 Encourage development of affordable (workforce) housing throughout Arvada. (R)**

**N-2.1 Programs to Improve Existing Housing Stock**

The city will continue its rehabilitation programs to improve housing stock, and will explore other programs such as Reverse Mortgage programs, Tax Increment Financing, fee waivers or deferrals for projects that meet affordable housing goals. (N)

**N-2.2 Dispersed Affordable Housing**

The city will guide the construction of new affordable or workforce housing to appropriate dispersed locations throughout the city. (R)

**N-2.3 Southeast Arvada Low Income Housing Discouraged**

The city will discourage development of additional low income assisted housing in Southeast Arvada. Instead, the city will use incentives and other programs to improve the condition of existing housing stock in the area. (R)

**Goal N-3 Maintain and improve the quality of the existing housing stock in Arvada and revitalize neighborhoods that are in decline. (R)**

**N-3.1 Neighborhood Strategy Areas**

The city will work with residents to designate “neighborhood strategy areas” for older neighborhoods where the city will develop improvement plans and seek funding to stabilize and improve conditions. (R)

**N-3.2 Improve Infrastructure in Older Neighborhoods**

The city will identify and work with residents to eliminate negative factors of blight in declining neighborhoods, such as deteriorating infrastructure. The city will analyze blighted conditions and invest in infrastructure to the extent that funds are available. (N)

### **N-3.3 Revitalize Housing Stock**

The city will continue individually and with the private sector to expand programs or initiatives for the rehabilitation and repair of housing in older neighborhoods. (R)

### **N-3.4 Code Enforcement**

The city will explore ways to improve code enforcement in declining neighborhoods. (R)

## **Goal N-4 Provide opportunities for special needs and senior housing in Arvada. (N)**

### **N-4.1 Special Needs Housing**

The city will encourage the provision of quality special needs housing through the Community. The provision of such housing will be in accordance with proper sizing, location and design to meet the particular needs of the group involved. (R)

### **N-4.2 Address Neighborhood Concerns**

The city will require special needs and senior housing developments that are locating in residential areas to consider the concerns of neighborhoods and work to address concerns. (R)

### **N-4.3 Higher Density Special Needs Housing Near Services and Transit**

The city will encourage higher density special needs and senior housing projects to locate close to community facilities, such as shopping, or near transit centers or corridors. (R)

## **CONSOLIDATED PLAN**

1. Housing Rehabilitation - The City will continue to encourage the rehabilitation of single and multi-family housing in the City and facilitate the provision of financial assistance as possible for those of low and moderate income or which would benefit low and moderate income households. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will reduce local capacity for these efforts.
2. Rental Assistance - The Arvada Housing Authority will continue to provide rental assistance through the Section 8 Housing Choice Voucher Program for very low income rental households. It must be emphasized that the mandate from the US Department of Housing and Urban Development shifting the program to a budget based funding system holds substantial risk of placing additional Arvada Households at risk of increased poverty. The only solution for this potential is to shift the program back to a program unit based funding system that provides Federal funding based on market, client, and community characteristics. The substantial reduction in the amount of Administrative Fee provided by the US Department of Housing and Urban Development to the Housing Authority will reduce if not eliminate the past capacity for the Authority to provide added services and support to program clients. This can only be corrected through the provision of adequate Federal funding to meet program operational needs through the Administrative Fee provided to the Authority.
3. Homeownership - The City will continue to use as available mortgage revenue bonds and other appropriate resources to provide lower cost mortgage financing for first time homebuyers. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will eliminate any potential to use CDBG or HOME resources for homeownership efforts. The funding reductions mentioned under 2. Rental Assistance above will eliminate any potential for the Housing Authority to engage in homeownership programs for clients in the Section 8 Housing Choice Voucher Program.
4. Private Lender Involvement - The City will continue to work with private lenders within the City to help address special housing needs for special needs population through nonprofit and profit motivated sponsors.

5. Neighborhood Preservation - The City will continue to work toward stabilizing the physical infrastructure of older neighborhoods, especially in Southeast Arvada. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will eliminate any potential to use CDBG resources for Neighborhood Preservation efforts other than for single family housing rehabilitation.

Specific Areas where the City can encourage or facilitate the reduction of poverty would include:

- The City of Arvada will cooperate with non-profit, and private sector entities such as Family Tree, Inc., A.R.M.S., and Stride to continue to aid victims of domestic abuse trying to obtain emergency shelter and services and to transition to permanent housing and independent living. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will reduce local capacity for these efforts.
- The City of Arvada will work with the Arvada Housing Authority to cooperatively approach the problem of encouraging self-sufficiency on the part of persons or households who are in a transitional housing program. Again, emphasis will be placed on working with non-profit sponsors such as Stride and Colorado Homeless Families. This effort is solely dependant on the provision of self sufficiency coordinator grants through the US Department of Housing and Urban Development to the Arvada Housing Authority. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will reduce local capacity for such efforts.
- The City of Arvada will continue to work with the Arvada Housing Authority and non-profit sponsors of individuals who are in danger of becoming homeless or unsheltered such as Colorado Homeless Families, Inc., Stride, Family Tree, Inc., and A.R.M.S. to provide service as necessary. The City will continue support for the Arvada Community Food Bank to provide another resource of assistance to aid those in danger of becoming homeless or unsheltered. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will reduce local capacity for these efforts.
- The City of Arvada will continue support for the Arvada Community Food Bank which provides food resources to low income households in immediate need of food. The City will continue to work with agencies in Jefferson County and with non-profit groups such as Family Tree, Inc., A.R.M.S., the Jefferson County Self-Sufficiency Council, Colorado Homeless Families, Inc., and others as practical to cooperatively provide opportunities for low and moderate income households to achieve economic independence and self-sufficiency. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will reduce local capacity for these efforts.
- The City will continue to support efforts to provide affordable housing opportunities to the elderly as practical. The City will continue to support the Seniors Resource Center in a cooperative effort to provide low or no cost transportation to elderly citizens.
- The City will continue to support the Volunteers of America Senior Citizen Lunch Program through the use of C.D.B.G. funds as practical which also provides supportive services to allow the elderly to remain in their homes. However, the substantial and continuing reduction in the amount of CDBG provided by US Department of Housing and Urban Development will reduce local capacity for these efforts.

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**Listing of Proposed Projects**

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**Table 3  
Consolidated Plan Listing of Projects**

**Applicant's Name** City of Arvada, Colorado

**Priority Need**  
Housing Rehabilitation

**Project Title**  
Essential Home Repairs Program

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**Project Description**  
Single family housing rehabilitation program

Essential Home Repairs Program Housing Rehabilitation Assistance - \$455,000.00

Essential Home Repairs Program Operation Costs - \$103,000.00

Essential Home Repairs Program Housing Rehabilitation Assistance - Unallocated CDBG Letter of Credit - \$154,000.00

**Location**  
City of Arvada Municipal Building, 8101 Ralston Road, Arvada, CO. 80002

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient units	CDBG National Objective
Start Date (mm/dd/yyyy) 1/1/05	Completion Date (mm/dd/yyyy) 12/31/05
Performance Indicator units	Annual Units 42
Local ID	Units Upon Completion 42

**Funding Sources:**

CDBG 2005	558,000.00
ESG	
HOME	
HOPWA	
Total Formula	
CDBG Prior Year Funds	154,000.00
Assisted Housing	
PHA	
Other Funding	
Total	712,000.00

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

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**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Arvada, Colorado

**Priority Need**

Human Services

**Project Title**

Human Services Funding pool

**Project Description**

CDBG Funding pool for human service needs as identified by the City Human Services Advisory Committee. Services will include VOA Nutrition Program, VOA Meals on Wheels, Arvada Child Advocacy Center, Arvada Food Bank, Jefferson Center for Mental Health, and the Carin Clinic.

**Location**

**City of Arvada Municipal Building, 8101 Ralston Road, Arvada, CO. 80002**

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient persons	CDBG National Objective
Start Date (mm/dd/yyyy) 1/1/05	Completion Date (mm/dd/yyyy) 12/31/05
Performance Indicator persons	Annual Units NA
Local ID	Units Upon Completion NA

**Funding Sources:**

CDBG	60,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	60,000
Total	120,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  
 Public Housing Needs

## Tables

	Jefferson County MDHI Homeless Point In Time Study 1-19-04	Estimated Need	Current Inventory	Unmet Need / Gap	Relative Priority
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### Individuals

Example	Emergency Shelter	115	89	26	M
<b>Beds / Units</b>	Emergency Shelter	382	26		
	Transitional Housing	182	182		
	Permanent Housing				
	Total	564			
<b>Estimated Supportive Services Slots</b>	Job Training				
	Case Management				
	Substance Abuse Treatment				
	Mental Health Care				
	Housing Placement				
	Life Skills Training				
	Other	564			
<b>Estimated Sub-populations</b>	Chronic Substance Abusers	98			
	Seriously Mentally Ill	151			
	Dually - Diagnosed				
	Veterans	31			
	Persons with HIV/AIDS	3			
	Victims of Domestic Violence	52			
	Youth	572			
	Other				

### Persons in Families with Children

Example	Emergency Shelter	115	89	26	M
<b>Beds / Units</b>	Emergency Shelter				
	Transitional Housing				
	Permanent Housing				
	Total				
<b>Estimated Supportive Services Slots</b>	Job Training				
	Case Management				
	Substance Abuse Treatment				
	Mental Health Care				
	Housing Placement				
	Life Skills Training				
	Other				

<b>Estimated Sub-populations</b>	Chronic Substance Abusers				
	Seriously Mentally Ill				
	Dually - Diagnosed				
	Veterans				
	Persons with HIV/AIDS				
	Victims of Domestic Violence				
	Youth				
	Other				

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level</b> High, Medium, Low, No Such Need	<b>Number</b>	<b>Dollars to Address Unmet Need</b>	<b>Goals</b>
Elderly (65 years of age +)	High	1071		500
Frail Elderly (85 years of age +)	Medium	748		250
Severe Mental Illness	Medium	Unk		
Disabled	low	9044		250
Elderly Disabled	High	4100		Above
Persons w/ Alcohol/Other Drug Addictions	Medium	Unk		
Persons w/HIV/AIDS	Low	10		0
Other				
<b>TOTAL</b>		14973		1000

**Table 1C**  
**Summary of Specific Homeless/Special Needs Objectives**  
**(Table 1A/1B Continuation Sheet)**

<b>OBJ #</b>	<b>SPECIFIC OBJECTIVES</b>	<b>Performance Measure</b>	<b>Expected Units</b>	<b>Actual Units</b>
	<b>HOMELESS OBJECTIVES</b>			
	Obtain Funding required from US Department of Housing and Urban Development to maintain 508 unit Housing Choice Voucher Program	Funding provision from HUD	508	508
	Obtain Funding required from US Department of Housing and Urban Development to maintain Stride self sufficiency program through coordinator grant support.	Funding provision from HUD	25	25
	Obtain Funding required from US Department of Housing and Urban Development through CDBG to maintain funding commitment at historic levels for public service provision for special needs populations	Funding provision from HUD	NA	NA
	Support effort of MDHI to obtain Funding required from US Department of Housing and Urban Development to maintain and expand homeless support programs for Denver Metropolitan area	Funding provision from HUD	UK	UK

	Provision of City funding support for Human Services Advisory Committee human services funding pool	City funding level	NA	NA
	<b>SPECIAL NEEDS OBJECTIVES</b>			
	Obtain Funding required from US Department of Housing and Urban Development through CDBG to maintain funding commitment at historic levels for public service provision for special needs populations	Funding provision from HUD	NA	NA
	Obtain Funding required from US Department of Housing and Urban Development to maintain 508 unit Housing Choice Voucher Program	Funding provision from HUD	508	508
	Obtain Funding required from US Department of Housing and Urban Development to maintain Stride self sufficiency program through coordinator grant support.	Funding provision from HUD	25	25
	Obtain Funding required from US Department of Housing and Urban Development to maintain Essential Home Repairs Program	Funding provision from HUD	50	50
	Provision of City funding support for Human Services Advisory Committee human services funding pool	City funding level	NA	NA
	City funding support for Community Wheels and Adams County Transit Authority	City funding level	NA	NA

<b>PRIORITY HOUSING NEEDS (households)</b>	<b>Priority Need Level High, Medium, Low</b>	<b>Number</b>	<b>GOALS</b>
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<b>Renter</b>	<b>Small Related</b>	0-30%		552	
		31-50%		521	
		51-80%		865	
	<b>Large Related</b>	0-30%		85	
		31-50%		94	
		51-80%		257	
		0-30%		661	

	<b>Elderly</b>	31-50%		314	
		51-80%		343	
	<b>All Other</b>	0-30%		530	
		31-50%		519	
		51-80%		967	
	<b>Owner</b>	0-30%		2771	
31-50%			3108		
51-80%			7026		
<b>Special Needs</b>	0-80%				
<b>Total Goals</b>					
<b>Total 215 Goals</b>					
<b>Total 215 Renter Goals</b>					
<b>Total 215 Owner Goals</b>					

<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Unmet Priority Need</b>	<b>Goals</b>
<b>PUBLIC FACILITY NEEDS (projects)</b>				
Senior Centers	M	See City Budget	See CDH	Budget
Handicapped Centers	L	See City Budget	See CDH	Budget
Homeless Facilities	L	See City Budget	See CDH	Budget
Youth Centers	M	See City Budget	See CDH	Budget
Child Care Centers	L	See City Budget	See CDH	Budget
Health Facilities	L	See City Budget	See CDH	Budget
Neighborhood Facilities	M	See City Budget	See CDH	Budget
Parks and/or Recreation Facilities	H	See City Budget	\$31,718,826	Budget
Cultural Facilities	H	See City Budget	\$42,980,328	Budget
Non-Residential Historic Preservation	M	See City Budget	See CDH	Budget
Public Works	H	See City Budget	\$79,194,101	Budget
<b>INFRASTRUCTURE (projects)</b>				
Water/Sewer	H	See City Budget	\$113,734,819	Budget
Street Improvements	H	See City Budget	See Pub Wks	Budget
Sidewalks	H	See City Budget	See Pub Wks	Budget

Solid Waste Disposal Improvements	H	See City Budget	\$42,081,509	Budget
Flood Drain Improvements	H	See City Budget	\$25,811,837	Budget
Other Infrastructure Needs	H			
<b>PUBLIC SERVICE NEEDS (people)</b>				
Public Safety	H	See City Budget	\$89,879,991	Budget
Golf Courses	M	See City Budget	\$35,174,466	Budget
Youth Services	M	See City Budget	See CDH	Budget
Child Care Services	L	See City Budget	See CDH	Budget
Transportation Services	H	See City Budget	See CDH	Budget
Substance Abuse Services	L	See City Budget	See CDH	Budget
Employment Training	L	See City Budget	\$5,621,129	Budget
Health Services	L	See City Budget	See CDH	Budget
Community Development and Housing (CDH)	M	See City Budget	\$9,651,826	Budget
Crime Awareness	M	See City Budget	See Pub. Saf.	Budget
Other Public Service Needs				
<b>ECONOMIC DEVELOPMENT</b>	H	See City Budget	\$2,825,548	Budget
ED Assistance to For-Profits(businesses)	H	See City Budget	Above	Budget
ED Technical Assistance(businesses)	M	See City Budget	Above	Budget
Micro-Enterprise Assistance(businesses)	M	See City Budget	Above	Budget
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	L	See City Budget	Above	Budget
C/I* Infrastructure Development (projects)	H	See City Budget	Above	Budget
Other C/I* Improvements(projects)	M	See City Budget	Above	Budget
<b>PLANNING</b>				
Planning	M	See City Budget	See CDH	Budget
<b>TOTAL ESTIMATED DOLLARS NEEDED:</b>				

- Commercial or Industrial Improvements by Grantee or Non-profit

**Table 2C**  
**Summary of Specific Housing/Community Development Objectives**  
**(Table 2A/2B Continuation Sheet)**

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	<b>Rental Housing Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	Units Achieved as modified by funding availability		
	<b>Owner Housing Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	Units Achieved as modified by funding availability		

	<b>Community Development Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	See City Comprehensive Plan	Progress toward goals	
	Achieve Goals in City Capital Improvements Program	See City Budget	Projects completed	
	<b>Infrastructure Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	See City Comprehensive Plan	Progress toward goals	
	Achieve Goals in City Capital Improvements Program	See City Budget	Projects completed	
	<b>Public Facilities Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	See City Comprehensive Plan	Progress toward goals	
	Achieve Goals in City Capital Improvements Program	See City Budget	Projects completed	
	<b>Public Services Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	See City Comprehensive Plan	Progress toward goals	
	Achieve Goals in City Capital Improvements Program	See City Budget	Projects completed	
	<b>Economic Development Objectives</b>			
	Achieve Goals and Objectives in City Comprehensive Plan	See City Comprehensive Plan	Progress toward goals	
	Achieve Goals in City Capital Improvements Program	See City Budget	Projects completed	
	<b>Other Objectives</b>			

## LOCAL GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing --** The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan --** It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace --** It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying --** To the best of the jurisdiction's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction --** The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan --** The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3 --** It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date

Title

## Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation --** It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan --** Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan --** It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds --** It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2005, 2006, 2007 (a period specified by the grantee consisting of : one, two, or three (circle # of year(s) specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force --** It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws --** The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint --** Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws --** It will comply with applicable laws.

\_\_\_\_\_  
Signature/Authorized Official

Date

City Manager  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).
4. For grantees who are individuals, Alternate II applies. (Not applicable jurisdictions.)
5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

8101 Ralston Road, Arvada, Colorado 80002

Check \_\_\_ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

9. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

## Summary of Citizen Comments

### ARVADA – OVERALL SURVEY HIGHLIGHTS

- About one-third of those interested in buying a home care more about finding a place to buy in their price range than any other factor, including buying a new home, older home in good condition or fixer-upper.
- Owners that want to buy are most likely to want to live in a more rural setting (33 percent). This was higher for Arvada than all of Jefferson County.
- The overall cost of housing is affecting the decision to buy among renters in Arvada. Close to one-third thought it was cheaper to rent. Close to half indicated they have not purchased yet due to high down payment requirements. Close to one-third of all potential buyers indicated they “would definitely consider” a down payment assistance program. Among renters who want to buy, about 47 percent stated they “can’t qualify for a loan”; this is significantly higher than all renters in Jefferson County.
- Renters have also been discouraged from purchasing due to “total cost,” “cheaper to rent” and “lack of housing choice,” more so than in the County as a whole. Given that about 72 percent of the housing stock is single-family and about one-half of the occupied rental units are apartments, this suggests that townhomes and condominiums may be a needed product in Arvada for first-time buyers. Given the concern over cost, more entry-level priced housing (single-family and attached) may also be desired.
- Arvada respondents have fewer incidents of being behind in their housing payment than the County as a whole.
- Residences are in better condition on average (80 percent were rated as good or excellent) than in Jefferson County as a whole. Despite this, about 40 percent of respondents “would definitely consider” a low interest rehabilitation loan.
- Arvada respondents were more likely than any other profiled community to feel that housing is not a problem in Jefferson County (21 percent).
- Close to one-quarter of working residents are employed in Arvada and another 24 percent are employed in Denver. The types of jobs held by Arvada residents closely follow the pattern for Jefferson County as a whole, except that there are a slightly higher percentage of residents noting Social Security and retirement as their primary sources of income.
- The community generally agrees with the concept that essential workers should be able to live in the community in which they work, as should seniors. A variety of rental and for-sale housing for employees was also viewed as important.

- About one-third of owners and renters have no preference regarding the age of a home they are looking to purchase, as long as the residence is in their price range. Owners are more likely to prefer purchasing a new home (22 percent) than renters (11 percent) and renters are more likely to prefer a fixer-upper that costs less than a new or older home in good condition (22 percent) than owners (6 percent).
- Of those looking to move out of Arvada, owners are generally looking to live in a more rural setting, to have more acreage/larger yard and to find housing that they can afford that suits their needs. Renters want to live closer to parks and open space, live in a more rural setting, find more acreage/larger yard, find suitable housing they can afford, be closer to work and be closer to family. Very few are looking to move to live in a safer neighborhood (9 percent owners; 0 percent renters).
- When deciding on a residence, renters are most concerned with the cost of housing to buy or rent, the number of bedrooms and the distance from services. Owners are most concerned with the type of residence, followed by the cost of housing to buy or rent and the number of bedrooms.
- Owners that want to buy are more likely to want to live in a more rural setting (33 percent) when compared to other owners in Jefferson County. Other reasons that Arvada owners want to buy that are similar to those reasons given for Jefferson County as a whole include finding a larger home (30 percent) and living in a different community (23 percent). About 16 percent of owners would like to find a smaller home.
- Renters that want to buy have not bought primarily because of the high down payment requirement. About 61 percent of renters indicated they “would definitely consider” a down payment assistance program. Of potential concern is that about 47 percent of renters stated they “can’t qualify for a loan,” which is higher than was found in all of Jefferson County.
- Renters have also been discouraged from purchasing due to “total cost,” “cheaper to rent” and “lack of housing choice” more so than other Jefferson County renters. Given that about 72 percent of the housing stock is single-family and about one-half of the occupied rental units are apartments, this may indicate a need for more attached units. Given the concern over cost, more entry-level priced housing (single-family and attached) may also be needed.
- A very high percentage of owners earning less than 30 percent AMI are cost-burdened (81 percent), particularly compared to Jefferson County households as a whole (74 percent) and renters in Arvada (65 percent).
- Renters earning less than 50 percent of AMI are much more likely to be cost-burdened than higher income renter households, indicating that more units affordable to these low income households may be needed. Owners earning

between 50.1 percent and 95 percent of AMI are more likely to be cost-burdened than renters earning in the same range, indicating the availability of affordable entry-level housing to purchase is more scarce than affordable rentals for these households.

- Renters are more likely to have had at least one late housing payment in the past two years than owners. Renters are also much more likely to “definitely consider” help with housing in the form of rehabilitation loans, down payment assistance, and rent assistance than owners.
- A relatively high percentage of owners “would definitely consider” a low-interest rehabilitation loan (37 percent), although 81 percent of their housing is reported to be in “good” or “excellent” condition.
- Renters and owners report that their housing is in good to excellent condition (about 80 percent each). In contrast, a much lower percentage of Jefferson County rental units are reported to be in good or excellent condition (65 percent) than owner occupied units (81 percent).
- Renters are more likely than owners to feel that housing is the most critical problem or one of the most serious problems in Arvada, which is fairly common in communities. However, a similar percentage of owners and renters do not believe that housing is a problem (21 percent owners; 18 percent renters).
- Both owners and renters generally feel that it is important for community service employees to be able to live in their place of employment (fire fighters, teachers, etc.), for seniors to remain in the community, to have a variety of housing options for renters and buyers and for children raised in the community to be able to live in the community as adults. Renters overall placed much more emphasis on having a variety of housing options and on community service employees being able to live in their place of employment than owners.
- Renters were more likely than owners to have had at least one household worker laid off in the last year (24 percent renters versus 10 percent owners).
- Of household members that work, a larger percentage of renters work within Arvada (30 percent) than owners (24 percent) and a similar percentage of owners and renters work in Denver (about 24 percent each).

## Role of the City

Those participating in the *key informant* surveys noted several actions the City of Arvada could take to enhance production of more affordably priced housing in Arvada. They were asked to provide suggestions assuming that no new revenues would be available included:

- *Establish a clear vision for housing and be able to speak succinctly and clearly about what is wanted for Arvada.* Describe the types of homes that Arvada would like to see developed, and then make sure this vision is articulated to the staff and they are empowered to “say yes”. Understand the impacts of the policies that are in place and provide leadership so staff may act accordingly. It was noted that there is often a disconnect between the direction Council gives staff regarding a project and how staff acts on the development when it is submitted for approval.
- *Become educated about what “affordable housing” is and what it takes to produce this housing, then take steps to alleviate obstacles that get in the way of approving projects.* Suggestions to enhance more affordably priced housing production included streamlining the review process, and fast tracking projects that meet community housing goals. If possible, offer fee waivers or deferrals for affordable developments.
- *Encourage a mix of housing types and prices in all areas.* Avoid homogenous neighborhoods and encourage healthy neighborhoods with economic and social diversity.
- *Understand the relationships between jobs, transportation and housing and have the political will to stand behind development proposals that address these relationships.* For example, most employees are earning \$10 to \$20 per hour and there are few housing options for them. If housing were available in their price range, commuter traffic would be reduced and overall community life enhanced.
- *Take the initiative to look at neighborhoods with 1950’s style vintage homes and then support selective redevelopment of these areas.* Understand that seniors in these homes may want to move to smaller, more maintenance free units and need areas for this to occur.
- *Support mixed-use development.* This includes retail and commercial uses that have residential components. Some areas of Arvada have locations that are amenable for this type of development, including the downtown area and along major transit lines.
- *Support redevelopment of selected areas.* For example, Urban Renewal Districts focus on redeveloping areas and that could include housing. The City should explore the possibility of using a portion of Tax Increment Financing for housing that would enliven the area.
- *Establish a clear fee waiver or deferral program for developments meeting stated community goals.* Freeze the amount of fees at the levels that are being charged when the initial development application is submitted. If approval of a project takes two to four years, the fees that are imposed on the development would be in the amount that was in place at the time the project was initially submitted for review.
- *Create areas with high density.* Understand that four units to the acre will not produce housing affordable to seniors, entry-level workers and essential employees. Look for opportunities for increased density along transit corridors. The Comprehensive Plan Update is the perfect time to look at areas where increased density makes sense.
- *Streamline the development review process.* Developers would be willing to make concessions on profitability to produce more affordable products, if there were a predictable, streamlined development review process and a reasonable assurance of project approval at the onset.



September 20, 2004

Ed Talbot  
Manager, Housing and Neighborhood Revitalization  
City of Arvada  
Planning Department  
P.O. Box 8101  
Arvada, CO 80002

Dear Ed:

This is in regards to your request for input regarding the needs and trends we are seeing at Jeffco Action Center, especially as it relates to affordable housing.

In the last two years, we have seen unprecedented growth in the number of households seeking help from Jeffco Action Center. Here are a few pertinent facts:

- We are currently providing food, clothing, personal care items, etc to an average of 107 households a day. This is the equivalent of 1600+ people a week.
- Our monthly financial assistance programs which help with rent, utilities and medicine are out of money within three hours of the first day of the month. We believe we are able to help approximately 5% of our requests.
- We distribute over a ton of food, 300+ bags of groceries, each day. This represent a 60% increase over two years.
- For every person/family we house in our emergency shelter, we must turn away 5 more people. In comparison to the MDHI 2004 point-in-time study, JAC sees 6% more children/young adults under the age of 21 (49%). Forty-nine percent of JAC households are situationally homeless. 2-Parent families make up 35% of all households, with single people at 29%, 1-parent families at 26 and couples at 10%. It is interesting to note that in Jefferson County, only 35% of all households have children according to Superintendent Stevinson of Jeff. Co. R-1 schools.
- There continues to be no viable and consistent referral source of emergency housing for homeless people who are chronically/severally mentally ill in Jefferson County. Capacity for all those who are homeless in Jefferson County continues to be a tremendous gap.

Recently, we conducted a survey of our clients employment/housing status. This survey showed the number of Arvada residents to be 19% of total households (an increase from

8% in 1996). The survey showed that 47% of clients were currently employed. Of those employed, 51% were working full-time, 45% part-time and 4% worked seasonal/day labor. Seventy-eight percent listed their job skill as skilled labor (teacher, nurse, mechanic, etc) or in the service industry (grocery clerk, restaurant, fast food, retail, etc.) Only 3% of respondents reported income great enough to afford the average 2-bedroom apartment according to current HUD guidelines of affordability.

Finally, Ed, I want to add one additional trend we are seeing at Jeffco Action Center. Unlike our counterpart service provider agencies in other counties, our numbers continued to climb throughout the summer. This is the first time in over seventeen years at JAC, that I have seen Jefferson County's growth rate of those in need exceed that of other counties. Our partners in other counties saw their number of requests level off and even decline a little. Not so at Jeffco Action Center. I can only speculate that this county has been hit harder because it is a bedroom community to the employment centers outside it AND that a larger percentage of our residents worked in the tech, bio-tech and airline industries - or in the support business to those industries. Whatever the reasons, the number of Jefferson County residents who are falling more rapidly into need is growing daily. More worrisome is that some of these new clients are former donors.

I hope this information is helpful for your consolidated planning process. I would be happy to answer any questions. I can be reached at 303.237.7704, ext. 205.

Sincerely,

Nancy Osborn Nicholas  
Executive Director  
Jeffco Action Center, Inc.

Information Provided By Family Tree – September 30, 2004

Hi Ed! Here are some Arvada facts. Hope they are helpful.

\* Homeless Point in Time Survey completed in 1/2004: Of 4127 households surveyed, 132 homeless families representing 242 people listed Arvada as their place of residence. 499 homeless families listed Jefferson County.

\* Family Tree took 600 calls from Arvada families needing housing assistance in the 2003-2004 fiscal year.

\* Currently Family Tree Housing and Family Services serves 30 formerly-homeless families in our self-sufficiency program who live in Arvada.

If you should need further information for these signature sheets or for other occasions in the future please contact myself at 303-467-2604 or Steve Harrell, PR and Marketing Director for Family Tree at 303-422-2133. Thanks again.

**From:** Kevin Nichols  
**To:** Ed Talbot; Mike Elms; Mike Smith  
**Date:** 10/11/2004 2:47:45 PM  
**Subject:** Five Year Housing Plan

I reviewed the Five Year Housing Plan and given where we are in terms of current policy and current political support, I think it covers the bases. As far as the strategies, we will have to see what comes out of the Comprehensive Plan for strategies that could be incorporated next time around.

In looking at new strategies for a future plan, I think we need to look at explicit policies that require a range of housing in certain size projects, developing our own funding sources (e.g.- housing trust funds) to leverage other funds, land banking and making AURA a much more active partner in its redevelopment projects. At some point, it seems like we need to consider our housing authority taking a more pro-active role in building new housing. Having a future land use plan and zoning which is supportive, as well as a source of money to leverage projects seem like the two basic building blocks to become more pro-active in this area.

Kevin Nichols  
Senior Planner  
City of Arvada  
Phone: 720-898-7464  
Fax: 720-898-7437  
Email: [knichols@ci.arvada.co.us](mailto:knichols@ci.arvada.co.us)

**Census Tract and Block Group - Low And Moderate Income Estimates for Arvada - 2000 Census**

NAME	COUNTY	TRACT	BLKGRP	PERSONS	HSG UNITS	HH MOD INCOME	HH LOW INCOME	HH VLOW INCOME	PERSON MOD INCOME	PERSON LOW INCOME	PERSON VLOW INCOME	LOWMOD INCOME	LOWMOD UNIV	LOW MOD PCT
ARVADA	Adams	009608	1	1334	573	177	67	26	342	132	52	342	1389	24.6
ARVADA	Adams	009608	2	1505	506	166	87	29	480	208	54	480	1366	35.1
<b>96.08 TRACT</b>												822	2755	29.8%
ARVADA	Adams	009750	4	8	2	0	0	0	0	0	0	0	0	0
<b>97.50 TRACT</b>												0	0	0.0%
ARVADA	Jefferson Cc	009808	2	22	9	0	0	0	0	0	0	0	0	0
<b>98.08 TRACT</b>												0	0	0.0%
ARVADA	Jefferson Cc	009842	2	87	69	0	0	0	0	0	0	0	84	0.0
<b>98.42 TRACT</b>												0	84	0.0%
ARVADA	Jefferson Cc	009843	3	2	1	0	0	0	0	0	0	0	0	0
ARVADA	Jefferson Cc	009843	4	109	64	10	0	0	22	0	0	22	105	21.0
<b>98.43 TRACT</b>												22	105	21.0%
ARVADA	Jefferson Cc	009805	1	2635	995	213	114	39	569	296	97	569	2614	21.8
ARVADA	Jefferson Cc	009805	2	0	0	0	0	0	0	0	0	0	0	0
ARVADA	Jefferson Cc	009805	3	376	108	8	0	0	30	0	0	30	327	9.2
<b>98.05 TRACT</b>												599	2941	20.4%
ARVADA	Jefferson Cc	009815	1	2021	818	230	112	53	546	247	126	546	2029	26.9
ARVADA	Jefferson Cc	009815	2	2170	714	67	14	5	202	45	16	202	2250	9.0
<b>98.15 TRACT</b>												748	4279	17.5%
ARVADA	Jefferson Cc	009822	2	5	3	0	0	0	0	0	0	0	0	0
ARVADA	Jefferson Cc	009822	3	9	3	3	0	0	11	0	0	11	16	68.8
<b>98.22 TRACT</b>												11	16	68.8%
ARVADA	Jefferson Cc	009832	1	1593	629	272	113	46	609	249	111	609	1633	37.3
ARVADA	Jefferson Cc	009832	2	1074	354	87	26	7	302	70	14	302	1153	26.2
<b>98.32 TRACT</b>												911	2786	32.7%
ARVADA	Jefferson Cc	009833	1	1141	570	297	133	91	543	262	186	543	1146	47.4
ARVADA	Jefferson Cc	009833	2	1421	563	176	58	23	415	130	45	415	1393	29.8
ARVADA	Jefferson Cc	009833	3	791	281	63	15	10	171	26	12	171	786	21.8
ARVADA	Jefferson Cc	009833	4	661	249	97	18	10	241	54	30	241	688	35.0
ARVADA	Jefferson Cc	009833	5	1597	744	245	128	34	433	192	62	433	1468	29.5
<b>98.33 TRACT</b>												1803	5481	32.9%
ARVADA	Jefferson Cc	009834	1	0	0	0	0	0	0	0	0	0	0	0
ARVADA	Jefferson Cc	009834	2	1295	622	176	93	26	299	164	43	299	1275	23.5
ARVADA	Jefferson Cc	009834	3	841	289	100	31	10	278	59	12	278	844	32.9
<b>98.34 TRACT</b>												577	2119	27.2%
ARVADA	Jefferson Cc	009835	1	2057	739	140	47	21	370	122	65	370	2016	18.4
ARVADA	Jefferson Cc	009835	2	1866	695	89	32	30	254	77	73	254	1907	13.3
<b>98.35 TRACT</b>												624	3923	15.9%
ARVADA	Jefferson Cc	009836	1	1284	425	84	26	22	176	56	44	176	1174	15.0
ARVADA	Jefferson Cc	009836	2	1541	514	120	30	30	420	105	105	420	1664	25.2
<b>98.36 TRACT</b>												596	2838	21.0%
ARVADA	Jefferson Cc	009837	2	0	0	0	0	0	0	0	0	0	0	0
ARVADA	Jefferson Cc	009837	1	126	35	22	11	11	88	44	44	88	232	37.9
ARVADA	Jefferson Cc	009837	2	0	0	0	0	0	0	0	0	0	0	0
<b>98.37 TRACT</b>												88	232	37.9%
ARVADA	Jefferson Cc	009838	1	1625	561	32	16	9	89	35	11	89	1718	5.2
ARVADA	Jefferson Cc	009838	2	2303	799	134	83	30	375	228	68	375	2239	16.7
<b>98.38 TRACT</b>												464	3957	11.7%
ARVADA	Jefferson Cc	009839	1	938	283	16	1	0	58	4	0	58	995	5.8
ARVADA	Jefferson Cc	009839	2	1770	550	106	16	13	283	41	31	283	1889	15.0
<b>98.39 TRACT</b>												341	2884	11.8%
ARVADA	Jefferson Cc	009840	1	2375	981	363	165	74	765	283	109	765	2323	32.9
ARVADA	Jefferson Cc	009840	2	1420	487	117	25	15	318	52	35	318	1409	22.6
<b>98.40 TRACT</b>												1083	3732	29.0%
ARVADA	Jefferson Cc	009841	1	1541	560	106	48	21	243	100	29	243	1430	17.0
ARVADA	Jefferson Cc	009841	2	761	267	119	25	12	338	62	19	338	795	42.5
<b>98.41 TRACT</b>												581	2225	26.1%
ARVADA	Jefferson Cc	010205	1	1071	388	103	56	18	212	118	43	212	1062	20.0
ARVADA	Jefferson Cc	010205	2	864	292	68	40	16	175	90	37	175	881	19.9
ARVADA	Jefferson Cc	010205	3	485	181	50	38	16	124	88	28	124	507	24.5
<b>102.05 TRACT</b>												511	2450	20.9%
ARVADA	Jefferson Cc	010206	1	1100	388	96	26	9	232	49	27	232	1109	20.9
ARVADA	Jefferson Cc	010206	2	1775	589	121	68	32	400	213	98	400	1717	23.3
ARVADA	Jefferson Cc	010206	3	1699	714	334	157	38	687	298	74	687	1694	40.6
<b>102.06 TRACT</b>												1319	4520	29.2%
ARVADA	Jefferson Cc	010208	1	757	242	87	32	8	285	60	8	285	676	42.2
ARVADA	Jefferson Cc	010208	3	1836	644	260	98	16	711	224	50	711	1771	40.1
ARVADA	Jefferson Cc	010208	4	1190	457	169	91	67	413	224	162	413	1230	33.6
ARVADA	Jefferson Cc	010208	5	1475	516	141	66	23	415	186	70	415	1594	26.0
<b>102.08 TRACT</b>												1824	5271	34.6%

**Census Tract and Block Group - Low And Moderate Income Estimates for Arvada - 2000 Census**

NAME	COUNTY	TRACT	BLKGRP	PERSONS	HSG UNITS	HH MOD INCOME	HH LOW INCOME	HH VLOW INCOME	PERSON MOD INCOME	PERSON LOW INCOME	PERSON VLOW INCOME	LOWMOD INCOME	LOW MOD UNIV	LOW MOD PCT
ARVADA	Jefferson	Cc010209	1	1049	537	298	86	14	663	207	49	663	1096	60.5
ARVADA	Jefferson	Cc010209	2	1427	481	164	63	28	430	130	56	430	1480	29.1
ARVADA	Jefferson	Cc010209	3	192	63	15	9	0	56	33	0	56	196	28.6
ARVADA	Jefferson	Cc010209	4	737	243	72	35	3	199	105	9	199	761	26.1
<b>102.09 TRACT</b>														
ARVADA	Jefferson	Cc010210	1	476	175	61	45	14	141	93	30	141	488	28.9
ARVADA	Jefferson	Cc010210	2	1315	488	170	98	25	416	242	54	416	1289	32.3
ARVADA	Jefferson	Cc010210	3	1905	737	296	121	73	732	239	116	732	1787	41.0
<b>102.10 TRACT</b>														
ARVADA	Jefferson	Cc010211	1	1042	447	246	179	117	400	231	141	400	981	40.8
ARVADA	Jefferson	Cc010211	2	1183	629	467	376	261	772	588	385	772	1209	63.9
ARVADA	Jefferson	Cc010211	3	946	397	182	91	27	432	221	65	432	916	47.2
<b>102.11 TRACT</b>														
ARVADA	Jefferson	Cc010212	1	1292	424	179	68	30	445	181	73	445	1032	43.1
ARVADA	Jefferson	Cc010212	2	901	299	77	29	11	209	70	13	209	886	23.6
ARVADA	Jefferson	Cc010212	3	838	301	79	45	15	220	125	48	220	829	26.5
ARVADA	Jefferson	Cc010212	4	1702	704	402	187	96	1009	433	226	1009	1705	59.2
<b>102.12 TRACT</b>														
ARVADA	Jefferson	Cc010213	1	1533	525	199	56	26	607	168	66	607	1516	40.0
ARVADA	Jefferson	Cc010213	2	987	370	181	78	33	484	190	84	484	1087	44.5
ARVADA	Jefferson	Cc010213	3	991	358	70	43	19	166	111	59	166	958	17.3
ARVADA	Jefferson	Cc010213	4	1204	528	265	148	62	566	310	116	566	1134	49.9
<b>102.13 TRACT</b>														
ARVADA	Jefferson	Cc010303	1	700	263	110	48	8	284	120	24	284	696	40.8
ARVADA	Jefferson	Cc010303	2	1167	457	171	78	28	375	167	74	375	1136	33.0
ARVADA	Jefferson	Cc010303	3	546	194	13	0	0	43	0	0	43	560	7.7
ARVADA	Jefferson	Cc010303	4	1095	439	162	80	32	378	201	81	378	1154	32.8
ARVADA	Jefferson	Cc010303	5	1865	770	274	138	72	569	295	142	569	1811	31.4
<b>103.03 TRACT</b>														
ARVADA	Jefferson	Cc010304	1	1242	451	192	70	32	578	185	81	578	1280	45.2
ARVADA	Jefferson	Cc010304	2	735	273	98	63	28	226	129	51	226	721	31.3
ARVADA	Jefferson	Cc010304	3	980	436	197	97	63	342	128	69	342	910	37.6
<b>103.04 TRACT</b>														
ARVADA	Jefferson	Cc010305	1	1394	556	352	206	102	934	555	260	934	1378	67.8
ARVADA	Jefferson	Cc010305	2	812	307	147	77	23	340	181	50	340	784	43.4
ARVADA	Jefferson	Cc010305	3	1181	500	286	127	69	640	266	127	640	1193	53.6
ARVADA	Jefferson	Cc010305	4	616	312	189	99	40	355	170	84	355	636	55.8
<b>103.05 TRACT</b>														
ARVADA	Jefferson	Cc010306	1	1045	406	174	85	47	392	157	70	392	1051	37.3
ARVADA	Jefferson	Cc010306	2	892	332	132	65	28	292	151	56	292	896	32.6
ARVADA	Jefferson	Cc010306	3	813	330	178	98	44	410	239	102	410	774	53.0
<b>103.06 TRACT</b>														
ARVADA	Jefferson	Cc010307	1	1960	866	528	193	86	1217	422	170	1217	2017	60.3
ARVADA	Jefferson	Cc010307	2	690	261	83	26	10	200	61	13	200	792	25.3
ARVADA	Jefferson	Cc010307	3	2173	969	647	426	283	1225	822	537	1225	1994	61.4
<b>103.07 TRACT</b>														
ARVADA	Jefferson	Cc010308	1	1273	575	225	91	34	521	192	53	521	1313	39.7
ARVADA	Jefferson	Cc010308	2	852	368	197	99	34	470	217	71	470	816	57.6
ARVADA	Jefferson	Cc010308	3	1453	511	108	58	25	214	104	33	214	1459	14.7
<b>103.08 TRACT</b>														
ARVADA	Jefferson	Cc010402	1	2177	1038	728	456	258	1545	963	536	1545	2222	69.5
ARVADA	Jefferson	Cc010402	2	235	110	65	29	21	122	54	42	122	235	51.9
ARVADA	Jefferson	Cc010402	3	696	266	143	53	34	376	135	82	376	642	58.6
ARVADA	Jefferson	Cc010402	4	23	0	0	0	0	0	0	0	0	0	0
<b>104.02 TRACT</b>														
ARVADA	Jefferson	Cc010403	1	0	0	0	0	0	0	0	0	0	0	0
<b>104.03 TRACT</b>														
ARVADA	Jefferson	Cc010405	1	1977	981	722	457	209	1394	872	379	1394	1985	70.2
<b>104.05 TRACT</b>														
ARVADA	Jefferson	Cc010406	1	1259	572	304	149	57	656	310	127	656	1292	50.8
ARVADA	Jefferson	Cc010406	2	26	11	13	2	0	26	2	0	26	49	53.1
<b>104.06 TRACT</b>														
ARVADA	Jefferson	Cc010604	3	0	0	0	0	0	0	0	0	0	0	0
<b>106.04 TRACT</b>														

## Assisted Housing – Arvada

Map #	Project	Units	Income Restricted	2000 Census Tract	Type/Assistance
1	Allison Pointe	104	104	104.05	LIHTC
2	Allison Village	37	37	104.05	Section 8
3	Applecreek Apartments	195	78	103.07	LIHTC/HODAG
4	Arvada House	88	88	103.07	Section 8
5	Arvada Place Apartments	41	0	102.11	Other
	Brookside Apts. transitional	16	16	103.05	CDBG assisted
6	Colorado Homeless Families transitional	28	28	102.11	CDBG assisted
7	Columbine Village at Arvada	60	60	104.05	LIHTC
8	Columbine Village on Allison I	67	67	104.05	LIHTC
8	Columbine Village on Allison II	44	44	104.05	LIHTC
8	Columbine Village on Allison III	61	61	104.05	LIHTC
9	Habitat For Humanity	1	1	102.12	Other
10	Habitat For Humanity	2	2	102.11	Other
11	Lutheran Home Apartments	95	26	102.11	HUD 202
12	Marcella Manor	206	206	102.11	Section 8
13	MUCH-Hoskinson	4	4	103.05	Section 8
14	MUCH-Lawrence	5	5	103.05	Section 8
15	MUCH-Russell	3	3	104.02	Section 8
16	MUCH-Vanderhoof	4	4	103.06	Section 8
17	Nightingale	40	8	98.40	Private Activity Bonds
17	Nightingale Expansion.	41	8	98.40	Private Activity Bonds
	North Marshall transitional	5	5	104.06	Other
18	Park Terrace Apartments	96	96	104.02	Section 8
19	Parkview Village Apartments	96	24	104.02	LIHTC
20	Parkview Village West	54	7	104.02	LIHTC/HOME
21	Sheridan Ridge	65	49	102.13	LIHTC/HOME
22	Simmons Four Plex	4	3	103.07	Rental Rehab
22	Simmons Four Plex	4	3	103.07	Rental Rehab
23	Springwood	124	25	98.40	Private Activity Bonds
24	Willow Green (proposed)	60	60	102.08	LIHTC/HOME
	Women In Crisis	7	7	104.06	CDBG assisted
25	Yarrow Gardens	50	10	103.05	HUD 236
TOTAL		1707	1139		

**NOTE:**

Brookside Apts. transitional, North Marshall transitional, and Women In Crisis are intentionally not indexed to the location map to preserve site confidentiality