



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Adams County Consolidated Plan identifies the need for housing, and community and economic development in the County. Overall goals include providing decent affordable housing, establishing and maintaining suitable living environments, and expanding economic opportunities.

The Plan outlines outcomes and strategies for providing economic assistance to low to moderate income, homeless and special needs communities. These objectives primarily involve increasing and preserving affordable housing, and also involve non-housing needs such as improvements to infrastructure, public facilities and services. Areas that will be included in the Consolidated Plan are Brighton, Commerce City, Federal Heights, Northglenn, The Town of Bennett, Westminster, and unincorporated areas of Adams County.

The 2010-2014 Consolidated Plan sets 4 high priorities. These priorities include new housing units, economic development, rehabilitation of existing housing stock, and supportive services for the most at-risk population.

Priority Outcomes for Housing:

Priority #1

Rental housing is available for the low and very low-income populations where rental housing rates are low

Priority #2

Affordable housing is located in areas easily accessed by the low to moderate-income populations

Priority #3

Affordable housing is available for low-income renters that want to buy

Priority #4

Aging housing stock of low to moderate-income owner-occupied units is rehabilitated and/or repaired

Priority #5

Homeownership increases in areas where the ownership rates are low

Priority Outcomes for Special Needs

Priority #1

The special needs populations have housing options, especially those earning less than 40% AMI

Priority #2

Services for at-risk children

Priority #3

The special needs population is educated about housing and service options

Priority #4

Transit options near housing and support services for special needs populations are enhanced

Priority #5

The special needs population is integrated into the community

Priority Outcomes for Community Development:

Priority #1

More jobs are created for the county's residents

Priority #2

Public facilities are created to support low to moderate-income populations

Priority #3

Distressed neighborhoods are improved

Strategic Plan

The Mission of Adams County Community Development (ACCD), a Division of the Human Services Department of Adams County, Colorado, is to provide appropriate and quality services to the residents of the County utilizing funds from the US Department of Housing and Urban Development (HUD). These programs include HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), and Emergency Shelter Grant (ESG).

These funds allow ACCD to provide affordable housing (both rental and home ownership), infrastructure improvements throughout the County, public facility improvements, public services (such as education, financial counseling, food, nutrition, and case management), homelessness prevention, and nonprofit and agency capacity building to the low and moderate income residents of Adams County.

The Adams County Consolidated Plan is a five year planning document that identifies the need for housing, and community and economic development for low to moderate-income individuals in the county. The overall goals of the Consolidated Plan include:

- 1) Providing decent affordable housing
- 2) Establishing and maintaining suitable living environments and
- 3) Expanding economic opportunities

The Plan outlines outcomes and strategies for providing economic assistance to low to moderate-income, homeless and special needs populations. The outcomes primarily involve increasing and preserving affordable housing, and non-housing needs such as improvements to infrastructure, public facilities and services. The Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and Emergency Shelter Grant (ESG) programs are used to make awards to local jurisdictions and not for profit agencies to improve the housing, economic, and social conditions in their communities.

Community Needs Assessment

Adams County Community Development worked in conjunction with numerous County and Metropolitan Denver agencies, municipalities, and citizens to identify the priorities for Adams County over the next five years. In addition, ACCD enlisted JVA Consulting, LLC to spearhead and facilitate the Community Needs Assessment that would equip the County and its partners with data and information to improve services and programs for all residents.

The assessment process engaged city and county agencies, neighborhood and nonprofit organizations, and community leaders. Adams County convened a Project Advisory Committee (PAC) that included residents, county staff, and representatives from neighborhood groups and nonprofit organizations. The PAC, in conjunction with JVA Consulting, helped guide the Community Needs Assessment.

The Community Needs Assessment compiled numerous data components to study the critical needs and priorities throughout the County. JVA used public data to build a demographic profile of Adams County and to show how the County has changed over the years in 10 key areas:

- Population and households
- Housing
- Gender and age distribution
- Race/Ethnicity
- Trends in primary language
- Employment and income
- Poverty
- Homelessness
- People with disabilities
- Education

After a study of these key areas, literature review, conversations with community members, surveys of county residents and service providers, and focus groups, JVA Consulting was able to determine key findings for the overall needs of the County from both the perspective of individuals and service providers.

Key Findings of Individuals – Overall Needs

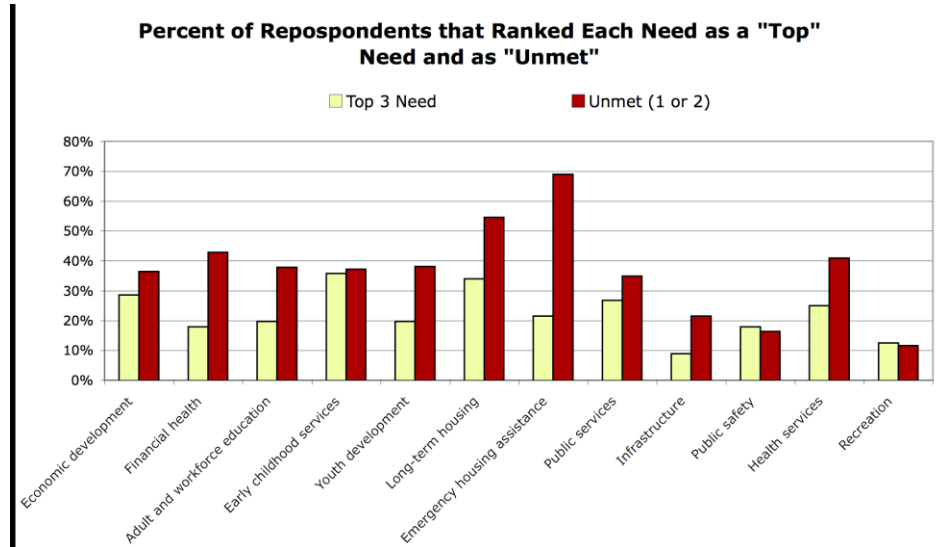
- Service providers were most likely to include early childhood services, long-term housing and economic development in their top three overall needs and least likely to include infrastructure, recreation, public safety and financial health in their top three.
- Far more service provider respondents identified emergency housing and long-term housing more unmet than any other need.
- Although providers identified early childhood services and workforce development as top overall needs, they were less likely to identify them as “unmet” when compared with many other needs.
- In contrast, long-term housing was identified as both a top-three need and an unmet need by a large proportion of respondents. Similarly, health services were listed toward the top of both lists.
- The greatest percent of service provider respondents identified health services and emergency housing services as the fastest growing needs, followed by workforce and adult education, early childhood services and public services.

- Throughout the resident survey, respondents were asked to rate how important it was for the county to improve on each of the 12 predefined service/need areas. Public safety received the highest marks, with 70% of residents indicating that it was important or very important for the county to improve. Following public safety, the highest rankings went to economic development (61%), health services (60%) and financial health of citizens (58%).
- Only emergency housing assistance fell below the 50% mark, with 48% of resident respondents indicating that it was important or very important for the county to improve.

Key Findings of Organizations

- The majority of service provider organizations spent the bulk of their resources on services directly related to their mission.
- Organizations were most likely to report collaborating and forming partnerships with other organizations that provided complimentary services.
- About half of respondent organizations had provided more services this year in comparison with previous years, mostly due to increases in demand or increases in visibility of the organization.
- Organizations were most likely to rank collaboration and community engagement as the most important area of technical assistance they needed access to, but a number of organizations thought it was currently easy to access technical assistance in this area.

Figure 1: Service Provider Opinions of Overall Needs and Unmet Needs



A comparison of the responses to both questions—top needs and unmet needs—provide valuable insight. First, although providers identified early childhood services and workforce development as top overall needs, they were less likely to identify them as “unmet” when compared with many other needs. In contrast, long-term housing was identified as both a top three need and an unmet need by a large proportion of respondents. Similarly, health services were listed toward the top of

both lists. Finally, infrastructure, public safety and recreation were at the bottom of both lists, indicating that they were not the top overall needs nor were they unmet.

Figure 2: Service Provider Ranking of Top Three “Unmet” Needs

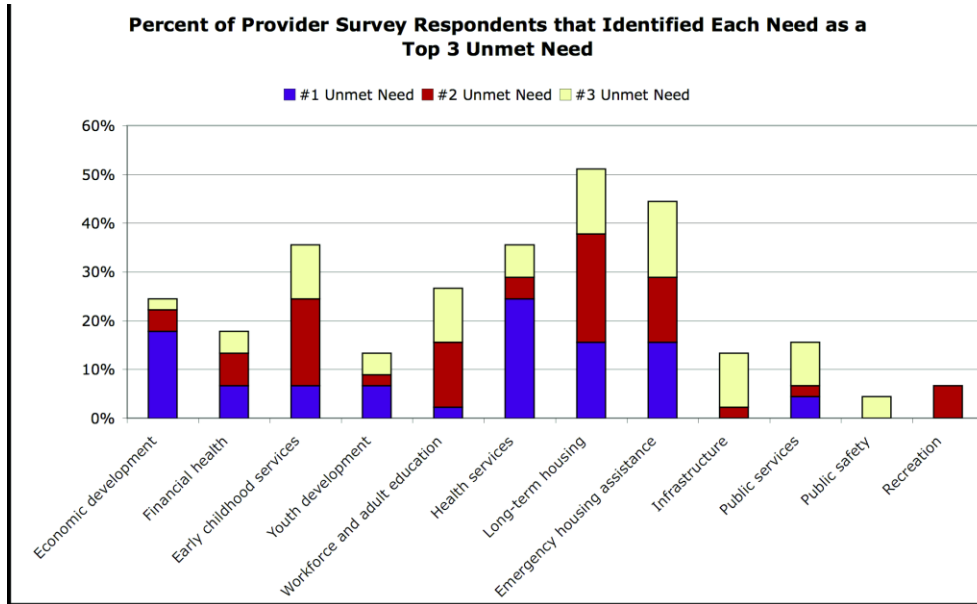
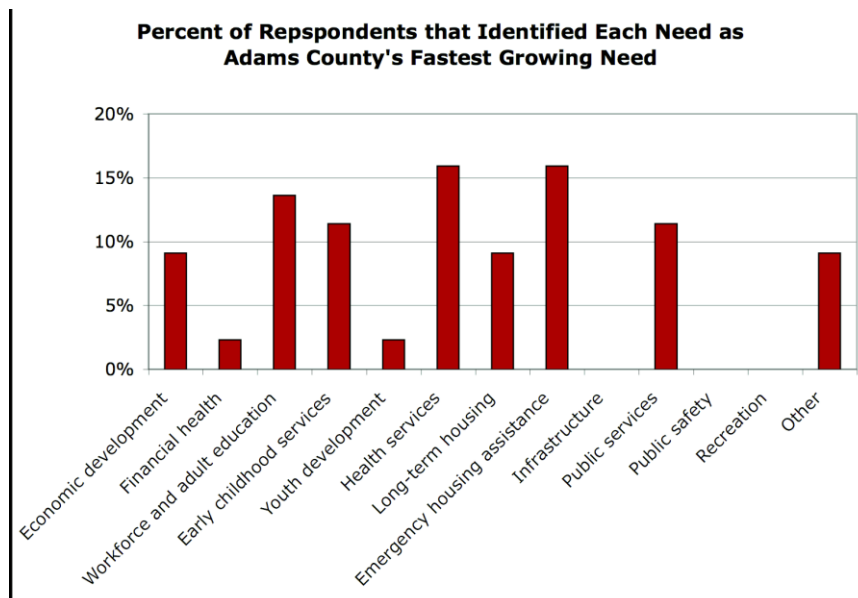


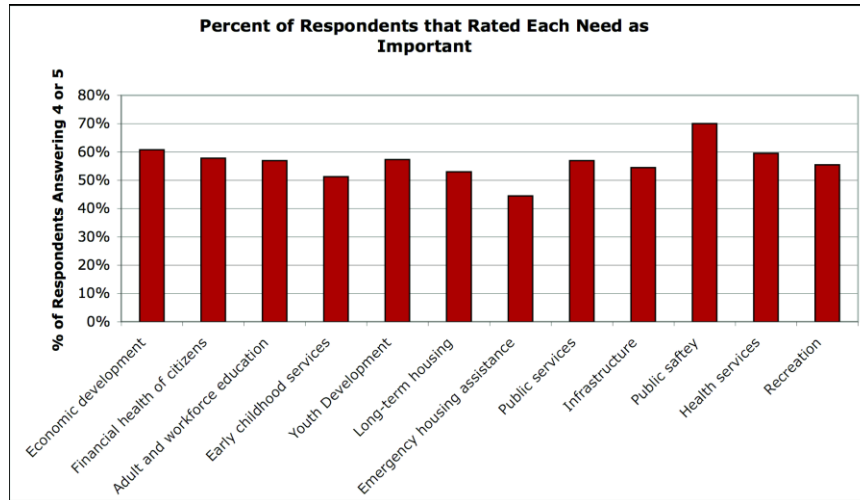
Figure 2 illustrates the percentage of service provider respondents who ranked each of the need categories as a top “number 1” unmet need, “number 2” unmet need or “number 3” unmet need. Although similar to the previous figure, this survey question asked respondents to consider both overall need and degree to which each need was being met at the same time. Again, long-term housing, emergency housing and early childhood services were at the top of this list, along with health services.

Figure 3: Provider Opinions of “Fastest Growing Unmet Need”



Finally, the provider survey asked respondents to identify the one “fastest growing need in the county.” The greatest percent of respondents identified health services and emergency housing services as the fastest growing needs, followed by workforce and adult education, early childhood services and public services.

Figure 4: Resident Opinions of the Importance of the County Improving Overall Needs



Throughout the resident survey, respondents were asked to rate how important it was for the county to improve on each of the 12 predefined service/need areas. Public safety received the highest marks, with 70% of residents indicating that it was important or very important (4 or 5 on the five-point scale) for the county to improve. Following public safety, the highest rankings went to economic development (61%), health services (60%) and financial health of citizens (58%). Only emergency housing assistance fell below the 50% mark, with 48% of resident respondents indicating that it was important or very important for the county to improve.

The key findings from the Community Needs Assessment guide the main goals, needs, and priority outcomes of the Consolidated Plan.

(Please see Appendix A for Community Needs Assessment)

Targeted Neighborhood Assessment

Adams County contracted with JVA Consulting, LLC (JVA) to facilitate a comprehensive community needs assessment that would equip the county’s government agencies, nonprofit organizations and community members with the data and information to improve services to residents. The assessment and its findings will enable county decision-makers and service providers to make informed recommendations in the development and improvement of resident services aligned with the needs, interests and priorities of community members.

As part of the comprehensive community needs assessment process, a tailored assessment was conducted in five unincorporated Adams County neighborhoods in order to better understand the unique economic conditions and needs within these neighborhoods. The five neighborhoods are Berkeley, Goat Hill, Monaco, Perl Mack and Welby. Adams County Community Development, a division of the Human

Services Department, works to actively support and build the capacity of citizen groups and community organizations in Adams County so they may enhance the economic, social, environmental and cultural well-being of their communities. The purpose of the neighborhood assessment is to help inform Adams County Community Development about the perspectives of residents in areas such as economic development, community engagement and social well-being. The report outlines the findings of the assessment conducted in each of the five neighborhoods.

The target neighborhood assessment involved four core components:

- Key informant interviews
- Focus groups
- Community meetings with neighborhood residents
- Asset mapping

These four components resulted in numerous concerns and priorities throughout the five neighborhoods. Main concerns reported from all five neighborhoods centered on economic development, infrastructure (drainage, sidewalks, etc), public safety and services (education, code enforcement, graffiti removal), and youth services.

(Complete copy of Targeted Neighborhood Assessment in Appendix B)

Special Transportation Assessment Report

Adams County contracted with JVA Consulting, LLC (JVA) to facilitate a comprehensive community needs assessment to assist county decision-makers to make informed recommendations in the development and improvement of services to residents. As part of the comprehensive assessment process, a tailored assessment was conducted to better understand the unique transportation needs of older adults, especially those that are homebound, and people with disabilities in the county. Key informant interviews and focus groups were methods used in the special assessment to learn from residents and service providers about the availability and usability of current transportation services, the strengths and weaknesses of these services, barriers to use of special transportation, current marketing and education initiatives, and potential ways to improve special transportation services provided in the county.

The report outlines the findings of the assessment and is broken out by special population. The two populations are unique, and the findings represent the voices and opinions of individuals engaged in the assessment. It is important to read this report in its entirety and evaluate the conditions, needs and concerns of both populations. There are, however, a few trends and concerns that emerged in both populations, which provided Adams County with context to better understand these groups.

First, both target populations were concerned with the lack of communication between service providers, the county government and RTD. Adams County and RTD may consider creating a transportation liaison who would work directly with service providers to ensure free and open communication. Second, both groups were concerned with the limited hours of availability of special transportation. The county may consider what it would take to extend service hours and to provide service on the weekend. Third, respondents in both populations were concerned with the lack of availability of non-medical, personal trips. The county may consider relaxing its guidelines for destinations and allowing for more personal trips. Finally, respondents

were disappointed in the marketing and outreach techniques utilized by the county to promote special transportation. The county may consider consulting more closely with direct service providers such as North Metro Community Services, the Senior Hub and the Seniors' Resource Center for marketing and outreach ideas. In addition, the county may consider more effective ways of reaching out to the homebound seniors and various racial and ethnic populations.

These findings help Adams County create better systems and linkages for all populations throughout the area – especially those citizens with the most need.

(Please see Appendix C for Special Transportation Assessment Report)

Balanced Housing Plan

Over the past years, Adams County has worked with Planning and Development, Adams County Housing Authority, Adams County Community Development, and various other County Departments to create a report that reported on the stock, needs, and demands of the housing market in Adams County.

In early 2008, Adams County contracted with BBC Research & Consulting (BBC) in Denver and Clarion Associates in Fort Collins to complete a comprehensive housing needs assessment and redevelopment analysis. The purpose of the study was to:

- Identify the top housing, community development and revitalization needs in the county;
- Determine how the county can achieve a better jobs/housing balance now and as it continues to grow; and
- Create a practical, effective strategic plan to address housing and community development needs—a Balanced Housing Plan.

Ultimately, the Balanced Housing Plan will serve as a blueprint for Adams County for accommodating future housing development by balancing the demand created from employment growth with the housing needs of Adams County residents in terms of quality, sustainability and affordability. This housing plan covers all spectrums of the county's housing needs and gaps and can be utilized across County Departments.

(Please see Appendix D for Balanced Housing Plan)

County Profile

Geography

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

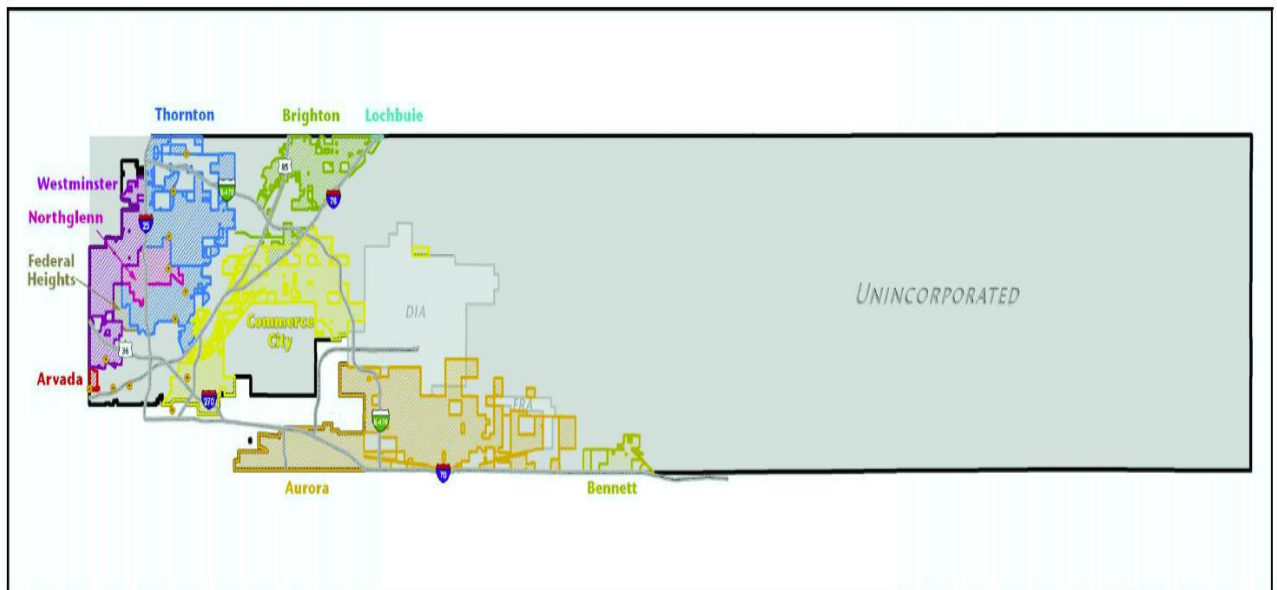
Adams County surrounds Denver International Airport which will greatly influence the amount and type of growth that will occur in Adams County over the next twenty years. In addition, Front Range Airport offers businesses the alternative of a full service regional airport. Union Pacific, Southern Pacific and Burlington Northern are

national rail companies, all of which have had a long history and a strong presence in Adams County.

The County, which traditionally has been agricultural in nature, has undergone a development typical to counties in close proximity to a major metropolitan city. Urbanization has occurred most rapidly in the western part of the County, due to its proximity to the urban core of Denver. The eastern sections, with the exception of Bennett and Strasburg, are comprised mainly of farms, rangeland, and wide-open spaces.

Cities within the geographic county include Arvada, Aurora, Bennett, Brighton, Commerce City, Federal Heights, Northglenn, Thornton, and Westminster. Only Bennett and Strasburg are located in the far southeastern area of Adams County. Adams County has a diverse mix of large, suburban communities, smaller towns, and even smaller rural farming communities, with an extensive range and mix of housing, commercial and services.

Map 1: County Map



Population

According to the U.S. Census 2007 American Community Survey (the most recent demographic data available at the time of this community assessment), Adams County had an estimated population of 422,495, a 13.8% (58,638) increase over seven years from the 2000 Census count of 363,857 (U.S. Census Bureau, 2008a).

Additionally, according to the 2007 American Community Survey, there were roughly 146,848 total households (the Census defines a household as the collection of people who occupy separate living quarters). Of these, 69.8% (102,553) are considered families or family households and 30.2% are considered non-family households (the Census considers a family household two or more individuals within the same household who are related by birth, marriage or adoption). Further, the average *family size* in Adams County is 3.42, which is substantially larger than the average *household size* in Adams County of 2.86 (U.S. Census Bureau, 2007; U.S. Census Bureau, 2008a).

The table below displays the percentage of Adams County households with one or more children and those with one or more older adults.

Table 1: Percentage of Households with Children or Older Adults

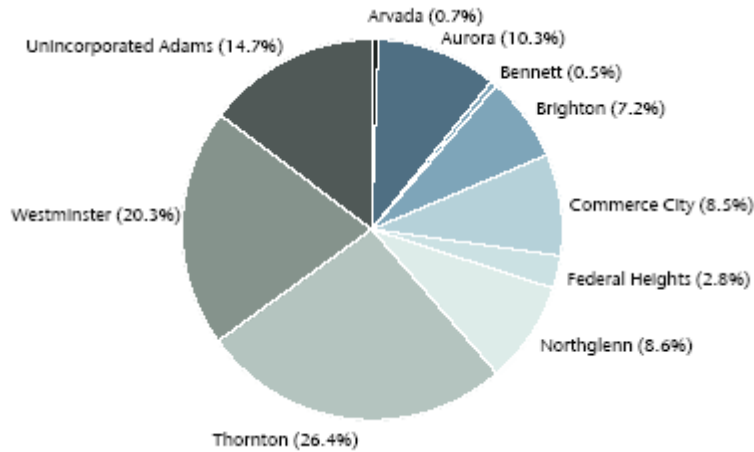
Adams County	
One or more people under 18	40.4%
One or more people 65 or over	16.1%

Source: U.S. Census Bureau, American Community Survey 2007

As shown above, just over 40% of Adams County households included at least one person under the age of 18. Additionally, a little more than 16% included at least one person over the age of 65.

The following pie chart is a breakdown of the population percentage by municipality:

Figure 5: Population Percentage by Municipality



Gender and Age Distribution

The table below shows the gender distribution for Adams County, Colorado and the United States.

Table 2: Sex of Adams County, Colorado, and U.S. 2007

Sex	Adams County	Colorado	U.S.
Male	50.8%	50.4%	49.3%
Female	49.2%	49.6%	50.7%

Source: U.S. Census Bureau, American Community Survey 2007

As the data above display, the breakout was close to 50% male and 50% female for all three. However, it is noteworthy that while there were slightly more females than males in the U.S. as a whole, there were slightly more males than females in Colorado and Adams County.

In addition to gender distribution, this section includes data on the distribution of age within Adams County. The table below shows the change in the median age from 2000 to 2007 for both Adams County and Colorado as a whole.

Table 3: Median Age in Years for Adams County and Colorado, 2000 and 2007

Sex	2000	2007	Difference
Adams County	31.4	32.1	+0.7
Colorado	34.3	35.7	+1.4

Source: U.S. Census Bureau, Census 2000 and American Community Survey 2007

In the data above, we see that the median age of both Adams County residents and Colorado as a whole had raised from 2000 to 2007, but that Colorado's increased roughly twice as much. Further, we can see that in both 2000 and 2007, the median age in Adams County was substantially lower than that in Colorado. This suggests that both Adams County and the state as a whole were aging, but that Colorado was aging at a faster rate. It further suggests that Adams County had a substantially younger population than Colorado.

To get a better sense of the age distribution of Adams County, data were broken into six categories roughly related to life phases: childhood (under 10), pre-teen/teen (10-19), early career/family (20-34), middle career/family (35-54), late career/empty nesters (55-64) and retired (65+). These age ranges and life stages were *not* universal and did not apply to everyone, but they were general categories that applied to many people.

Table 4: Age of Adams County Residents in 2000 and 2007

Age Group	2000	2007	%pt Difference*
Childhood (under 10)	16.6%	17.7%	1.1%
Pre-teen/Teen (10 to 19)	14.8%	13.1%	-1.7%
Early career/Family (20 to 34)	24.5%	23.9%	-0.6%
Middle career/Family (35 to 54)	29.2%	28.8%	-0.4%
Late career/Empty nesters (55 to 64)	7.1%	8.7%	1.6%
Retired (65+)	7.8%	7.8%	0.0%

Source: U.S. Census Bureau, Census 2000 and American Community Survey 2007.

* Drops or increases in the percentage point difference do not indicate a drop or increase in the actual number of people within this age category. They do, however, indicate a drop or increase in the proportion of the total population that this age group makes up.

As the table above shows, three age categories became smaller proportions of the total population from 2000 to 2007 (10-19, 20-34 and 35-54), two became larger (under 10 and 55-64), and one didn't change appreciably (65+). At this point, it is important to mention that these numbers represented a change in the proportion of the population that fell within each category, not the change in the size of the category. So while 35- to 64-year-olds made up a smaller proportion of the population in 2007, they actually grew in raw numbers. Thus, these data suggest that from 2000 to 2007, children and people in their late career/empty nesters had become a higher proportion of the population, retired people remained about the same, and all other age categories became a smaller proportion of the total population.

Table 5 displays the same data for Colorado.

Table 5: Age of Colorado Residents in 2000 and 2007

Age Group	2000	2007	%pt Difference*
Childhood (under 10)	14.1%	14.0%	-0.1%
Pre-teen/Teen (10 to 19)	14.4%	13.2%	-1.2%
Early career/Family (20 to 34)	22.6%	21.8%	-0.8%
Middle career/Family (35 to 54)	31.4%	30.2%	-1.2%
Late career/Empty nesters (55 to 64)	7.9%	10.7%	2.8%
Retired (65+)	9.7%	10.2%	0.5%

Source: U.S. Census Bureau, Census 2000 and American Community Survey 2007.

* Drops or increases in the percentage point difference do not indicate a drop or increase in the actual number of people within this age category. They do, however, indicate a drop or increase in the proportion of the total population that this age group makes up.

For Colorado as a whole, late career/empty nesters and retired people became a higher proportion of the population since 2000, while all other age categories dropped. Thus, while Colorado as a whole appeared to be experiencing an aging population, Adams County appeared to be experiencing growth in both the older categories and the youngest categories. However, the picture looks slightly different using different age categories.

Employment and Income

The Adams County median household income in 2007 was \$52,110, which was \$3,102 lower than the median household income for the state as a whole. Table 11 below breaks out household income data for Adams County and Colorado.

Table 6: Income Distribution in Adams County

Household Income	Adams County	Colorado
Less than \$10,000	6.3%	6.6%
\$10,000 to \$14,999	5.1%	4.7%
\$15,000 to \$24,999	11.5%	9.6%
\$25,000 to \$34,999	9.9%	9.8%
\$35,000 to \$49,999	14.9%	14.6%
\$50,000 to \$99,999	19.9%	19.5%
\$75,000 to \$99,999	14.9%	13.3%
\$100,000 or more	17.5%	21.9%

Source: U.S. Census Bureau, American Community Survey 2007.

In addition to the income data displayed above, the ACS collects data on employment status.

Census employment data apply only to people 16 years old and older. In 2007, there were 211,959 Adams County residents 16 years old or older, making up just over 50% of the Adams County population (U.S. Census Bureau, 2008a). The employment data are further divided into three major categories: (a) employed, (b) unemployed and (c) not in labor force. To be considered "employed" by the Census, one has to have a paid form of employment or work for 15 hours or more during the reference week as an unpaid worker on a family farm or for a family business. This definition does not include housework or volunteer work. To be considered "unemployed" by the Census, one had to not have paid employment *and* have been looking for a job for the last four weeks *and* be available to start a job. To be considered "not in labor force," one had to be 16 years old or older, not be employed

and not have been looking for work for the last four weeks *or* not be able to start work (U.S. Census Bureau, 2007).

With these definitions in mind, the table below displays the employment status of Adams County and Colorado residents in 2007.

Table 7: Employment Status of Adams County and Colorado Residents

Household Income	Adams County	Colorado
Employed (civilian and military)*	67.8%	66.1%
Unemployed	4.5%	3.8%
Not in labor force	27.7%	30.1%

Source: U.S. Census Bureau, American Community Survey 2007.

As displayed by the table above, Adams County had a higher proportion of people employed *and* people unemployed than Colorado as a whole, because it had a lower proportion of people “not in the workforce.”

It is also important to note that the income and employment data presented above were collected *prior* to the beginning of the recent recession. According to the National Bureau of Economic Research, the recession began in December 2007 and it is quite likely that the 2007 numbers included in this section reflect a more positive economic picture than currently exists.

Poverty

The U.S. Census defines poverty by income thresholds that vary according to family size. If a family’s total pre-tax income falls below this threshold, then everyone within the family is considered to be in poverty. To provide some context, in 2007 (the year from which the data below were collected), the poverty threshold for a single individual under the age of 65 was \$10,787, and for a family of four with two children under the age of 18 it was \$21,027. Table 4 below displays the estimated percentage of people all ages and those under 18 living below the poverty threshold in the U.S., Colorado and Adams County.

Table 13: Percentage of the Population in Poverty in 2001 by Location and Age

Geographic Location	All Ages		
	Estimate	Lower Bound*	Upper Bound*
U.S.	13.0%	12.9%	13.0%
Colorado	11.5%	11.2%	11.8%
Adams County	12.8%	11.2%	14.4%
Geographic Location	Under 18		
	Estimate	Lower Bound*	Upper Bound*
U.S.	18.0%	17.9%	18.2%
Colorado	15.3%	14.6%	16.0%
Adams County	18.0%	15.3%	20.7%

Source: U.S. Census Bureau, Small Area Estimates Branch 2007.

*Refers to the lower and upper points of the range that define the 90% confidence interval

As the table above shows, children under the age of 18 were more likely to live below the poverty threshold, and Adams County had a poverty rate near the national average but higher than Colorado.

Examining the growth of the Adams County population in poverty, it was clear that while the population as a whole had increased, the population in poverty had

increased at a faster rate. Table 5 below compares the poverty estimates for 2000 and 2007.

Table 8: Estimated Number of Adams County Residents of all Ages Living in Poverty

	2000	2007
Poverty estimate	33,377	53,520
90% CI lower bound	26,439	46,871
90% CI upper bound	40,313	60,169

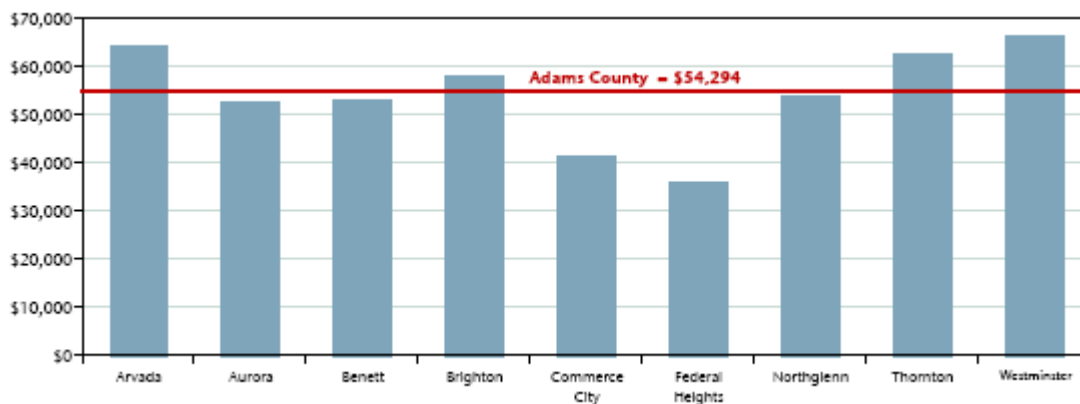
Sources: U.S. Census Bureau, Small Area Estimates Branch, 2000 and 2007.

As demonstrated by the table above, the estimated number of Adams County residents living in poverty increased from 33,377 in 2000 to 53,520 in 2007. This was a 60.3% increase, which was a substantially faster growth rate than that of the general population. Put a slightly different way, in 2000, an estimated 8.9% of Adams County residents were living in poverty, while in 2007 this figure rose to 12.8% (U.S. Census Bureau, 2008b).

Areas of Poverty Concentration

Adams County households are primarily classified as lower- and middle-income. In 2006, 85 percent of residents earned less than \$100,000, and 21 percent earned less than \$25,000. The majority of residents earning less than \$20,000 were seniors. By city, residents in Arvada, Thornton and Westminster had incomes above the county median of \$54,294; residents in Commerce City and Federal Heights had incomes far below the county median. In 2006, 13 percent of Adams County residents were living in poverty. Poverty is highest for the county’s youth—20 percent or, 1 in 5 residents under the age of five, were considered impoverished.

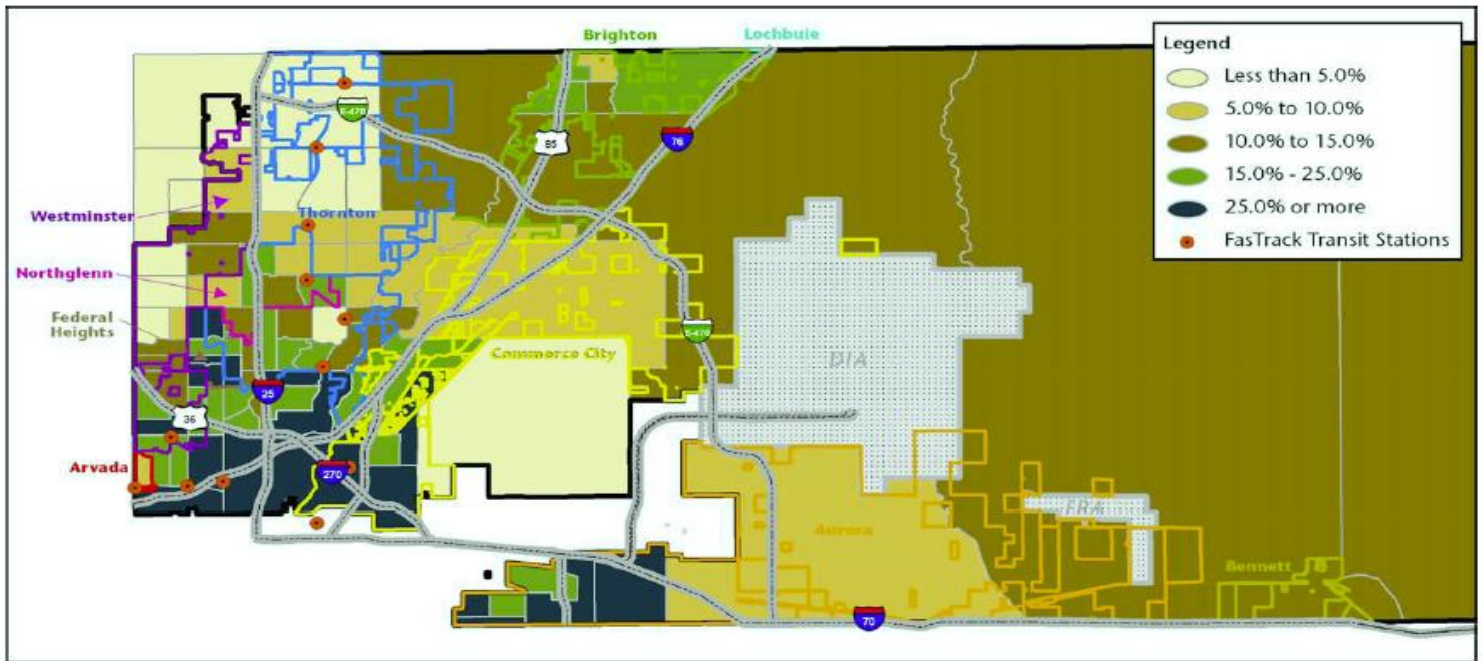
The following graph shows the breakdown of median household income by municipality in 2007:



Aurora, Bennett, Commerce City, Federal Heights, and Northglenn all have an household area median income below Adams County – with Commerce City and Federal Heights having the lowest by more than \$10,000.

Map 2: Low Income Households

Low-Income Households, Adams County, 2000



Source: U.S. Census Bureau, 2000.

Race/Ethnicity

Census data break race and ethnicity into two separate categories. The Census supplies six categories for *race*: American Indian or Alaska Native; Asian; black or African American; Native Hawaiian or Other Pacific Islander; white; and some other race. It supplies two categories for *ethnicity*: Hispanic or Latino and not Hispanic or Latino. Respondents are allowed to select one or more of these races when they self-identify and either Latino/Hispanic or not Latino/Hispanic on their self-identification of ethnicity. Following the U.S. Census Bureau’s categories, Hispanics and Latinos may be of any race (U.S. Census Bureau, 2007).

Because ethnicity is an important consideration for this assessment, this report includes the ethnic identification of Latino or Hispanic/Not Latino or Hispanic. To further identify the non- Latino/Hispanic population, this report included the race selections of this population. Table 1 below displays the racial and ethnic composition of Adams County in 2000 and 2007.

Table 9: Hispanic or Latino and Race

Ethnicity by Latino/Hispanic	2000 Census		2007 Est. % of Total Population	Change In % Pts
	% of Total Population			
Hispanic or Latino (of any race)	28.2%		35.2%	+7.0% pts
Not Hispanic or Latino	71.8%		64.8%	-7.0% pts
Race of non-Latino/Hispanics				
White alone	63.3%		56.4%	-6.9% pts
Black or African American alone	2.8%		2.9%	+0.1% pts
American Indian and Alaska Native alone	0.6%		0.7%	+0.1% pts
Asian alone	3.1%		3.1%	0.0% pts
Native Hawaiian and other Pacific Islander alone	0.1%		0.0%	-0.1% pts
Some other race alone	0.1%		0.2%	+0.1% pts
Two or more races	1.7%		1.5%	-0.2% pts

Source: U.S. Census Bureau, Census 2000 and American Community Survey 2007.

The table above demonstrates that in 2007 a little over one-third (35.2%) of Adams County residents self-identified as Hispanic or Latino; an increase from 2000 (28.2%). Additionally, the largest single racial/ethnic identity was non-Latino whites (at 56.4%), but this cohort decreased as a percentage of the population since 2000.

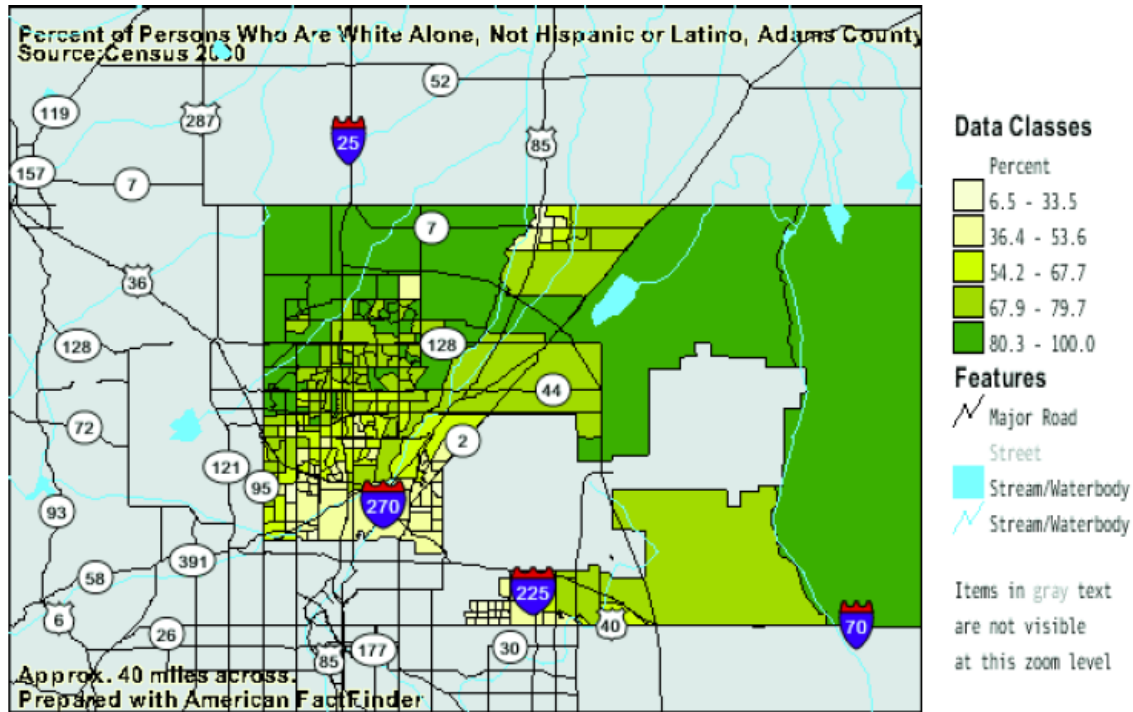
Areas of Minority Concentration

When looking at the Census Tracts in Adams County that contain a significant portion (at least 15%) of households at or below poverty levels, it is evident that these areas also contain comparatively high levels of minority households. The most recent, significant data supporting this information comes from the 2000 Census data. Table 2 below shows high poverty areas within each of the jurisdictions in the County and provides an analysis of various demographic data including race and Hispanic origin. Those areas that contain high concentrations of poverty also have higher numbers of Hispanic or Latino households. In addition, the percentage of households that speak a language other than English is higher in those areas (except in Thornton) than the County as a whole.

Table 10: High Poverty Areas and Minority Household

	Adams County*	Aurora	Brighton	Commerce City	Thornton	Westminster	Unincorp Adams
RACE AND HISPANIC ORIGIN							
White non Hispanic	63.3%	30.6%	28.8%	42.0%	51.4%	28.8%	46.8%
Black or African American	2.8%	16.0%	0.0%	1.9%	4.1%	2.4%	1.7%
Asian	3.2%	2.3%	0.0%	1.0%	1.4%	0.4%	1.6%
Hispanic or Latino of any race	28.2%	47.4%	71.2%	53.9%	39.0%	67.9%	46.7%
LANGUAGE OTHER THAN ENGLISH SPOKEN AT HOME							
	21.6%	45.3%	55.6%	38.4%	19.4%	55.7%	34.4%
INCOME AND POVERTY							
Average median household income	\$47,323	\$32,344	\$35,108	\$33,745	\$25,703	\$30,938	\$28,389
Persons below poverty	8.9%	23.9%	19.9%	19.7%	23.4%	25.5%	14.0%

Map 3: Minority Concentration from 2000 Census Data



***Areas in Light Yellow show Minority Concentration**

Commerce City had the largest percentage of Hispanics or Latinos (53.3%), followed by Aurora (42.2%) and Brighton (38.7%). Aurora also had the largest percentage of African Americans 15.5%, while Arvada had the largest percentage of Asians at 9.4%. Bennett had the largest percentage of White Non-Hispanics at 90.6%, followed by Northglenn (72.6%) and Thornton (72.3%). The smallest populations were in Aurora (36.4%) and Commerce City (42.7%).

Areas of Priority Investment

Areas of Priority Investment are considered the areas where there is the greatest need – areas with high poverty concentration like Commerce City or the Town of Bennett and areas of high minority populations that also correlate with high poverty areas.

Adams County receives a formula allocation for its three HUD administered programs- HOME, CDBG, and ESG. In addition, as part of the CDBG Urban County, participating cities receive a formula allocation based on their population and poverty levels. These statistics are determined by HUD. In order to fully satisfy the needs of HUD administered programs, ACCD will focus money and attention on areas that are recognized by HUD and other supporting data (community input, Census data, housing studies) as the areas with the greatest need.

Gaps

Adams County is a large county. It will be difficult to adequately deliver services to such a large County. In addition, the mixture of urban and rural land throughout the County poses both a service delivery *and* service receiving issue. Many of the core

agencies with capacity are located in the more urban portion of the County (Southwest and I-25 Corridor). Serving the eastern and northern rural portions of the County are difficult. The lack of adequate transportation and service providers in the area are a hindrance to meeting the needs of the underserved throughout the County – especially since many of them reside in the outlying, rural areas.

Funding is always a problem when meeting the needs of the underserved. In today's economy, more and more residents of the County are receiving services – putting an additional burden on the providers to serve more people with not necessarily more funding nor the capacity. In addition, the growing number of people needing these services cannot be helped without increases in funding – which does not happen to the extent needed.

Lead Agency

The Adams County Community Development (ACCD) was the lead coordinating agency for the development of this Consolidated Plan. The Office of Community Development is the Urban County agency responsible for managing three of the entitlement grant programs that are included the Consolidated Planning process: the Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), and the Emergency Shelter Grant (ESG). ACCD staff provides project oversight for each activity funded by the programs covered under this Consolidated Plan.

As part of the administration responsibility, ACCD ensures that grant funds are used for eligible activities and funds are spent on allowable line items. ACCD staff also must monitor all activities for compliance with HUD and other cross-cutting federal regulations. As part of the on-going monitoring and reporting process, ACCD will complete an annual Action Plan as part of the five year Consolidated Plan process, which outlines which projects will be implemented for that year. Finally, ACCD will produce a Consolidated Annual Performance and Evaluation Report (CAPER), which provides an analysis on the performance of all funded activities to the general public and to HUD on an annual basis.

ACCD staff, along with the Community Needs Assessment consultant JVA Consulting, LLC, coordinated much of the public outreach and consultation that was pursued in the development of priorities and strategies contained in this document. ACCD was also the lead agency in the development and writing of this plan, with oversight and input to the document provided by citizens, community partners and County agencies.

Plan Process

Adams County Community Development, in conjunction with JVA Consulting, worked throughout the County to receive insight from non-profit agencies, cities within the County jurisdiction, neighborhood groups, and business regarding the Consolidated Plan and Action Plan priorities. The resulting Community Needs Assessment features both a citizen survey and provider survey. In addition, the County held monthly stakeholder meetings and focus groups throughout the County to provide further information on the needs of the residents, municipalities, and service providers.

In order to fully understand the needs of both the citizens, service providers, and municipalities, ACCD and JVA pulled together the information from the surveys,

meetings, focus groups, and literature reviews to provide the most up-to-date and relevant information in the Consolidated Plan.

Consultation with Provider Agencies

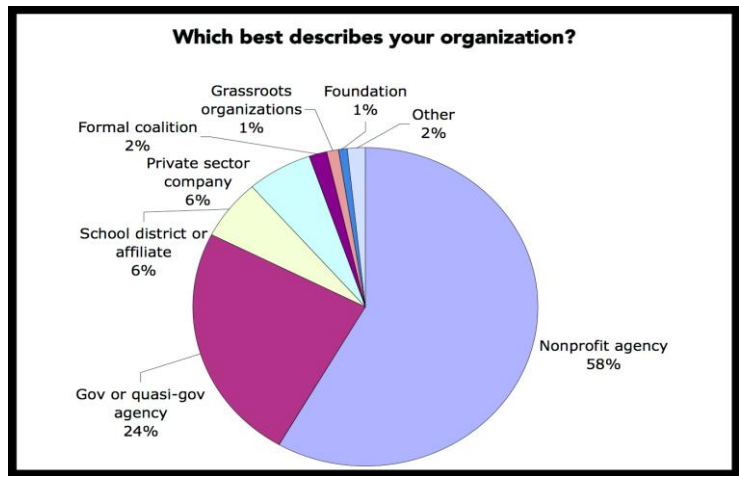
The process of developing the priorities contained in this plan was one of inclusiveness which included residents, community housing and service providers, business owners, city representatives, County agencies and numerous other community stakeholders. As part of the development of this plan, a multitude of new community partnerships were formed and existing collaborative relationships were strengthened.

A major component of the ACCD’s Community Needs Assessment was a survey of Adams County service providers. In order to gain the most perspective on both the needs of the residents and the service providers, ACCD defined two primary objectives for the provider survey:

1. The County wanted to better understand providers that serve Adams County residents and what can be done to better service them
2. The County wanted to collect insight from the service providers about the primary needs of the individuals they serve.

The survey provided a high response rate of 38%. Please see the Appendix A (Community Needs Assessment) for a detailed list of the organizations consulted and those that responded. Organizations were asked to provide their organizations’ name and also what type of organization (FIGURE 6) they represent. Over half of the respondents represent non-profit agencies, while almost a fourth represents government or quasi-governmental organizations.

Figure 6: Types of Organizations Provider Survey Respondents Represent



Citizen Participation Process

The primary purpose of the Citizen Participation Plan is to provide an on-going and predictable framework for citizen and other interested stakeholder participation in housing and community development programs in Adams County. As the lead

agency responsible for the development of this five year plan, the annual Action Plans and CAPER reports, the Office of Community Development will strive to provide opportunities for all interested parties to have reasonable opportunity for meaningful input into the planning and administration of these activities.

The Office of Community Development has adopted citizen participation as an integral component of the agency's strategic planning process, with the administration of grant programs and also with the implementation of community projects. As part of the overall effort to involve Adams County residents in community development efforts, OCD will also take appropriate actions to involve the participation of minorities, people with disabilities and residents who do not speak English.

This Citizen Participation Plan will provide a framework for consultation and input for on-going HUD planning and reporting processes. These main planning and reporting processes include:

1. Five Year Consolidated Plan
2. Annual Action Plan
3. Consolidated Annual Performance and Evaluation Report (CAPER)
4. Amendments to the Plan or its main elements.

Citizen Participation: Five Year Plan

Citizen participation is an integral part of the Consolidated Plan process. In order to ensure the most complete and relevant data on the needs and priorities of the County, ACCD used numerous outreach methods to reach to most citizens, agencies, and municipalities. In the past, neighborhoods throughout Unincorporated Adams County noted isolation from the Consolidated Planning process. This year, Adams County included key stakeholders from these neighborhoods in both planning meetings for the creation of the Consolidated Plan and specific focus groups and interviews. ACCD, along with JVA Consulting, used the following methods to ensure insightful and relevant citizen participation:

1. **Project Advisory Committee (PAC)** – Adams County convened a PAC that included residents, county staff, representatives from neighborhood groups, and county service providers. PAC meetings were held once a month for six months throughout the study to engage community members in the assessment process.
2. **Resident Survey** – The survey's purpose was to learn the residents' perception of the county related to economic development, education, housing, health services, infrastructure, public services, public safety, recreation and culture, and government communication. Residents could respond to the survey both by phone and on the internet. JVA Consulting also canvassed neighborhoods, went to public meetings throughout neighborhoods, and set up a table at the Adams County Fair to provide outreach and advertising for completion of the resident survey.
3. **Provider Survey** – As mentioned above, the provider survey allowed non-profit agencies, municipalities, businesses, etc. to give their input on the needs of the communities.
4. **Key Informant Interviews** – JVA conducted key informant interviews with five individuals in each neighborhood, for a total of 25 interviews. JVA worked with Adams County to identify an initial list of stakeholders in each

neighborhood with knowledge about the economic and social conditions impacting residents. Additional stakeholders were identified through conversations with residents and leaders in the neighborhoods. Interviews were conducted via telephone with individuals who were residents or business owners in the neighborhoods and actively engaged in the community through business, neighborhood groups, schools, churches or nonprofit organizations. An interview script and questions were developed, which included topics such as the economic condition of the neighborhood, including the types of services available, perceptions of local businesses and barriers to economic development; the areas of biggest need or concern in the neighborhood; and community engagement in potential revitalization efforts.

5. **Focus Groups** - JVA conducted one focus group with residents and business owners in various neighborhoods throughout Unincorporated Adams County - Berkeley, Goat Hill, Monaco, Perl Mack and Welby. JVA worked with key stakeholders in each neighborhood to recruit and schedule each focus group. Focus groups varied in size and age range of participants. Berkeley had six participants who ranged in age from early 20s to over 55. There were nine participants in the Goat Hill focus group and they included young parents to older adults. The Monaco focus group had nine participants who ranged in ages from 18 to over 70. The Perl Mack focus group had 11 participants and included individuals in their early 20s to over 70. Welby had four participants who ranged in age from 20s to 40s.

A moderator guide was created, which included questions similar to the interview script, covering topics about the dynamics of the neighborhood, the economic condition of the neighborhood, the areas of biggest need or concern and community engagement in potential revitalization efforts.

6. **Community Meetings** - Two community meetings were held with residents, business owners and other stakeholders, including representatives from schools, the sheriff's department and the fire department. One meeting was focused on Berkeley, Goat Hill and Perl Mack, and a second meeting was dedicated to the Welby and Monaco neighborhoods. Individuals from these neighborhoods were invited to participate in forums that discussed topics including the current state of services in the areas and potential solutions to address concerns. Representatives from Adams County Community Development were present to address questions and provide information, and JVA facilitated the community meetings. Approximately 30 people attended the Berkeley, Goat Hill and Perl Mack meeting and 10 people attended the Welby/Monaco discussion. Recruitment was conducted via flyers, press releases, email notifications and word of mouth.

Comments on the Plan

Adams County received no comments on the Consolidated Plan. The notice was posted in the paper for citizen comments and made available to anyone who wanted to review the Plan.

Efforts to Broaden Participation

In order to broaden public participation in the creation of the Consolidated Plan, ACCD used various methods to disperse, gather, and report on the information gathered from the Citizen Participation Plan items mentioned above. Surveys were made available in both English and Spanish as well as through various media methods – phone, internet, and paper. In addition, JVA consulting went to

neighborhoods throughout the county to perform outreach and education as it relates to the resident survey and its purpose.

Through the PAC meetings, ACCD made sure that key stakeholders and County residents were involved in the consolidated plan process from the very beginning. Through the neighborhood focus groups and meetings, Adams County Community Development reached citizens and neighborhoods that previously felt left out of the planning process. Through these methods, ACCD was able to obtain valuable insight from citizens, neighborhoods, and service providers whose priorities will be encompassed into Adams County's Five Year Consolidated Plan.

Institutional Structure

Adams Community Development is the lead agency in both a CDBG and HOME Consortium. ACCD Urban County consists of the Town of Bennett and the Cities of Brighton, Commerce City, Federal Heights, and Northglenn. Every three years, the cities are re-invited to Urban County via a letter and renew their Intergovernmental Agreement with the County. Each of the cities receive a percentage of the County's CDBG allocation based on a formula. ACCD is the lead agency and monitors each City's projects for the correct National Objective and eligibility. In addition to the Urban County Cities receiving an allocation, ACCD has a portion of its CDBG funding available to agencies throughout the County. These projects are assessed through an application process for appropriateness and eligibility.

Adams County also has a HOME Consortium with the City of Westminster and acts as the lead agency. A percentage of the County's HOME allocation goes to Westminster for projects within the City. ACCD also works with Community Development Housing Organizations (CHDO's), non-profit housing developers (like Habitat for Humanity), for profit developers, first time homebuyers, and homeowners to create, rehabilitate, and sustain affordable housing throughout the County.

Adams County Community Development is a division within the Adams County Human Services Department. Once approved internally, all projects related to the County's HUD allocations will go before the Board of County Commissioners for an informational study session and the Public Hearing for resolution approval and contract signature. This process ensures that the funds are allocated to their highest and best use.

Strengths and Gaps

The County's strengths in delivering services and funds to partners lie in the relationships with its subrecipients and subgrantees. In order to be an effective lead agency, ACCD must not only provide funding to its partners to carry out the priorities of the County, but also provide guidance, education, and technical assistance to all of the providers and municipalities it works with. The relationships created between ACCD's partner agencies (both funded *and* unfunded with County dollars) is a major strength in delivering the services and funding to the residents of the County. In the past year, ACCD has worked diligently to ensure a collaborative approach with its partners so they understand the restrictions and regulations of HUD dollars while also being able to provide services to the community and County residents effectively and properly. This approach involves constant contact, technical assistance, and training opportunities. Moving forward, this strength is imperative to the delivery of services and assistance to both subrecipients and residents of the County.

In addition to County/Subgrantee collaboration and communication, service providers throughout the County are in constant collaboration with each other to ensure the best service delivery possible. Agencies work together to determine who can provide the best services to their clients and how to refer clients they cannot service to other provider agencies. There are numerous task forces throughout the County – such as the Housing Task Force – that bring together service providers, municipalities, and County liaisons to determine the best way to deliver their particular services to the County residents in the most efficient and appropriate way. These collaborations and task forces are a striking example of the strengths of delivering priority services, whether they are funded by HUD dollars or even general County or State dollars. These collaborations provide a critical platform to determine the best and highest use of all funding available to the County and its partners.

Many of the gaps in delivery system lie in the past issues with Adams County Community Development and its capacity. In previous years, ACCD has not had the capacity or knowledge to carry out its responsibilities as it relates to its HUD allocations. These gaps were evident in the County’s recent Audit by the Office of Inspector General. These gaps are currently being resolved. As mentioned above, a strong emphasis on collaboration, education, and technical assistance is being made from both the subrecipient and County level.

Gaps also lie in the size of the County. The County is large, with a majority of the land being rural and unincorporated. Slowly, the County is becoming more urbanized. It is difficult to provide service delivery in such an expansive County that has operated under a majority rural structure for much of its history. As the County, and services, expand, ACCD must identify how to minimize the transition from rural to urban and provide the best services possible.

Public Housing Strengths and Gaps

ACCD staff members communicate on an on-going basis with the Adams County Housing Authority with regard to program implementation and affordable housing policy in the County. Both agencies actively participate in the Adams County Housing Task Force. ACHA administers the First time Homebuyer Program for the County which is funded through the HOME program. In addition, ACHA utilizes HOME funding from ACCD to fund a tenant-based rental assistance program and other housing developmental deals. ACHA has also received various CDBG grants in the past to create, rehabilitate, and sustain affordable housing. The Housing Authority also administers the Neighborhood Stabilization Program (NSP) on behalf of Adams County.

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

The strengths and gaps in regards to the delivery system are similar to the ones mentioned above. In the past, there have been some collaboration and capacity gaps that have hindered the delivery system. ACCD and ACHA have worked diligently in the past year to make these gaps a priority. Slowly, these gaps have

transformed into a strength. Collaboration and Communication are at a continuing priority and have helped the service delivery profoundly.

Monitoring

Adams County Community Development has made numerous changes to its monitoring procedures in the past year. These changes not only strengthen the previous procedures but also put into place new and more thorough review of activities and projects to ensure the highest and best use of funds. These updated "Standards and Procedures" went into effect November 1, 2009.

ACCD's principal monitoring objective is to ensure that Federal funds received are used only for approved activities and are administered according to all applicable statutory and regulatory requirements. This established monitoring approach provides an early indication of problems or potential problems in meeting applicable requirements. This approach also helps to prevent fraud, waste, and mismanagement.

To achieve this monitoring objective, ACCD uses an interactive, ongoing process. This approach includes instructional training, ongoing technical assistance, site visits, monthly and quarterly reporting, and annual monitoring. ACCD promotes efficient and effective subrecipient performance.

Monitoring will begin in the very early stages of the contracting process. Before an agency receives a contract, ACCD will meet with each subrecipient to ensure they understand all aspects of the Program – whether it be HOME, CDBG, or ESG. These "pre-contract" meetings will review their requirements for contracting, reimbursement, meeting a National Objective (if necessary), and other cross-cutting regulations. Once the contract is signed and the subrecipient is given the notice to proceed, ACCD will do monthly desk monitoring to make sure the project is proceeding on schedule and within budget. Agencies will also be monitored at the time they submit reimbursements to ensure the requested funds are eligible and comply with all the applicable regulations. All subrecipients will also be required to submit monthly reports and completion reports on completion of the project. Every subrecipient will have at least a yearly scheduled monitoring at their sites for ACCD staff – both program and finance – to review their project/s in full. These monitoring will utilize the Monitoring Tool and Checklist created by HUD and will review and concerns or findings from ACCD.

Once projects are completed they will be monitored for the duration of their affordability period/performance period by ACCD Staff. Adams County Community Development has created a monitoring calendar to schedule monitorings of all projects – whether they are open or closed and in their affordability/performance period.

Municipalities involved in the Urban County are monitored the using the same standards and procedures that apply to all awards.

Based on the monitoring tools available and the general assumptions made above, ACCD's monitoring staff maintains an annual monitoring schedule that determines the level of review necessary. Staff then use the appropriate monitoring tools available and ensures that all funded activities receive a professional monitoring to ensure compliance with all ACCD and Federal requirement

Priority Needs Assignment

ACCD assigns priority to each category of need based on input from Adams County residents, service providers, and demographic data pulled together by JVA Consulting and other recent studies based on housing, community development, and critically needed services in the County.

Priorities

- Rental housing is available for the low and very low-income populations
- Affordable housing is located in areas easily accessed by the low to moderate-income populations
- Affordable housing is available for low-income renters that want to buy
- Aging housing stock of low to moderate-income owner-occupied units is rehabilitated and/or repaired
- Homeownership increases in areas where the ownership rates are low
- The special needs populations have housing options
- Services for at-risk youth
- The special needs population is educated about housing and service options
- Transit options near housing and support services for special needs populations are enhanced
- The special needs population is integrated into the community
- More jobs are created for the county's residents
- Public facilities are created to support low to moderate-income populations
- Distressed neighborhoods are improved

Obstacles

While there is funding available to meet the Priority Needs throughout the County, there are also obstacles to meeting these underserved needs. One of the major obstacles in meeting these needs is the growing number of people who are underserved. With the current economy, individuals and families who did not need assistance in the past are coming to the county and its partner agencies in much higher numbers than in the past. This increase in new people needing assistance puts a burden on both the agencies providing the services and the county who provides funding to the agencies. With effective planning and the addition of ARRA funding, ACCD can work with agencies to address this gap.

ACCD has received additional funding through the American Recovery and Reinvestment Act as well Neighborhood Stabilization Program in regards to an increased need in services and housing throughout the County. Unfortunately, the County is always at risk of funding cuts and tightening budgets. In addition, Adams County lost Thornton in its Urban County option. This represents an approximately \$500,000 decrease in the amount of CDBG funding the County will receive.

Subrecipient capacity is another obstacle to meeting underserved needs throughout the County. In order to fully understand the needs of the residents and the agencies providing services, Adams County Community Development must address the capacity of its subrecipients. In the past, some of the agencies requesting funds have both the need and eligible projects but simply do not have the capacity to carry out the stringent requirements of those grant dollars.

As mentioned in the delivery systems gaps above, Adams County is very large – with much of the County land being rural and unincorporated. There are major challenges to providing the appropriate services to these areas. These include, but

are not limited to, transportation, lack of service providers, and distance from the urban cores of the County.

Lead-based Paint Units

In 1978 the Consumer Product Safety Commission banned the production of paint that included more than 0.06% lead by weight. Approximately three quarters of the nation's homes still have lead-based paint hazards in chipping paint in older homes, to dust and soil from paint particles. Other hazards include lead pipes, toys, remodeling, and home repairs. Based on the 2008-2009 Annual Report, Adams County is home to 435,000 people spread over 1,194 square miles.

The 2000 U.S. Census Bureau Report states that there are 132,594 total housing units in Adams County ranging from 1 unit to 20 units, including over 13,000 mobile homes. Lead-based paint (LBP) has not been a factor in our mobile home communities due to the complete exclusion of LBP in the manufacturing process of mobile homes in general.

This factor adjusts the number of housing units that may have lead-based paint hazards from 132,594 to 119,594. Homes constructed prior to 1979 (roughly 79,632) represent 60% of the total housing units in Adams County. In any homes dating prior to 1979 it may be generally assumed that LBP is in evidence, and protective measures in homes with children needs to be addressed to varying degrees of encapsulation or abatement.

Evaluating Lead-Based Paint Hazards

All applicants for assistance are provided with a copy of the Lead Hazard Information Pamphlet and after some discussion, sign an acknowledgement form for the files. Lead hazard evaluation serves to identify lead-based paint and lead hazards. Common areas where LBP may be present include doorframes, window sills, interior and exterior painted surfaces, and soil containing paint chips along the footprint of the building.

The HUD regulation define six types of evaluations: A visual assessment; a Risk Assessment; A lead hazard screen; a LBP inspection; LBP paint testing; a combination of the evaluations listed.

Three of these methods are used in our rehabilitation program:

1. Visual assessment for chipped or peeling paint;
2. Lead-based paint testing provided by a qualified risk assessor using XRF detectors; AND
3. LBP laboratory tests of paint and/or soil samples.

This process is used for both the Minor Home Repair Program (excluding Mobile Homes) and HOME Rehabilitation projects.

An in-depth report to determine if LBP is present, recommendations for addressing the work, and recommendations for clearance testing is submitted to the Housing Coordinator and reviewed with the homeowner.

If the proposed rehabilitation work does not impact the LBP area or the impact is minimal, then lead-safe work practices are undertaken for the protection of the

homeowner. The selected contractor is required to undergo training for lead-safe practices prior to beginning any work. A copy of their certification is kept in the contractor files. If LBP abatement is required then a qualified contractor will undertake interim measures, address stabilization, encapsulation, or full abatement as recommended by the Risk Assessor. Clearance testing is conducted after the abatement work has been completed in the identified areas to ensure the LBP has been removed to within EPA specifications.

Compliance with the Lead-Based Paint Poisoning Prevention Act (42 USC 4821, et seq.) and the Residential Lead-Based Paint Hazard Reduction Act of 1992, prohibiting the use of lead based paint in residential structures constructed or rehabilitated with federal assistance; requiring notification to purchasers and tenants of such housing of the hazards of lead-based paint and of the symptoms and treatment of lead-based paint poisoning; requiring inspection and testing of such housing and requiring elimination of any lead-based paint hazards in such housing that is to be rehabilitated, modernized or improved are listed in the Additional Requirements of any contract Adams County enters into with an agency for either CDBG or HOME funds.

HOUSING

Make-up

According to the 2007 American Community Survey, there were an estimated 162,097 total housing units in Adams County, of which an estimated 15,249 (or 9.4%) were vacant. According to the Housing Study, the highest overall vacancy rates are found in two-bedroom units. According to the Balanced Housing Plan, Adams County offers an ample supply of housing stock priced to serve households earning an annual income of between \$50,000 and \$100,000, which was likely to adequately serve the future workforce if current development trends continued. However, housing for larger families was more limited, with apartments with three or more bedrooms underrepresented in the housing market (Consolidated Plan). There are currently two distinct housing gaps in Adams County: 1.) affordable rental housing for its lowest-income renters and 2.) homes priced to serve higher-income residents (those earning more than \$100,000) (Balanced Housing Plan). Additionally, as the table below shows, the Adams County housing stock as a whole was younger than the Colorado average.

Table 2: Percentage of Structure Built in Adams County and Colorado by Year Built

Year Structure Built	Adams County	Colorado
1990 or later	39.4%	32.7%
1970-1989	30.1%	35.5%
1950-1969	27.0%	19.5%
1949 or earlier	3.5%	12.2%

As shown in Table 1 above, almost 40% (39.4%) of Adams County residential structures were less than 20 years old, and almost 70% (69.5%) of Adams County residential structures were less than 40 years old (as of 2009).

While the data above relate to when residential structures were built, the table below displays data on when residents of a household moved into their current place of residence.

Table 3: Percentage of Residents in Adams County and Colorado by Year Moved into Current Household

Year Resident Moved	Adams County	Colorado
2005 or later	34.8%	35.3%
2000 to 2004	29.6%	27.3%
1999 or earlier	35.6%	37.5%

Source: U.S. Census Bureau, American Community Survey 2007

As demonstrated by the table above, roughly a third of Adams County residents moved within the last five years (as of 2009). When Adams County residents moved, they typically moved into a house with a lower value than the Colorado average. The median value of an Adams County owner-occupied home was \$199,900, which was \$34,000 less than the median value for the state as a whole (U.S. Census Bureau, 2008a).

Home Ownership

In 2007, there were an estimated 103,119 housing units occupied by their owners in Adams County. This represents 70.2% of the occupied housing stock in Adams County as compared with 68.8% for the state as a whole. Of these, roughly 80.4% have a mortgage, which was a higher percent than for the state as a whole (at 76.8%). (U.S. Census Bureau, 2008a). Table 3 below displays the percentage of income going toward housing expenses for homeowners with mortgages.

Table 4: Percentage of Household Income Going Toward Housing Expenses for Homeowners *With* Mortgages

Housing Expense as % of Income	Adams County	Colorado
Less than 20.0%	23.1%	31.2%
20.0% to 24.9%	17.1%	16.6%
25.0% to 29.9%	13.5%	14.0%
30.0% to 34.9%	10.7%	9.6%
35.0% or more	35.4%	28.3%
Not computed	0.1%	0.3%

Source: U.S. Census Bureau, American Community Survey 2007

As can be seen in the table above, Adams County residents spent a higher proportion of their income on housing expenses than the Colorado average. Thornton and Broomfield were the most expensive of the Adams County communities, while Commerce City and Bennett were the least expensive (Housing Study). Not surprisingly, the cost of housing looked fairly different for homeowners who did not have a mortgage. Table 5 below displays the percentage of household income spent on housing expenses for homeowners without mortgages.

Table 5: Percentage of Household Income Going Toward Housing Expenses for Homeowners *Without* Mortgages

Housing Expense as % of Income	Adams County	Colorado
Less than 20.0%	66.9%	76.7%
20.0% to 24.9%	7.9%	6.0%
25.0% to 29.9%	5.6%	4.0%
30.0% to 34.9%	3.8%	2.7%
35.0% or more	14.5%	9.7%
Not computed	1.3%	1.0%

Source: U.S. Census Bureau, American Community Survey 2007

Though these numbers differ substantially, a similar pattern can be seen: Adams County homeowners tended to spend a larger proportion of their income on housing-related expenses than the Colorado average.

Renters

In 2007, there were an estimated 43,729 rental units in Adams County. This represented 29.8% of the housing stock in Adams County as compared with 31.2% for the state as a whole. The median monthly rent paid for these Adams County renters was \$807, which was \$19 higher than the median for the state (U.S. Census Bureau, 2008a). The table below displays data related to the percentage of a renter's income going toward rent.

Table 6: Percentage of Income Going Toward Rent

Percent of Income	Adams County	Colorado
Less than 20.0%	17.7%	23.9%
20.0% to 24.9%	15.6%	12.7%
25.0% to 29.9%	15.3%	11.1%
30.0% to 34.9%	6.4%	8.3%
35.0% or more	39.1%	37.8%
Not computed	5.9%	6.2%

Source: U.S. Census Bureau, American Community Survey 2007

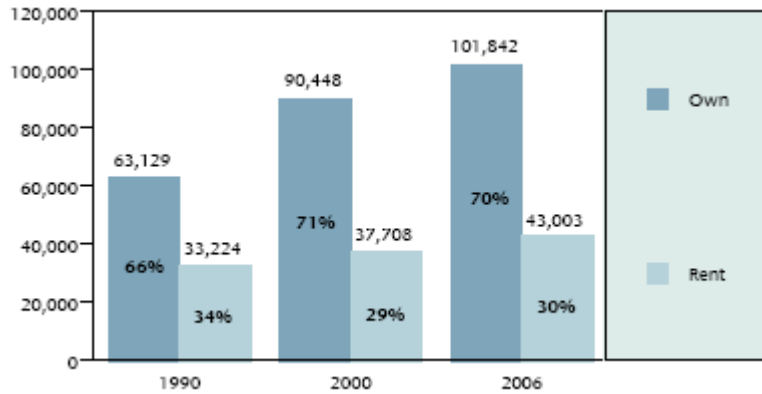
These data suggest renters spent a greater proportion of their income on rent than the Colorado average. According to the Consolidated Plan, only 20 percent of the families earning 50 percent or less of the Area Median Income lived in housing that was affordable to them. This is further supported by a report prepared for Adams County in 2009 by BBC Research & Consulting. According to the report, in 2007, 4,268 renter households (or roughly 10% of all Adams County renter households) earned less than \$10,000 and thus could only afford \$225 a month without being cost burdened. An additional 5,052 households (or roughly 12% of Adams County renter households) earned between \$10,000 and \$15,000 and needed rents of less than \$323 to avoid being cost burdened. Between these two groups, roughly 6,570 households were underserved (unable to find housing at their price point, or unable to attain rental assistance vouchers that get them to their price point) (BBC Research & Consulting, 2009). According to the Housing Study, there were an estimated 2,705 deeply subsidized units within Adams County. Another 1,138 units had been financed using Low Income Housing Tax Credits, most of which were targeted to households earning 50–60 percent of AMI.

Housing Stock

In 2006, the U.S. Census estimated there to be 159,150 housing units in Adams County. Of those units, 144,845 were occupied, creating a vacancy rate of 9 percent. Seventy percent (101,842) of occupied housing units in Adams County were owner-occupied and 30 percent (43,003) of Adams County housing units were occupied by renters.

The following figure displays this information based on 2006 Census data:

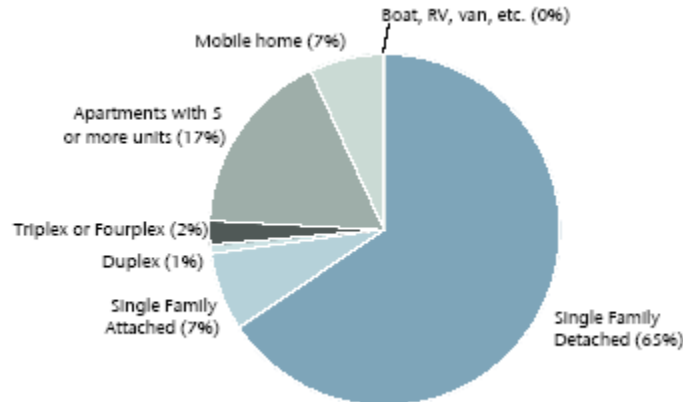
Figure 6: Number of Housing Units in Adams County, Renter vs. Owner Occupied



People with lower incomes tend to rent as opposed to purchasing a home. This statistic shows the need in Adams County for more rental units. Renter-occupied households have a substantially lower household income than owner households. The median household income for renter-occupied housing units is \$31,850. This is \$30,000 less than the median household income present in owner-occupied units in Adams County.

The composition of Adams County Housing Stock is also made up mostly of single-family, detached units followed by apartment complexes. The following pie chart displays the composition by percentage:

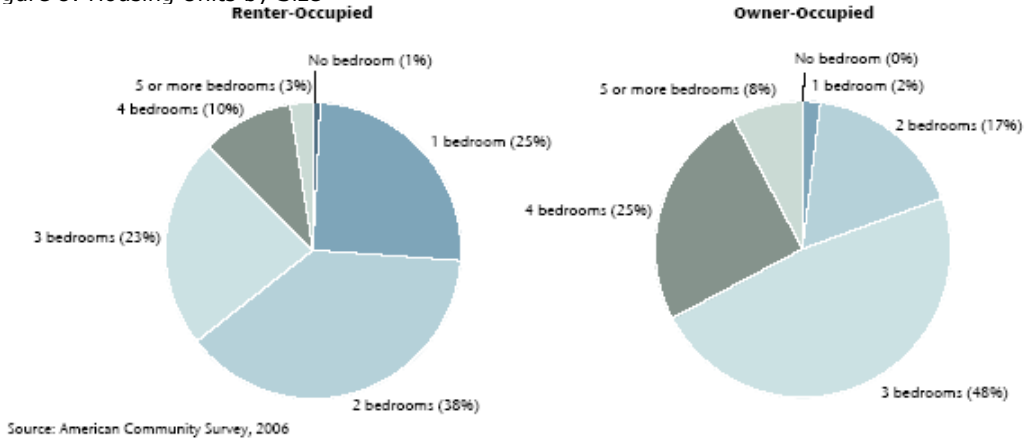
Figure 7: Housing Units by Type



The emphasis on single family, detached construction has shifted the overall distribution of the housing composition in Adams County during the last 16 years. Apartment complexes with 5 or more units have not been built at a rate to keep up with the construction of new single family units.

The Balanced Housing Plan notes Adams County’s rental units are most likely to be two bedroom units (38 percent), followed by one bedroom units (25 percent). Adams County’s owner-occupied units most commonly have three bedrooms (48 percent), followed by four bedrooms (25 percent), as shown in Figure 8. Since Adams County has relatively large average household sizes for both renter (2.74) and owner (2.89) households, the supply of larger units seems consistent with the demand induced by these households.

Figure 8: Housing Units by Size



Targeting

Adams County targets low to moderate income families in need of assistance from first time home buyer programs, home repair, and foreclosure prevention amongst other programs. Adams County also reaches out to seniors and those with disabilities as well as battered women and children and others with special needs. In the next 5 years Adams County is not expected to lose units from its assisted housing inventory. In fact, Adams County will work diligently to target these populations and create and maintain affordable housing to serve them.

Housing Characteristics

The characteristics of the housing market will influence the use of funds made available for rental assistance so as to help those earning the lowest in Adams County obtain decent affordable housing. As is evident from the results of the Balanced Housing Plan, production of new units of affordable rental is a necessity in Adams County.

Although the age of the County’s housing stock is younger than some of the Metropolitan area, it is important to facilitate the rehabilitation of homeownership units and the acquisition of existing units to stabilize the community. The housing stock in the County is greatly affected by foreclosure crisis. The latest data available, unfortunately, does not encompass some this crucial point.

Housing Needs

As a result of the Balanced Housing Plan, Adams County is developing a clear vision for addressing the housing needs of the residents of Adams County for the next five years. The greatest **existing** needs are twofold:

1. **Rental needs.** The rental market in Adams County is tailored towards households earning between \$25,000 and \$50,000 in annual wages. Once households begin earning \$50,000, homeownership becomes more viable and many households become owners. Additionally, high-end rental units, such as those that exist in downtown Denver, are not yet available in Adams County.

A shortage of 11,300 units exists for Adams County households earning less than \$25,000 and seeking apartments renting for \$225 to \$575 per month.

Because not all of these households are homeless, many households are cost burdened while renting units at higher rental rates.

2. **Homeownership needs.** Currently, the for-sale market is out of balance at the most extreme ends of the income spectrum. Units are lacking for households earning less than \$25,000 (although these households are unlikely to become owners in most markets) and households earning greater than \$100,000. However, an abundance of homes exists for households earning between \$50,000 and \$100,000.

Overcrowding

Overcrowding has been linked to public health and safety concerns. Thus, if a large number of households are living in crowded conditions, this could point to a need for additional affordable housing options to ensure a high standard of public health and safety is obtained.

The Balanced Housing Plan specifically address the latest statistics on overcrowding. In general, Adams County housing units are not experiencing overcrowding and are sufficiently large enough for their occupants. For the sake of this analysis, we consider an overcrowded household as one where the ratio of household members per the number of rooms in the housing unit exceeds "1". Rooms are generally defined as "enclosed spaces used for living purposes, such as a bedroom, living or dining room, kitchen, recreation room, or another finished room suitable for year-round use."² In Adams County, 3 percent of owner-occupied housing units had more than 1 occupant per room. Among Adams County rental units, approximately 7 percent of housing units reported having a ratio of occupants to rooms greater than "1".

Overcrowding can be an issue more prevalent among certain racial and ethnic groups, lower-income households and inner-city dwellers. Three percent of White households have a ratio of "1" or more occupants per room. However, Native American (10 percent) households, households defined by residents of some other race (16 percent), households of two or more races (7 percent), and households of Hispanic/Latino ethnicity (12 percent) all had higher rates of overcrowding. The higher prevalence of overcrowding could be because of a preference for an extended family to occupy one housing unit, lower average incomes held by certain ethnic groups, or a greater likelihood of ethnic groups living in smaller rental properties.

Income Disparities of Racial/Ethnic Groups

According to the data available to Adams County from the Balanced Housing Plan and the American Community Survey there is not an ethnic or racial group that is exhibiting disproportionately greater need for any income category in comparison to the needs of that category as a whole that would make an assessment necessary to complete.

Priority Housing Needs

Adams County used data and input from the Balanced Housing Plan, Community Needs Assessment, residents, and providers to determine the main housing needs and priority outcomes. Priorities will focus on the following:

Priority #1

Rental housing is available for the low and very low-income populations

Priority #2

Affordable housing is located in areas easily accessed by the low to moderate-income populations

Priority #3

Affordable housing is available for low-income renters that want to buy

Priority #4

Aging housing stock of low to moderate-income owner-occupied units is rehabilitated and/or repaired

Priority #5

Homeownership increases in areas where the ownership rates are low

Needs Analysis by Priority

Over the next five years, Adams County will carefully address each housing priority and need. Creation of the priorities was based on data collected by the Balanced Housing and other pertinent sources.

Priority #1

Rental housing is available for the low and very low-income populations

The rental market in Adams County is tailored towards households earning between \$25,000 and \$50,000 in annual wages. Once households begin earning \$50,000, homeownership becomes more viable and many households become owners. Additionally, high-end rental units, such as those that exist in downtown Denver, are not yet available in Adams County.

- A shortage of 11,300 units exists for Adams County households earning less than \$25,000 and seeking apartments renting for \$225 to \$575 per month. Because not all of these households are homeless, many households are cost burdened while renting units at higher rental rates.
- Although a gap exists for high-end apartment units, most high-income residents of Adams County will own their own home, thereby decreasing the demand for units at that price range. Higher-income households may also opt for more affordable rental units to save money for purchasing a home.
- Most affordable rental units are located in older portions of Adams County, including Aurora and Federal Heights and the southern portions of Thornton and Brighton.

Figure 9 from the Balanced Housing Plan compares the supply of rental units to the number of renter households in each income category. The rental gap column identifies the shortages and excesses in the market—i.e., the rental unit mismatch. The gap analysis in the Plan shows the following:

- In 2007, 4,268 renter households—10 percent of all renter households in Adams County— earned less than \$10,000. These households could only afford to pay a maximum \$225 per month in rent without being cost burdened. Adams County has approximately 1,375 units affordable to these renters and rental assistance vouchers— leaving a gap of 2,893 underserved households.
- Another 5,052 renter households (12 percent) need apartments with rents of less than \$325 to avoid being cost burdened. These households earn between \$10,000 and

\$15,000 per year. In 2007, these renters had approximately 1,375 affordable units and vouchers available to them, leaving a gap of 3,677 underserved households.

- Households earning between \$15,000 and \$25,000 were underserved by almost 4,800 units priced between \$450 and \$575 per month.
- The rental market in Adams County has an abundance of units priced appropriately for households earning \$25,000-\$49,999 per year. In some cases, households earning less than \$25,000 are renting these units and paying more than 30 percent of their incomes to reside in them. This may be a preference or a necessity, because affordable units are unavailable.
- The market is also lacking for households earning more than \$50,000 per year. The rental market has not been developed to accommodate for this price point, contrary to the housing market, which is adequately stocked for this price point.

Figure 9: Rental Gaps Analysis

Income Ranges		Maximum Affordable Rent	Number of Renters		Renter-Occupied Units		Rental Gap
Low	High		Number	Percentage	Number	Percentage	
\$0	\$9,999	\$ 225	4,268	10%	1,375	3%	-2,893
\$10,000	\$14,999	325	5,052	12%	1,375	3%	-3,677
\$15,000	\$19,999	450	3,176	7%	283	1%	-2,893
\$20,000	\$24,999	575	3,611	8%	1,720	4%	-1,891
\$25,000	\$34,999	800	7,993	19%	14,981	37%	6,988
\$35,000	\$49,999	1,175	7,610	18%	16,775	42%	9,165
\$50,000	\$74,999	1,800	7,544	18%	3,474	9%	-4,070
\$75,000	\$99,999	2,400	1,894	4%	83	0%	-1,811
\$100,000	\$149,999	3,650	1,162	3%	0	0%	-1,162
\$150,000 or more		3,651	693	2%	0	0%	-693

Note: There are no market rate rental units affordable to households earning between \$0 and \$19,999. Units affordable to those income classes include Section 8 vouchers and Adams County Housing Authority (ACHA) units, which were then evenly distributed to the \$0 to \$9,999 and \$10,000 to \$14,000 income categories.

Source: BBC Research & Consulting.

Due to these findings, Adams County has made the creation of more rental housing for very low to low income populations its top housing priority.

Priority #2

Affordable housing is located in areas easily accessed by the low to moderate-income populations

Due to the aforementioned findings for Adams County’s first priority, the placement of these affordable units is essential. Proximity to services and transportation is key to the survival of the target populations for affordable rental housing and therefore must be considered in conjunction with Priority #1.

Priority #3

Affordable housing is available for low-income renters that want to buy

The estimated number of renter households in each income category in 2007, shown in Figure 10, along with the number and proportion of homes affordable to them at

that time. This shows how the overall market is able to serve Adams County renter households looking to buy, which is important, as renters in Adams County are likely candidates to become Adams County homebuyers.

According to the Balanced Housing Plan, a renter household, earning at least \$50,000, has an abundant choice of housing stock in the county. A maximum home price for renters earning between \$50,000 and \$75,000 per year is \$249,803. Households able to afford a \$250,000 home could purchase 69 percent of detached units and 92 percent of attached units in Adams County in 2007.

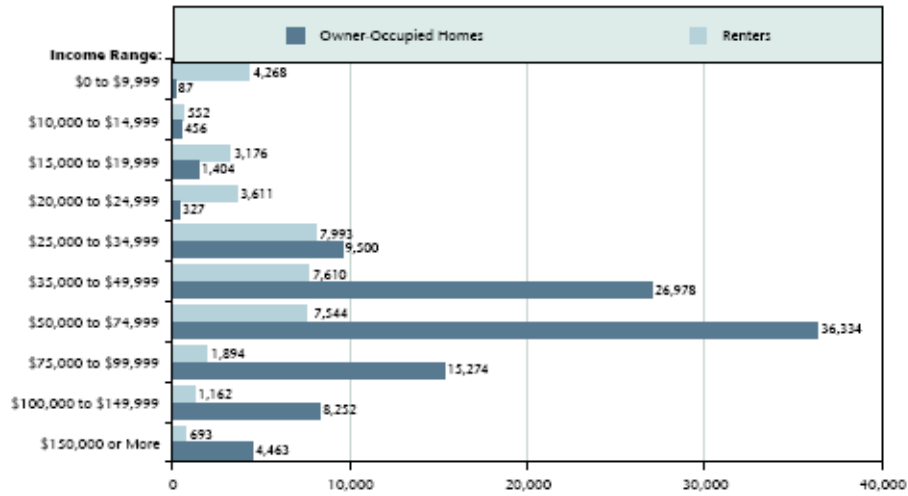
However, nearly 75 percent of Adams County renters earn less than \$50,000. For households earning less than \$20,000, virtually no detached products are available, and only 6 percent of all attached products are available at their affordability level. Households earning between \$20,000 and \$35,000 would most likely purchase an attached unit. Households earning between \$35,000 and \$50,000 could afford one-third of all detached units and two-thirds of all attached units. Although there is a mismatch between the percentage of renters at the lowest income level and the percentage of available units, Adams County offers an advantage over many Denver metro area communities in having many units available. Figure 11 displays how the renter population matches up with prices of all units, for sale and not for sale units, in Adams County’s owner-occupied housing market². As demonstrated by the exhibit, once renter households begin earning \$35,000 or more, ample housing stock exists in Adams County. In addition, as seen in previous tenure data, \$50,000 triggers a shift from renter- to owner-occupied housing units. With such an abundance of homes priced for this income level, that is where renter households are able to find affordable homes to purchase.

Figure 10: Comparison of Renters’ Incomes to Affordable Ownership Housing, 2007

Income Ranges		Max Affordable Price	Renters			Affordable Detached Homes			Affordable Attached Homes		
Low	High		Number	Percentage	Number	Percentage	Cumulative Percentage	Number	Percentage	Cumulative Percentage	
\$0	\$9,999	\$ 33,304	4,268	10%	2	0%	0%	12	0%	0%	
\$10,000	\$14,999	\$ 49,958	5,052	12%	18	0%	0%	55	2%	2%	
\$15,000	\$19,999	\$ 66,612	3,176	7%	102	1%	1%	123	4%	6%	
\$20,000	\$24,999	\$ 83,266	3,611	8%	305	2%	3%	180	6%	12%	
\$25,000	\$34,999	\$ 116,573	7,993	19%	996	7%	10%	526	17%	28%	
\$35,000	\$49,999	\$ 166,534	7,610	18%	3,084	22%	33%	1,238	39%	67%	
\$50,000	\$74,999	\$ 249,803	7,544	18%	5,033	37%	69%	788	25%	92%	
\$75,000	\$99,999	\$ 333,072	1,894	4%	2,255	16%	86%	192	6%	98%	
\$100,000	\$149,999	\$ 499,610	1,162	3%	1,258	9%	95%	64	2%	100%	
\$150,000 or More		\$ 499,611	693	2%	706	5%	100%	9	0%	100%	

Source: BBC Research & Consulting.

Figure 11: Affordability of For Sale Market to Adams County’s Renters, 2007



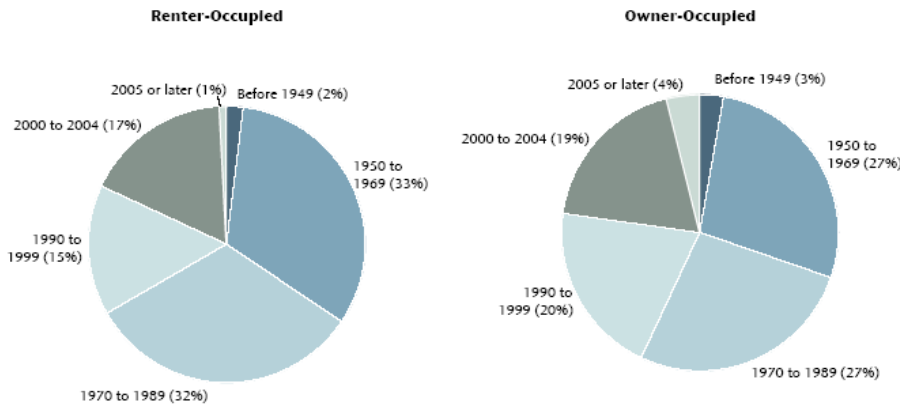
Turning rental residents of Adams County into home owners ensures the sustainability of Adams County as a whole. Due to the aforementioned information and our commitment to the residents of Adams County; making home ownership accessible to everyone is imperative.

Priority #4

Aging housing stock of low to moderate-income owner-occupied units is rehabilitated and/or repaired

According to the Balanced Housing Plan, the owner-occupied housing stock in Adams County is newer than the county’s rental properties. Forty-three percent of owner-occupied units were constructed after 1990, as compared with 33 percent of rental units. Nearly one-third of all rental units in Adams County were built during the 1950s and 1960s, with an additional one-third being constructed in the 1970s and 1980s. Comparatively, only 54 percent of owner-occupied units were built between 1950 and 1990. Figure 12 from the Balanced Housing Plan displays the age composition for both renter and owner occupied units.

Years Housing Units Were Built, Adams County, 2006



Source: American Community Survey, 2006.

In general, Adams County housing units do not lack in basic amenities. According to the 2006 ACS, less than one-half of a percent (0.4 percent) of housing units in Adams County lack complete plumbing (657 units); less than one-half of a percent (0.4 percent) lack complete kitchens (659 units). The county's relatively new housing stock helps ensure that units with severe conditional problems are kept to minimal proportions and allows our Home Repair efforts to go farther. Taking care of our existing housing stock will keep residents in homes longer and will help maintain a sustainable Adams County in Priority #4

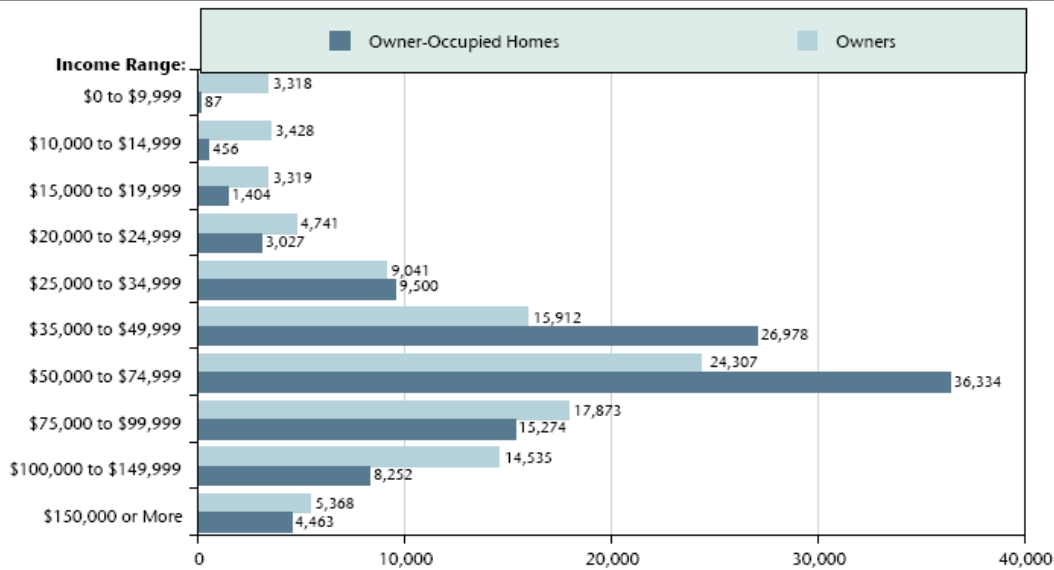
Priority #5

Homeownership increases in areas where the ownership rates are low

Figure 13 (table and graph) from the Balanced Housing Plan shows how Adams County's owner population matches up with prices of all units in the county's owner-occupied housing market. This analysis examines how easily current owners could move within Adams County. Low-income homeowners and high-income homeowners have little choice in available housing stock. Households earning between \$35,000 and \$75,000 have a sufficient supply from which to choose. Because there are so many homes priced at approximately \$200,000 in Adams County, the issue for many households is not finding another similar affordable home, but rather, finding "upgrades" in the county that will provide additional space and amenities for their growing households. Thus, once a household earning \$75,000 that moved to Adams County to purchase their first home begins earning an income of more than \$100,000, they may opt to leave Adams County to find a greater supply of high-end housing stock elsewhere. Moreover, if the household's jobs are not in Adams County, they have less reason to continue residing there.

Figure 13: Homeownership Gap Analysis

Income Ranges		Max Affordable Price	Owners	Percentage	Owner-Occupied Homes		Ownership Gap
Low	High				Percentage	Percentage	
\$0	\$9,999	\$ 33,304	3,318	3%	87	0%	-3,231
\$10,000	\$14,999	\$ 49,958	3,428	3%	456	0%	-2,972
\$15,000	\$19,999	\$ 66,612	3,319	3%	1,404	1%	-1,915
\$20,000	\$24,999	\$ 83,266	4,741	5%	3,027	3%	-1,714
\$25,000	\$34,999	\$ 116,573	9,041	9%	9,500	9%	459
\$35,000	\$49,999	\$ 166,534	15,912	16%	26,978	26%	11,066
\$50,000	\$74,999	\$ 249,803	24,307	24%	36,334	34%	12,027
\$75,000	\$99,999	\$ 333,072	17,873	18%	15,274	14%	-2,599
\$100,000	\$149,999	\$ 499,610	14,535	14%	8,252	8%	-6,283
\$150,000 or More		\$ 499,611	5,368	5%	4,463	4%	-905



Source: BBC Research & Consulting.

The homeownership gaps analysis exercise identified the following mismatches in Adams County’s current market:

- In 2007, there were 13,759 detached units and 3,187 attached units on the market for Adams County renters to purchase. A renter household earning less than \$25,000 would most likely purchase an attached unit, as only 3 percent of detached units would be affordable to a household at this income level, compared to 12 percent of attached units. Once a household began earning \$50,000 or more, both detached and attached units become amply available (69 percent of detached units and 92 percent of attached units are affordable).
- Current owners who earn less than \$25,000 would find it difficult to move within Adams County’s market and not be cost burdened, unless they have significant equity in their homes.

- An abundance, and perhaps an oversupply, of homes are available for households earning between \$35,000 and \$75,000. However, once households begin earning more than \$75,000, or an affordability level of \$333,000, their options decrease. Once homeowners reach a higher level of affordability, their desire for a newer or larger home with more space may become greater.

According to the Balanced Housing Plan, Figure 13 presents the gaps/mismatch analysis using the AMI categories for income ranges. It shows data for both rental and homeownership housing.

Figure 14: Gaps Analysis by AMI, Adams County, 2007

	Renters	Percentage	Rental Units	Percentage	Rental Gap
Area Median Income (AMI) = \$71,400					
0-30% (0 to \$21,420)	13,522	31%	916	2%	-12,605
31-50% (21,421 to \$35,700)	10,933	25%	19,104	49%	8,170
51-80% (\$35,701 to \$57,120)	9,403	22%	16,394	42%	6,990
81-95% (\$57,121 to \$67,830)	3,232	8%	1,491	4%	-1,741
96-120% (\$67,831 to \$85,680)	2,973	7%	1,035	3%	-1,938
121-150% (85,681 to \$107,100)	1,250	3%	46	0%	-1,203
151% and above (more than \$107,100)	1,690	4%	0	0%	-1,690
	Owners	Percentage	Ownership Units	Percentage	Ownership Gap
Area Median Income (AMI) = \$71,400					
0-30% (0 to \$21,420)	11,412	11%	1,854	2%	-9,558
31-50% (21,421 to \$35,700)	13,178	13%	12,440	12%	-738
51-80% (\$35,701 to \$57,120)	22,092	22%	38,656	37%	16,564
81-95% (\$57,121 to \$67,830)	10,414	10%	15,836	15%	5,422
96-120% (\$67,831 to \$85,680)	14,606	14%	17,296	16%	2,690
121-150% (85,681 to \$107,100)	12,301	12%	9,238	9%	-3,063
151% and above (more than \$107,100)	17,839	18%	10,455	10%	-7,384

Due to the aforementioned findings for Adams County’s fifth priority, the placement of these affordable units is essential. Concentrating these units in the older portions of Adams County does not properly integrate these units into the community. Making homeownership accessible while not concentrating units is Priority #5.

Obstacles

While there is funding available to meet the Priority Needs throughout the County, there are also obstacles to meeting these underserved needs. One of the major obstacles in meeting these needs is the growing number of people who are underserved. With the current economy, individuals and families who did not need assistance in the past are coming to the county and its partner agencies in much higher numbers than in the past. This increase in new people needing assistance puts a burden on both the agencies providing the services and the county who

provides funding to the agencies. With effective planning and the addition of ARRA funding, ACCD can work with agencies to address this gap.

ACCD has received additional funding through the American Recovery and Reinvestment Act as well Neighborhood Stabilization Program in regards to an increased need in services and housing throughout the County. Unfortunately, the County is always at risk of funding cuts and tightening budgets. In addition, Adams County lost Thornton in its Urban County option. This represents an approximately \$500,000 decrease in the amount of CDBG funding the County will receive.

Subrecipient capacity is another obstacle to meeting underserved needs throughout the County. In order to fully understand the needs of the residents and the agencies providing services, Adams County Community Development must address the capacity of its subrecipients. In the past, some of the agencies requesting funds have both the need and eligible projects but simply do not have the capacity to carry out the stringent requirements of those grant dollars.

As mentioned in the delivery systems gaps stated previously, Adams County is very large – with much of the County land being rural and unincorporated. There are major challenges to providing the appropriate services to these areas. These include, but are not limited to, transportation, lack of service providers, and distance from the urban cores of the County.

Specific Housing Objectives

Priority #1

Rental housing is available for the low and very low-income populations

Strategy

- Develop, acquire and rehabilitate rental housing for very low and low-income populations
- Form partnerships with landlords/agencies/PHAs to repair and improve the quality of existing units
- Support new rental housing projects

Adams County will explore the use of HOME and CDBG funds to aid in accomplishing this rental housing priority as well as encouraging the use of Low Income Housing Tax Credits when feasible. As mentioned above, there is over an 11,300 unit deficiency in rental units for the very low- and low income persons in Adams County. This poses a great need to support the strategies above.

Additionally, the rental units throughout the county tend to be older than the single family homeownership units. By improving the quality of the existing units, Adams County and its partners can sustain and maintain its current rental units. Through HOME and CDBG funding, the County can address energy efficiency repairs, systems upgrades and repairs, ADA accessibility, and general disrepair. Providing safe, attractive, efficient, and affordable rental units is a crucial need throughout the County.

With such a large affordable rental unit gap, it is important that Adams County also work with its partnering agencies and municipalities to research and develop new

rental units that address the needs of the County's most at risk populations. This includes seniors and special needs populations as well.

Priority #2

Affordable housing is located in areas easily accessed by the low to moderate-income populations

Strategy

- Work to ensure all new affordable rental units are located near shopping districts
- Locate affordable housing near major transportation corridors
- Locate affordable housing near services
- Locate affordable housing near schools

Multi-family housing should be located in close proximity to transportation and in areas where some services are available. This will enhance job stability in the area as employees can live in closer proximity to service and retail jobs in the area and have easy access to these jobs.

Priority #3

Affordable housing is available for low-income renters that want to buy

Strategy

- Develop, acquire and rehabilitate rent to own properties for those low income buyers.
- Further explore the possibilities of easing development restrictions that inhibit affordable housing development such as development of small lots and mixed use development.
- Increase the number of housing units available for households earning between 60% and 80% AMI
- Provide homebuyer assistance to the low to moderate-income population (down payment assistance through closing costs and interest rate reductions)
- Provide homeownership and financial counseling to potential homeowners.

Many renters do not have the proper tools to initiate the homeownership process. With HOME and CDBG funds, the County will be able to create new affordable housing units, offer homeownership counseling, and provide down payment assistance. Adams County works with numerous agencies that provide some or all of these services. For example, Habitat for Humanity of Metropolitan Denver builds new homeownership units for people who make 60% or below of AMI while providing both financial and homeownership counseling. The Adams County Housing Authority works extensively with first time homeowners to purchase their first home.

In general, Adams County's housing stock is affordable – especially with the number of foreclosures. The issue for many new homeowners, however, is how to pay for the necessary repairs that come along with a foreclosed home, or a home that might be cheaper because it is in disrepair. In conjunction with its partners, Adams County can offer rehabilitated units (which often have lower sales prices than a new construction unit) to first time homebuyers in conjunction with other homeownership programs.

Priority #4

Aging housing stock of low to moderate-income owner-occupied units is rehabilitated and/or repaired

Strategy

- Rehabilitate owner-occupied units in need of improvements.
- Work with agencies to provide counseling to homeowners about fixer-upper programs

Adams County will both HOME and CDBG funds to aid in accomplishing this decent housing priority as well as encouraging the use of other service funding when feasible. The County will continue to support rehabilitation loan programs to make needed health and safety improvements to owner-occupied housing, particularly for seniors and low and very low-income households.

Many homeowners are not aware of how to maintain their homes. Adams County will work with its partners to provide general home maintenance classes that discuss, but are not limited to, landscaping, simple plumbing, maintenance scheduling, furnace upkeep, and replacement of filters, etc.

Priority #5

Homeownership increases in areas where the ownership rates are low

Strategy

- Develop marketing strategies to promote home ownership.
- Highlight incentives to homeownership
- Create more affordable homeownership opportunities in identified areas of low ownership rates.

Adams County will work with its partnering agencies to promote homeownership across the county. This includes creating new units, providing down-payment assistance to first time homebuyers, encouraging (and even requiring) financial and homeownership counseling before purchasing a home, and marketing new and innovative programs and housing developments to attract renters that would like to buy.

HOME and CDBG funds can be leveraged to achieve these strategies. Increasing homeownership across the county requires “buy-in” from all departments and partners throughout the area.

Needs of Public Housing

Adams County Housing Authority (ACHA)

Adams County Housing Authority serves county residents for whom conventional housing is unaffordable. We assist individuals, families, seniors and persons with disabilities throughout all of Adams County, including the rural and unincorporated areas. Our goal is to provide these households with quality, affordable housing options while supporting their efforts to achieve economic self-sufficiency.

It is the mission of ACHA to work in partnership with diverse communities, to promote economic self-sufficiency, to preserve and expand affordable housing opportunities, and to enhance the livability of neighborhoods in Adams County.

ACHA Adams County Housing Authority (ACHA) is committed to preserving, developing and managing housing that serves as a long-term community asset and increases housing choices for low and moderate-income individuals and families. To achieve and maintain this commitment, ACHA has strategically acquired and/or developed over 900 units of affordable housing in 10 properties located throughout the county. In addition, ACHA has 42 units of Public Housing. The units consist of 42 one bedroom apartment homes for the elderly and disabled at Casa Redonda de Vigil in unincorporated Adams County.

ACHA operates the following affordable housing properties:

Properties	Description
Aztec Villa Apartments	165 Units of 1, 2, and 3 Bedroom. Eleven units are HOME units for persons earning at or below 50% AMI
Creekside Place	208 Total Units 132 for persons earning 60% or below of AMI 71 Units subsidized with Project-based Section 8
Lowell Colony Apartments	24 one-and two-bedroom units rented below the market rate.
Orchard Crossing	72 Project-based Section 8 Units for persons earning at or below 30%-50% AMI. These units are 1, 2, 3, and 4 bedrooms.
Orchard Hill Senior Apartments	88 Tax Credit Units for seniors age 55 and older.
Overlook at Thornton	160 Units of 1, 2, and 3 bedroom apartments rented below market rate.
Palmer Gardens	24 Two bedroom units rented below market rate
Terrace Gardens	182 one and two bedroom units rented below market rate
Village at Greenbriar	232 Total Units 32 reserved for persons earning at or below 60% AMI 4 reserved for persons eligible for HOPWA
Waterview on the Parkway Apartments	82 one, two, and three bedroom units rented below market rate
Zuni Plaza Apartments	82 one and two bedroom units 17 units reserved for persons at or below 80% of AMI 17 units reserved for persons at or below 50% of AMI
Casa Redonda	42 Public Housing units for seniors and disabled persons

ACHA administers 1,384 Section 8 vouchers and certificates to eligible residents. ACHA considered the impact of expiring Section 8 contracts with apartment owners and negotiates options with owners as contracts near their renewal period. To address the increased affordable housing needs caused by owners who choose not to renew their contract, ACHA has used HOME and CDBG funds to acquire and rehabilitate apartment units in Adams County and rent them at affordable rates to income-eligible tenants. ACHA continues to look for additional opportunities to purchase rental units to maintain the affordable housing stock in Adams County.

ACHA currently employs a lottery-based system. The total number of people on the waiting list for Section vouchers is an astounding 2,546.

Brighton Housing Authority (BHA)

The city of Brighton's Housing Authority administers both public housing and Section 8 programs. Public housing consists of sixty-four (64) units consisting of a twenty eight unit senior housing and a mix of two, three, and four bedroom scattered sight

duplexes. The agency allocates 212 Section 8 certificates and vouchers with an over 300 person waiting list.

Public Housing Strategy

The Adams County Housing Authority has also created goals and objectives over the next 5 years to address the needs of citizens of Adams County served in the Public Housing System. These goals and objectives touch on all aspects of ACHA and how they can address their housing stock, the residents, citizens in need, and the services they provide to agencies. These goals and objectives mirror Adams County's Goals and Priority Outcomes as it relates to the similar populations they serve.

For ACHA's PHA 5 Year Plan they have defined six goals that reflect their dedication and support of affordable housing and the population they serve:

1. Increase decent affordable housing options through real estate development activities and the expansion of housing programs.
2. Strengthen Communities through the expansion of programs and services to encourage self-sufficient among residents.
3. Endorse fair and equal opportunity in housing.
4. Incorporate and support high standards of ethics, effective management, and promote accountability throughout the organization.
5. Develop and launch an educational campaign designed to promote the need for affordable housing and services and the value it brings to the community.
6. Connect the community at large to appropriate housing information opportunities and resources to meet the needs of a diverse population. *

***Please see Appendix E for complete goals and objectives from ACHA**

"Troubled" Public Housing Agency

ACHA is not considered a "troubled agency."

Barriers to Affordable Housing

The major barrier to the development of affordable housing in Adams County, as in other Colorado Front Range communities, is the cost of land coupled with impact fees that are applied to new development. As different communities have a high reliance upon the fees charged for water and sewer lines that serve new development, it is difficult for them to defer or waive these charges. Some communities have adopted inclusionary housing ordinances which require developers to have a portion of their housing project be affordable to lower income households. At this time, there are no plans to adopt an inclusionary housing policy in Adams County.

The Adams County Community Development, along with other community housing partners, will continue to identify opportunities to address the barriers to affordable housing, particularly the high cost of impact fees and land acquisition. ACCD can use its HOME funds to help defray some of the development costs that are incurred at the beginning of a project. In addition, HOME funding can be used to assist in the acquisition of land for housing development, where appropriate. One of the primary goals of the Adams County Housing Task Force is to develop a strategy to address

the various regulatory barriers that exist in the County and within the cities that create problems for affordable housing development.

HOMELESS

Homeless Needs

Denver Metro-Area Homeless Population

According to the recently released *2009 Homeless Point-In-Time Study*, a total of 11,061 persons in the seven-county area (Denver, Jefferson, Adams, Boulder, Arapahoe, Broomfield, and Douglas Counties) were counted as homeless on Tuesday, January 27, 2009.

	# of Persons	Percent
Single Individuals	5916	53.5
Persons in Families - includes families with children and couples without children	5145	46.5
Total	11061	100.0

Other results of the survey population indicate the following statistics and findings for the Metro-Denver area:

Persons Counted by Population Type		
Population Types	Total Persons Counted	Percent
Single Adult Individuals (25 and older)	5193	46.95
Single Youth On Their Own (13 to 24)	723	6.54
Adults in Families (Non Youth Headed Families) (18 and older)	1792	16.20
Youth Headed Families (16 – 24)	412	3.72
Children in Families (Under 18)	2941	26.59
Total	11061	100.00

- There were 1,643 family households counted. Single family households comprised almost 75% of the family households surveyed.
- Children and teens under the age of 18 totaled 2,965 persons and comprised 26.8% of all persons counted.
- Single adults comprised almost 47% of the persons counted.
- Single youth not in families totaled 6.5% of all persons counted. A total of 723 homeless youth not in families were counted with just over 50% of these youth on their own spending the evening in shelters or on the streets.
- Of the 11,061 Homeless people counted, 2,941 were children under the age of eighteen living in families.

Gender is also a very important statistic to look at when it comes to the homeless population throughout the Metro-Denver. Of the 11,042 people who answered, 58.2% were male.

Gender All Persons Counted	Frequency	Valid Percent	Cumulative Percent
Male	6425	58.2	58.2
Female	4612	41.8	100.0
Don't Know	4	.0	100.0
Total	11041	100.0	
Missing	20		
Total	11061		

The majority of males counted poses and interesting poses and interesting problem throughout the Metro area – the majority of shelters, especially in Adams County in particular, only house women and children and/or families. Very few, however, just house single men.

The major factors contributing to homelessness for the head of family households and single individuals in Metro-Denver were unemployment and rising housing costs.

- Losing a job (34.7%) was the most frequent contributor to respondents being homeless
- Inability to pay rent or mortgage (31.2%) was the second-most contributing factor to homelessness.
- Sixty families indicted they became homeless as a result of foreclosure.

Contributing Factors	Responses	
	N	Percent of Respondents
Lost Job	2327	34.7%
Rent or Mortgage	2093	31.2%
Alcohol/Substance Abuse	1978	29.5%
Family Problems	1278	19.1%
Mental Illness	1089	16.2%
Asked to Leave	816	12.2%
Illness	701	10.5%
Domestic Violence	664	9.9%
Discharged from Jail	535	8.0%
Legal	534	8.0%
Bad Credit	527	7.9%
Discharged from Prison	501	7.5%
Utilities	503	7.5%
Moved to Work	457	6.8%
Medical Expenses	389	5.8%
Problems with Public Benefits	361	5.4%
Discharge from Foster Care	81	1.2%
Sexual Orientation	53	.8%
Unable to Obtain ID	50	.7%
Foreclosure	26	.4%
Death in Family	26	.4%
Child Care Expenses	12	.2%
Hurricane	11	.2%
Refugee	14	.2%
Bed Bugs	6	.1%
Total	15032	224.1%

First time homeless individuals and families represented 44.5% of the homeless population in Metro Denver. The total persons reporting being homeless for the first time was 4,924 persons. The majority of this population (56.8%) had been homeless less than three months. Contributing factors to homelessness were inability to pay rent (37.7%), losing a job (32.5%), and relationship problems/family break-up (22.1%).

Adams County Homeless Population

Adams County's homeless population, as reported in the *2009 Point-In-Time Study*, on January 27, 2009 was 1,205. This is 10.5% of the total Metropolitan homeless population and the third highest behind Denver and Jefferson County. This is only slightly higher than the last Point-In-Time Study from 2007. It was noted, however, that the count for 2009 was skewed because of the cold that night.

The following chart shows the breakdown between single individuals, family members, and heads of households:

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single Individual	307	25.5	25.5	25.5
Family Member	619	51.4	51.4	76.8
Head of Household	279	23.2	23.2	100.0
Total	1205	100.0	100.0	

Adams County has a much higher proportion of families who are homeless than the Metropolitan area with 51.4% of the homeless population being in a family. This also correlates with the percentage of children homeless in the county. Broken out by age group, youth ages 0-5 17.3% of the homeless population. 42% of the Adams County homeless population is under the age of seventeen.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-5 years	208	17.3	17.3	17.3
6-12 years	189	15.7	15.7	33.1
13-17 years	110	9.1	9.2	42.2
18-24 years	146	12.1	12.2	54.4
25-34 years	168	13.9	14.0	68.4
35-44 years	174	14.4	14.5	82.8
45-54 years	157	13.0	13.1	95.9
55-64 years	45	3.7	3.7	99.7
65-74 years	2	.2	.2	99.8
75 and Older	2	.2	.2	100.0
Total	1201	99.7	100.0	
Missing System	4	.3		
Total	1205	100.0		

The majority of homeless individuals in Adams County are women at 54%. This is different from the 58.2% of the Metropolitan homeless population that is men.

When asked why they were homeless, the majority of Adams County respondents noted they were unable to pay for their mortgage (19.4%) followed closely by persons stating they lost their jobs or could not find work (16.3%).

		Responses		Percent of Cases
		N	Percent	
Contributing Factors to Homelessness(a)	Reason Lost Job/Couldn't Find Work	282	16.3%	33.3%
	Reason Unable to Pay Rent/Mortgage	336	19.4%	39.7%
	Reason Alcohol/Substance Abuse	134	7.7%	15.8%
	Reason Relationship Problems/Family Break-Up	165	9.5%	19.5%
	Reason Mental Illness	60	3.5%	7.1%
	Reason Asked to Leave	121	7.0%	14.3%
	Reason Family or Personal Illness	92	5.3%	10.9%
	Reason Domestic Violence	105	6.1%	12.4%
	Reason Discharged from Jail	35	2.0%	4.1%
	Reason Legal Problems	48	2.8%	5.7%
	Reason Bad Credit	59	3.4%	7.0%
	Reason Discharged from Prison	30	1.7%	3.5%
	Reason Couldn't Pay Utilities	108	6.2%	12.8%
	Reason Moved to Find Work	38	2.2%	4.5%
	Reason Medical Expenses	33	1.9%	3.9%
	Reason Problems with Public Benefits	50	2.9%	5.9%
	Reason Discharge from Foster Care	4	.2%	.5%
	Reasons Related to Sexual Orientation	6	.3%	.7%
	Reason ID Issues	1	.1%	.1%
	Reason Death in Family	2	.1%	.2%
Reason Child Care	2	.1%	.2%	
Reason Hurricane	11	.6%	1.3%	
Reason Refugee	5	.3%	.6%	
Reason Bed Bugs	4	.2%	.5%	
Total		1731	100.0%	204.6%

As with the Metropolitan area statistic, the majority of Adams County's homeless population is first-time homeless. First time homeless individuals and families in Adams County represent 49.4% of the total homeless population, with 595 respondents.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Time	595	49.4	49.4	49.4
	2 Times	265	22.0	22.0	71.4
	3 Times	146	12.1	12.1	83.6
	4 Times	55	4.6	4.6	88.1
	5 to 7 Times	72	6.0	6.0	94.1
	8 to 10 Times	21	1.7	1.7	95.8
	11 or More Times	29	2.4	2.4	98.3
	Don't Know	21	1.7	1.7	100.0
	Total	1204	99.9	100.0	
Missing	System	1	.1		
Total		1205	100.0		

Along the same lines, Adams County has a low chronically homeless population. According the county, Adams County is home to 30, or 2.5%, chronically homeless individuals. The following table reflects this county:

Chronic Homelessness	Frequency	Percent	Valid Percent	Cumulative Percent
Chronically Homeless Individuals	30	2.5	100.0	100.0
Not Chronically Homeless	1175	97.5		
Total	1205	100.0		

Adams County's homeless population is mostly white with 655 persons (54.4%) indicating their race as white. Black or African Americans made up 32.2% of the homeless population (376 persons).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	655	54.4	56.8	56.8
	Black or African American	376	31.2	32.6	89.4
	American Indian or Alaska Native	95	7.9	8.2	97.7
	Other Multi-Racial	21	1.7	1.8	99.5
	Asian	4	.3	.3	99.8
	Native Hawaiian Or Other Pacific Islander	2	.2	.2	100.0
	Total	1153	95.7	100.0	
	Missing	System	52	4.3	
Total		1205	100.0		

Additionally, the majority of the homeless population was not Hispanic.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	707	58.7	60.2	60.2
	Yes	468	38.8	39.8	100.0
	Total	1175	97.5	100.0	
Missing		30	2.5		
Total		1205	100.0		

The *Point-In-Time* Study also looked at the number of homeless persons in the County reporting a disability. According to the Study 228 persons (32.6%) reported having a disabling condition while 396 persons (56.7) did not.

	Frequency	Percent	Valid Percent	Cumulative Percent
No	396	56.7	61.7	61.7
Yes	228	32.6	35.5	97.2
Don't Know	15	2.1	2.3	99.5
Refused	3	.4	.5	100.0
Total	642	91.8	100.0	
Missing	57	8.2		
Total	699	100.0		

In addition to the people reporting a disabling condition, the report also broke out the types of disabilities reported. The following table reflects that:

	Responses		Percent of Cases
	N	Percent	
Physical Disability	77	18.0%	30.4%
Serious Mental Illness	126	29.5%	49.8%
Substance Abuse	145	34.0%	57.3%
Co-Occurring Disorder	58	13.6%	22.9%
Developmental Disability	19	4.4%	7.5%
HIV Aids and Related Diseases	2	.5%	.8%
	427	100.0%	168.8%

These statistics, along with the findings and concerns in the Community Needs Assessment provided a guideline to the main goals, priority needs, and outcomes of the Consolidated Plan.

Priority Homeless Needs

Adams County's priority homeless needs correlate with the priority needs and outcomes identified under housing, special needs, and economic development goals. These priority needs relate to housing and services for Adams County's homeless population and those at risk of becoming homeless. These priorities correspond with the key findings for the homeless and housing identified in the Community Needs Assessment:

- Housing challenges were more prevalent among younger age groups and were less prevalent in higher age groups.

- Challenges paying utility bills were more evenly distributed among age groups than challenges accessing or paying for housing.
- The number of people that thought they were at risk of losing their homes over the last 12 months was significantly higher among respondents of the 2009 resident survey than it was in the 2003 resident survey.
- At least 45% of individuals in all age groups believed the county should improve long-term housing.
- Younger, low-income individuals and individuals in Federal Heights were most worried about the safety of their residences.
- Individuals accessing homeless services had very different perceptions about the ease of accessing those services.

In addition, the *Point-In-Time* Study and homeless population counts of Adams County guided the priority needs. The two highest contributing factors to homelessness in Adams County were loss of job and the rent/mortgage burdens.

Using the data collected from the Community Needs Assessment and MDHI's studies and information, Adams County assigned the following priorities/outcomes to address both homeless prevention and homelessness:

Priority

Rental housing is available for the low and very low-income populations where rental housing rates are low

Priority - High

The special needs populations have housing options, especially those earning less than 40% AMI

Priority - High

Services for at-risk children

Priority - High

The special needs population is educated about housing and service options

Priority

Transit options near housing and support services for special needs populations are enhanced

Priority - High

More jobs are created for the county's residents

Priority - High

Public facilities are created to support low to moderate-income populations

These priorities pulled from both the needs of the residents based on the homeless data in Adams County but also the responses and literature review from the Community Needs Assessment. These priorities will create affordable housing options, economic opportunity, and, most importantly, services to guide and support them along the way to sustainability and security. Without the proper services, in the proper facilities, Adams County's homeless population will not have the chance to thrive and successfully break the cycle of homelessness. Although all priorities are important and crucial to the success of homelessness programs, the high priorities stem from the need for education and services to the most at-risk populations. As noted above, the County's younger population is most at risk of becoming, or is already, homeless.

The major gap in providing these services to the homeless population lie in the lack of understanding of the homelessness problem and the lack of services, shelters, and money to support homeless programs. Adams County agencies simply do not have

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

A major strength of the County is the network of providers who serve Adams County's most at-risk populations. While not always stocked with the appropriate funding and space (beds, shelters, classrooms, etc), the core agencies work closely with each other to determine the best service delivery possible with the resources available. The agencies also spearhead the Homelessness Task Force – which includes non-profits, municipalities, interfaith networks, local businesses, and community stakeholders. This task force creates a forum for solutions, information, and education on the issue of homelessness and homeless prevention.

According to the *Point-In-Time* study, only 9.8% of the individuals counted in Adams County were considered chronically homeless. In fact, the majority of the respondents stated they were first time homeless. This statistic correlates to the number of people claiming to have lost their jobs or their homes recently. Based on this finding, homeless prevention in Adams County is extremely important. Priorities based on education and services for at-risk individuals are of the utmost importance over the next five years – especially in the current economy.

Homeless Inventory

Adams County has several agencies throughout the County that provide supportive services, supportive housing, transitional housing, emergency housing, and other services to help homeless persons and families or individuals at risk of becoming homeless.

The following table outlines the various *emergency* housing options for families who need immediate shelter. These agencies often refer to longer-term transitional housing (which will be touched on further below):

Agency	City	Program Description	Daytime	Overnight	Men	Women	Children	Couples	Families	Youth	Domestic Violence
ACCESS Housing	Commerce City	Temporary shelter for children and families in Adams County. Must apply, intake M-F 8:30-5pm. 32 beds for 8 families		X			X		X		
Almost Home	Brighton	Adams County residents for the last 90 days, CBI check required: no drug charges, no violence charges, and no felonies in the last 3 years. Need to have a car or employment. 12 beds for 3 families.		X					X		
Alternatives to Family Violence	Commerce City	24/7 Crisis Line. Shelter for battered women and their children. Boys up to age 15. 28 beds.		X		X	X				X
Comitis Center	Aurora	Runaways UNDER 17; 90 day stay; 12 beds for ages 12-17; 8 beds for		X	X	X	X	X	X	X	

		adults, families, and children; must work or be in school.								
Growing Home	Westminster	60 day shelter for homeless families in Adams County		X					X	

The agencies that offer emergency housing are spread throughout the County and have various requirements and restrictions in order to even be considered. In addition, there is a severe lack of accommodations for single persons – both men and women. Growing Home recently noted that in the last 11 months they have received over 150 calls from single individuals requesting shelter that they cannot accommodate. In addition, there are **no** facilities in the County for daytime shelter facilities.

There are also various other programs and supportive services that help both the at-risk and already homeless populations throughout the County. These include transitional housing, supportive housing, supportive services, and other programs to address the issue of homelessness in the County.

Motel Vouchers

ACCESS Housing and Almost Home provide Motel Vouchers to individuals and families in need of temporary shelter. The programs are slightly different, but they provide shelter for a short period of time for people in need:

- ACCESS Housing – Family needs to meet with an intake worker and fill out an application. Provides motel vouchers (2-3 nights to homeless families in needs). Must be able to document previous Adams County residency.
- Almost Home – Winter months only. Need to have resided in Adams County for a minimum of 90 days.

Although temporary, both agencies provide case management and support to the persons in this program to help them find both permanent housing and a sustainable lifestyle.

Transitional and Supportive Housing

Numerous agencies that provide emergency shelter in the County also run affordable housing developments that help people with very low- and low-incomes. These agencies are Almost Home (Hughes Station), ACCESS Housing (Springbrook), Growing Home (Westminster Apartments), and Adams County Housing Authority (see PHA section). Numerous other developments across the County have affordable rentals. In addition, many of the agencies work directly with the County to discuss further development for the affordable housing. Unfortunately, with the economy and the collapse of the Tax Credit Market, developments on affordable rental units that help support the homeless populations have stalled.

Supportive Services

Agencies throughout the county – ACHA, ACCESS, Almost Home, Alternatives to Family Violence, and Growing Home- provide and extensive network of supportive services that are an integral part of homelessness prevention and breaking the cycle of homelessness. Included with the emergency housing assistance is extensive case management of the clients. Without this case management, people would not be able to maintain their homes or get out of homelessness. When the agencies cannot help monetarily, they still provide counseling and linkage services to help persons with their all of their needs. In addition, the collaboration between these agencies provides a network of providers that can offer streamlined services to the persons with the greatest need with the greatest success. For example, ACHA runs an

extensive counseling program for homelessness prevention that offers both monetary support (mortgage payments, utility payments) and counseling to families and individuals at risk of homelessness. Each agency provides support – both monetary and counseling – to the participants in their programs.

Homeless Strategic Plan

Homelessness

Adams County's strategy for addressing homelessness in the County involves an intricate network of service providers and collaborations. This includes leveraging funding from all sources to provide the most extensive services to its most at risk populations. These strategies include the amalgamation of homelessness prevention, affordable and sustainable housing, supportive services, and economic development. The County will look to its priority outcomes identified throughout the Consolidated Plan to achieve the most suitable outcome for each person that enters the system. In order to break the cycle of homelessness, Adams County realizes that homelessness prevention is the most important goal. This includes extensive counseling and education from the agencies in the County that already provide these services. In addition, in order to help people already homeless, the County will ensure education and affordable housing is available to those who are in greatest need. Throughout all of the processes – preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons – it is imperative that agencies provide the most extensive education and services possible. Without this education and support, it is impossible break the cycle of homelessness and to prevent people from re-entering the system.

In order to fully implement and achieve the priorities identified above, Adams County has identified various solutions to implementing programs and accomplishing these priority outcomes over the next five years:

Priority

Rental housing is available for the low and very low-income populations where rental housing rates are low

Strategy

- Develop, acquire and rehabilitate rental housing for very low and low-income populations
- Form partnerships with landlords to repair and improve the quality of existing units
- Support new rental housing projects

Priority

The special needs populations have housing options, especially those earning less than 40% AMI

Strategy

- Support programs that provide housing assistance to special needs populations

Priority

Services for at-risk youth

Strategy

- Support programs for at-risk youth in the County.
- Education and linkages for at-risk youth in need of services in the program.

- Supportive housing for at-risk youth who are facing imminent threat of being on the streets.

Priority

The special needs population is educated about housing and service options

Strategy

- Support programs that educate the special needs population about housing and service options
- Make information available and have support staff available who speak different languages

Priority

Transit options near housing and support services for special needs populations are enhanced

Strategy

- Work with RTD to provide routes near services for the special needs populations
- Support programs that provide transportation services for special needs populations

Priority

More jobs are created for the county's residents

Strategy

- Support programs that provide incentives for businesses to locate and expand
- Support enterprise centers that provide space and services to start up businesses
- Support programs that provide job training and education for the workforce

Priority

Public facilities are created to support low to moderate-income populations

Strategy

- Support a shelter for homeless populations
- Support infrastructure near transit lines or mass transit options and schools for seniors and children
- Encourage partnerships with existing facilities to provide after school activities for children

Emergency Shelter Grants (ESG)

Adams County began receiving Emergency Shelter Grant funds in 2008. Previously, ESG had gone through the State of Colorado. Although a small portion of funding, usually around \$90,000, ACCD is able to support shelter operations, essential services, and homelessness prevention to the County's core homeless service providers.

Through an application process, ACCD solicits requests for funding from the various provider agencies throughout the County. These agencies are the Adams County Housing Authority, ACCESS Housing, Almost Home, Alternatives to Family Violence, and Growing Home. The funding allows these agencies to supplement their growing homeless needs budgets. The current economy has provided these agencies with a growing need and a need for more capacity, funding, and services to help support the most at-risk citizens of the County.

COMMUNITY DEVELOPMENT

Community Development

Adams County determined three priority outcomes that address community development, infrastructure, and economic development. In order to obtain these goals, ACCD will work with its partners to create programs, activities, and projects that specifically address these outcomes over the next five years. These outcomes were chosen based on community input and community need.

Priority Outcomes for Community Development:

Priority #1

More jobs are created for the county's residents

Strategies

- Support programs that provide incentives for businesses to locate and expand
- Support enterprise centers that provide space and services to start up businesses
- Support programs that provide job training and education for the workforce

The County needs to look at innovative ways of providing incentives for businesses to locate to the county. Jobs for all income levels are needed but the County should focus on service and retail jobs for the low to moderate income populations. These jobs should be located in close proximity to these populations for easy access.

Priority #2

Public facilities are created to support low to moderate-income populations

Strategies

- Support a shelter for homeless populations
- Support infrastructure near transit lines or mass transit options and schools for seniors and children
- Encourage partnerships with existing facilities to provide after school activities for children
- Encourage partnerships with existing facilities to provide counseling and activities for homeless individuals/families in the County during the day.

As mentioned above, the County is lacking in public facilities that serve and support low to moderate-income persons. By creating new public facilities in distressed areas for distressed populations, Adams County can collaborate with its Urban County and agency partners to provide shelter, education, and necessary services to its target population.

Priority #3

Distressed neighborhoods are improved

Strategy

- Support neighborhood revitalization
- Promote development within the county's most needed neighborhoods/areas
- Repair deteriorating infrastructure

Neighborhood revitalization is an integral part of improving distressed neighborhoods. Individuals would stay in their homes much longer if the neighborhoods around them are improved. This includes both physical improvements like street lights, landscaping, and graffiti removal (a major issue in the unincorporated areas) to safety improvements like code enforcement, crosswalks, and ADA repairs. If the neighborhoods around a home look good, people will be more inclined to fix up their homes as well. The County can support both the neighborhood improvements as well as the home owner improvements to create the most comprehensive approach to revitalization.

Many of the County's most distressed neighborhoods need new housing and rehabilitated housing in order for residents to stay in their homes or move into that neighborhood. Without that County investment, Adams County cannot expect people to also invest in their homes.

Infrastructure is an important aspect of thriving neighborhoods. Some areas throughout the County, including those unincorporated areas, actually suffer from a lack of County infrastructure, like sidewalks and drainage. In order to have healthy, thriving, and sustainable communities, Adams County must support new and improved infrastructure in to establish and maintain suitable living environments.

Antipoverty Strategy

In order to reduce the number of households with incomes below the poverty line, and in consultation with other appropriate public and private agencies, Adams County will encourage agencies to work together to address the poverty issue. Through this coordinated effort, these agencies could design a joint program to assist individuals in need of job training, counseling, employment and housing referrals. As part of this program, these service providers may examine policies that limit the employment of certain segments of the low-income population, and may also examine policies that constrain the development of affordable housing.

Individuals competent in basic skills, job skills, job management, and job readiness are likely to obtain and retain employment. They would be more likely to be able to afford quality housing and thus be less likely to become homeless. Employment and training services prepare clients for the work force by providing the skills necessary for self-sufficiency. An anti-poverty plan for the Urban County would enable low-income individuals and families to become economically self-sufficient and independent of government assistance programs for basic needs. The anti-poverty strategy will:

- Prepare participants for employment by providing educational, vocational, job readiness, life skills, and other appropriate training;
- Provide immediate employment for appropriate participants;
- Strengthen the current service delivery system;
- Provide vocational and individual counseling and referrals to appropriate services; and
- Create opportunities in obtaining affordable housing.

OBSTACLES TO MEETING THE NEEDS OF THE UNDERSERVED

The overwhelming obstacle to meeting the needs of the underserved in the Urban County remains funding. Local partners receive funding from private foundations, donations, federal funds, and state grants. However, the economic recovery has

been slow in Colorado and many services have been reduced as a result of diminished funding. The Urban County strives to work with partners who will serve those currently underserved

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives

Adams County has a lower estimated proportion of the population with a disability when compared with Colorado (Tri-County). Estimates regarding the number of developmentally disabled persons in Adams County range from 1 to 3 percent (Consolidated Plan). The table below displays the percent of Adams County residents with a disability broken out by age. The table below displays the percent of Adams County residents with a disability broken out by age.

Age Range	Percent with Disability
5 to 15	5%
16 to 64	10%
65 and over	42%

Source: U.S. Census Bureau, American Community Survey 2007.

As the table above demonstrates, older age groups have a higher proportion of people with disabilities. This is because many disabilities are the result of environmental conditions, physical traumas or the natural aging processes.

In addition to the general definition above, the ACS identifies six "disability types":

- **Sensory Disability**—Sensory conditions including blindness, deafness or a severe vision or hearing impairment.
- **Physical Disability**—Physical conditions that substantially limit one or more "basic" physical activities such as walking, climbing stairs, reaching, lifting or carrying.
- **Mental Disability**—A difficulty learning, remembering or concentrating that is the result of a physical, mental or emotional condition lasting six months or more.
- **Self-care Disability**—Because of a physical, mental or emotional condition lasting six months or more, the person has difficulty dressing, bathing or getting around inside the home.
- **Go-outside-home Disability**—Because of a physical, mental or emotional condition lasting six months or more, the person has difficulty going outside the home alone to shop or visit a doctor's office.
- **Employment Disability**—Because of a physical, mental or emotional condition lasting six months or more, the person has difficulty working at a job or business.

Data for the first four of these (sensory, physical, mental and self-care) are collected for individuals 5 years old and older. The table below displays this data broken out by age.

	Sensory	Physical	Mental	Self-care
5 to 15	1%	1%	5%	2%
16 to 64	3%	7%	3%	2%
65 and over	19%	29%	15%	7%

Source: U.S. Census Bureau, American Community Survey 2007.

As is the case with disabilities generally, we see in the data above that disability prevalence increases with age. However, it is also interesting to note that more 5- to 15-year-olds have mental disabilities than any of the other types of disabilities, but that mental disabilities are the least prevalent in people 65 and older.

Data on the final two types of disability (go outside the home and employment) are collected for people 16 years old and older. Within this data, we find that in 2007, roughly 4% of Adams County residents 16 or older had a go-outside-the-home disability and roughly 5% of the same population had an employment disability.

Based on Data and feedback from the community, Adams County has identified five priority outcomes for the Special Needs Population. Some of these outcomes, and strategies for achieve these outcomes, were also addressed in the Homeless Needs and Strategy portion of the Plan.

Priority Outcomes for Special Needs

Priority #1

The special needs populations have housing options, especially those earning less than 40% AMI

Strategies

- Support programs that provide housing assistance to special needs populations
- Support housing developments that allow special needs populations to live sustainable lives.

Currently, most of the affordable housing for the very low and low-income population is provided through the Section 8 Rent Subsidy program. Adams County should take the lead in pursuing other housing options that are not dependent on Section 8 to establish a pool of permanently affordable housing for families and special populations that is not perceived as “public housing.” Integration of income-restricted housing with market rate housing should be explored.

Housing for the special needs populations includes opportunities for seniors, developmentally and physically disabled, large families, single parents, the homeless or near homeless and ex-offenders. Various program strategies can be implemented, including property tax abatement for lower income homeowners, developing more group homes or shared living for the disabled, increasing emergency shelter options and offering transitional housing. Some programs combine housing assistance with job training, education and day care for single parent households. All of these programs will address housing and social needs for those Adams County residents who encounter multiple obstacles when trying to improve their living situation.

Priority #2

Services for at-risk youth

Strategies

- Support programs for at-risk youth in the County.
- Education and linkages for at-risk youth in need of services in the program.

- Supportive housing for at-risk youth who are facing imminent threat of being on the streets.

Currently, one of the largest and growing segments of the population is youth under the age of 19. This segment of Adams County's population currently makes up over 30% of the total residents. Additionally, approximately 42% of the Adams County homeless population is under the age of 17. Adams County must create programs and policies specifically related to this population.

Priority #3

The special needs population is educated about housing and service options

Strategies

- Support programs that educate the special needs population about housing and service options
- Make information available and have support staff available who speak different languages

There are programs available that educate individuals about housing and service options. In order for the special needs populations to take advantage of these programs, many components must be readily available. These components include access to the programs, transportation and proximity to the special needs populations. Also, providing information in multiple languages and/or translators can help non-English speakers understand the material.

Priority #4

Transit options near housing and support services for special needs populations are enhanced

Strategies

- Work with RTD to provide routes near services for the special needs populations
- Support programs that provide transportation services for special needs populations

The location of housing is critical for all special populations. Being close to transit, shopping and medical facilities is important to all populations. Housing located within walking distance of schools is very important for families. The lack of transportation services for people with special needs affects their ability to receive needed services such as case management, medical, and employment.

Priority #5

The special needs population is integrated into the community

Strategies

- Support mixed income developments that have units set aside for special needs populations
- Work with County departments to promote accessory dwelling units within the County
- Work with County departments to maintain group homes as a permitted use in residential zone districts
- Work with County departments to provide incentives such as reduced fees and waivers of requirements for developments that have set aside units for special needs populations

These strategies help create a more inclusionary living environment but also make sure special needs populations are close to the appropriate services. Without the

collaboration of all parts of the County – agencies, departments, non-profits, developers, etc – it is impossible to support at risk populations with both the services and the housing they need.



First Program Year Action Plan

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

The Mission of Adams County Community Development (ACCD), a Division of the Human Services Department of Adams County, Colorado, is to provide appropriate and quality services to the residents of the County utilizing funds from the US Department of Housing and Urban Development (HUD). These programs include HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), and Emergency Shelter Grant (ESG).

These funds allow ACCD to provide affordable housing (both rental and home ownership), infrastructure improvements throughout the County, public facility improvements, public services (such as education, financial counseling, food, nutrition, and case management), homelessness prevention, and nonprofit and agency capacity building to the low and moderate income residents of Adams County.

The 2010 Action Plan is the first year plan under the 2010-2014 Consolidated Plan. The newly created consolidated plan outlines the needs, priorities, and strategies for the County over the next five years. This Action Plan addresses specific strategies the County will follow over 2010 to meet the needs of the low- to moderate-income population in Adams County.

The priority outcomes developed in the Consolidated Plan are:

Priority Outcomes for Housing:

Priority #1

Rental housing is available for the low and very low-income populations where rental housing rates are low

Priority #2

Affordable housing is located in areas easily accessed by the low to moderate-income populations

Priority #3

Affordable housing is available for low-income renters that want to buy

Priority #4

Aging housing stock of low to moderate-income owner-occupied units is rehabilitated and/or repaired

Priority #5

Homeownership increases in areas where the ownership rates are low

Priority Outcomes for Special Needs

Priority #1

The special needs populations have housing options, especially those earning less than 40% AMI

Priority #2

Services for at-risk children

Priority #3

The special needs population is educated about housing and service options

Priority #4

Transit options near housing and support services for special needs populations are enhanced

Priority #5

The special needs population is integrated into the community

Priority Outcomes for Community Development:

Priority #1

More jobs are created for the county's residents

Priority #2

Public facilities are created to support low to moderate-income populations

Priority #3

Distressed neighborhoods are improved

The Adams County Consolidated Plan is a five year planning document that identifies the need for housing, and community and economic development for low to moderate-income individuals in the county. The overall goals of the Consolidated Plan include:

- 1) Providing decent affordable housing
- 2) Establishing and maintaining suitable living environments and
- 3) Expanding economic opportunities

The Plan outlines outcomes and strategies for providing economic assistance to low to moderate-income, homeless and special needs populations. The outcomes primarily involve increasing and preserving affordable housing, and non-housing needs such as improvements to infrastructure, public facilities and services. The Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and Emergency Shelter Grant (ESG) programs are used to make awards to local jurisdictions and not for profit agencies to improve the housing, economic, and social conditions in their communities.

To ensure these priority outcomes are met over the next five years, Adams County has determined specific strategies to create affordable housing, economic development, public facilities, infrastructure, and the special needs population.

For the first time, Adams County Community Development will identify categories, instead of specific projects, in its 2010 Action Plan. Moving forward, this will allow Adams County to solicit the most qualified partners to carry out its yearly priorities and strategies.

Projects for 2010 CDBG, HOME, and ESG include:

Project Title: **Administration**
Project Description: Administration by Adams County Community Development Department of the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program Grant (HOME) Program. This will include salaries, office rent, supplies, and other eligible expenses.

Location: 12200 Pecos Street, Westminster, CO 80234

Funding Source: **CDBG:** Not to Exceed (NTE) \$309,000
HOME: NTE \$110,000

Project Title: **Down Payment Assistance**

Project Description: Provide down payment assistance to low and moderate income, first-time homebuyers of the Urban County with HOME funds. The HOME Down Payment Assistance Program (DPA) aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. HOME DPA will help first-time homebuyers with homeownership to include down payment and closing costs.

Location: Community Wide

Funding Source: **HOME:** NTE \$200,000

Project Title: **Public Infrastructure/Facilities**

Project Description: Improve public infrastructure and facilities for low to moderate-income populations and revitalize distressed areas in the Urban County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$500,000

Project Title: **Homeownership**

Project Description: Provide and develop homeownership opportunities for low to moderate-income populations in the Urban County. This includes Community Housing Development Organization (CHDO) Program funds.

Locations: Community Wide

Funding Source: **HOME:** NTE \$240,000

Project Title: **Public Services**

Project Description: Provide public services for low to moderate-income populations in the Urban County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$230,000

Project Title: **Rehabilitation**

Project Description: Provide emergency and rehab improvements for low to moderate-income homeowners in Adams County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$250,000
HOME: NTE \$150,000

Project Title: **Rental Housing**
Project Description: Increase and/or sustain available affordable rental housing for low to moderate-income populations in the Urban County.
Location: Community Wide
Funding Source: **CDBG:** NTE \$256,000
HOME: NTE \$400,000

Project Title: **Emergency Shelter Grant**
Project Description: Provide agencies serving the homeless, or persons at risk of becoming homeless, with funding to provide support to homeless and at risk population of Adams County.
Location: Community Wide
Funding Source: **ESG:** NTE \$89,000

***All amounts are subject to change pending federal determination.**

Please see Consolidated Plan for General Narrative Responses.

HOUSING

Specific Housing Objectives

Through partnerships with private and non-profit developers, Adams County will address both the affordability of housing in the County and maintaining and preserving the livable conditions of owner-occupied homes throughout the Urban County. The County will work in five specific areas of affordable housing:

- Acquisition, new construction, and/or rehab of rental property
- homeowner-occupied rehabilitation;
- first-time home buyer down payment program
- new construction homeownership

The County will use both CDBG and HOME funds to address these areas of affordable housing.

ACQUISITION, NEW CONSTRUCTION, AND/OR REHABILITATION OF AFFORDABLE RENTAL UNITS

Adams County will work with its partners and municipalities to acquire and rehabilitate rental units for occupancy by eligible residents. Growing Home, a Community Development Housing Organization (CHDO), is developing and planning a new affordable rental project to begin construction within the next year. The County will also work with other agencies like the Adams County Housing Authority, Almost Home, and Alternatives to Family violence to identify appropriate affordable rental opportunities and projects over the upcoming year. The County continues to work with all partnering agencies to acquire and/or rehabilitate rental units throughout the Urban County to ensure preservation of affordable rental units.

Additionally, Adams County will work closely with developers and non-profit agencies to expend funds from previous program years for construction and development of

new rental units for very low- and low-income renters with special needs. These two projects are with Panorama Pointe Senior Apartments in Westminster and Prairie Rose Apartments in Commerce City.

HOMEOWNER-OCCUPIED REHABILITATION

Adams County currently runs a successful Homeowner-Occupied Rehabilitation Program. This program provides rehabilitation for much-needed improvements throughout the County. Typical projects include roof repairs, emergency repairs, electrical and plumbing updates, and repairs for energy efficiency such as window replacement, insulation, and appliances. Adams County works in conjunction with its own portion of HOME funding and the City of Westminster allocates money towards this program as well with their percentage of HOME funds. Adams County also utilizes CDBG funding for Homeowner-Occupied Repair.

In the upcoming year, Adams County hopes to assist approximately 50 homeowners make the necessary repairs to their home with both CDBG and HOME funding.

FIRST-TIME HOME BUYER DOWNPAYMENT PROGRAM

The County currently partners with the Adams County Housing Authority to provide first-time home buyer down-payment assistance to those eligible residents of the County. The recent downturn in the market was a challenging time for both ACHA and the County to find and assist eligible homeowners purchase their first home. The recent 2009 program year, however, saw another strong year for ACHA's program – helping over 50 homeowners purchase their first home. There is currently, a waiting list for this program – showing the strong need for this assistance and a slight upturn in the affordable housing market.

Adams County, in conjunction with ACHA, will assist 60 homeowners in the first time homebuyer program.

NEW CONSTRUCTION HOMEOWNERSHIP

Affordable housing throughout the County is available. The problem, however, is the quality of the housing that is available. Much of the housing stock in the County has fallen victim to the foreclosure crisis – while cheaper homes are available, they do not meet many building codes and/or housing quality standards. Adams County will work closely with Habitat for Humanity over the next year to create new, quality, energy efficient affordable housing for those making less than 50% of the Area Median Income. Habitat for Humanity of Metropolitan Denver is also a CHDO – Adams County will work with both HOME funds and CHDO set aside funds to achieve this goal.

2.

Adams County works with local non-profits and developers to produce and preserve affordable housing for County residents on a number of levels. Project approvals are contingent upon fund leveraging and outside funding partners, including the State Division of Housing, Colorado Housing Finance Authority through its Low-Income Housing Tax Credit (LIHTC) Program, Private Activity Bond allocations, tax-exempt financing, foundation funding, and other local jurisdictional funding. Adams County also works with its partners to provide linkages and resources to the homeowners and renters to afford them the best living arrangement possible. This includes homeownership and credit counseling, supportive services, job training, and educational opportunities.

Needs of Public Housing

1.

The Adams County Housing Authority creates goals and objectives over the next 5 years to address the needs of citizens of Adams County served in the Public Housing System. These goals and objectives touch on all aspects of ACHA and how they can address their housing stock, the residents, citizens in need, and the services they provide to agencies. These goals and objectives mirror Adams County's Goals and Priority Outcomes as it relates to the similar populations they serve.

For ACHA's PHA 5 Year Plan they have defined six goals that reflect their dedication and support of affordable housing and the population they serve:

7. Increase decent affordable housing options through real estate development activities and the expansion of housing programs.
8. Strengthen Communities through the expansion of programs and services to encourage self-sufficient among residents.
9. Endorse fair and equal opportunity in housing.
10. Incorporate and support high standards of ethics, effective management, and promote accountability throughout the organization.
11. Develop and launch an educational campaign designed to promote the need for affordable housing and services and the value it brings to the community.
12. Connect the community at large to appropriate housing information opportunities and resources to meet the needs of a diverse population.

2.

ACHA is not considered a "troubled" Agency.

Barriers to Affordable Housing

The major barrier to the development of affordable housing in Adams County, as in other Colorado Front Range communities, is the cost of land coupled with impact fees that are applied to new development. As different communities have a high reliance upon the fees charged for water and sewer lines that serve new development, it is difficult for them to defer or waive these charges. Some communities have adopted inclusionary housing ordinances which require developers to have a portion of their housing project be affordable to lower income households. At this time, there are no plans to adopt an inclusionary housing policy in Adams County.

The Adams County Community Development, along with other community housing partners, will continue to identify opportunities to address the barriers to affordable housing, particularly the high cost of impact fees and land acquisition. ACCD can use its HOME funds to help defray some of the development costs that are incurred at the beginning of a project. In addition, HOME funding can be used to assist in the acquisition of land for housing development, where appropriate. One of the primary goals of the Adams County Housing Task Force is to develop a strategy to address the various regulatory barriers that exist in the County and within the cities that create problems for affordable housing development.

HOME/ American Dream Down payment Initiative (ADDI)

1.

Adams County does not intend to use any other forms of funding other than those described in 92.205(b)

2.

Adams County will use the resale and recapture requirements to ensure affordability of the new homeownership units created throughout the County in accordance with the HOME rule. Adams County will ensure affordability by imposing either a resale or recapture provision on HOME assisted housing in accordance with 24 CFR 92.254. Resale or recapture will be decided on a project by project basis and will be specified in the agreement between the County and its subgrantee.

Resale provisions will ensure that if the housing does not continue to be the principal residence of the family for the duration of the period of affordability then the housing is made available for subsequent purchase only to a qualified low-income family. The resale provision will also:

- Provide the owner with a fair return on investment including any capital improvements; and
- Assure that the property will remain affordable using deed restrictions or similar mechanisms to ensure affordability to a range of low-income homebuyers.

Recapture provisions will ensure that Adams County recoups all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal resident of the family for the duration of the period of affordability. Jefferson County will use one of the following options in determining the recapture amount:

- Recapture the entire amount of the HOME investment from the homeowner.
- Reduce the HOME investment amount to be recaptured on a prorated basis for the time the homeowner has owned and occupied the housing measured against the affordability period.
- Share the net proceeds (defined as sales price minus loan repayment). If the entire amount cannot be recaptured plus enable the owner to recoup their down payment and capital investments in the property, the proceeds may be shared based on a formula.
- The HOME investment that is subject to recapture is the HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance, whether a direct subsidy to the home buyer or a construction or development subsidy, that reduced the purchase price from fair market value to an affordable price or any down payment or subordinate financing provided on behalf of the purchase.

All recaptured funds will be used for HOME eligible activities. If HOME assistance is only used for the development subsidy, and therefore not subject to recapture, the resale option will be used.

3.

Adams County does not use HOME funds to restructure existing debt.

4.

Currently, Adams County does not receive ADDI funds. It does, however, work with ACHA to provide down-payment assistance to first-time homebuyers.

HOMELESS

Specific Homeless Prevention Elements

1.

Adams County receives Emergency Shelter Grant (ESG) and ARRA's Homeless Prevention and Rapid Re-Housing Program (HPRP) to address homelessness and homeless prevention. Adams County will also use CDBG and HOME (to a lesser extent) to provide affordable housing resources and services to Adams County's homeless and at-risk populations.

The County does not directly administer homeless and homeless prevention programs but works and funds agencies that provide services and shelter to this target population. Adams County also works with the Homeless Task Force to determine solutions, create accurate homeless counts, and identify funding for the homeless service providers in the County.

2.

The Five-Year Consolidated Plan includes three priorities, including Housing, Special Needs Populations, and Public Facilities, Infrastructure, and Economic Development; all of these priorities will affect the homeless population in Adams County.

Adams County's strategy for addressing homelessness in the County involves an intricate network of service providers and collaborations. This includes leveraging funding from all sources to provide the most extensive services to its most at risk populations. These strategies include the amalgamation of homelessness prevention, affordable and sustainable housing, supportive services, and economic development. The County will look to its priority outcomes identified throughout the Consolidated Plan to achieve the most suitable outcome for each person that enters the system. In order to break the cycle of homelessness, Adams County realizes that homelessness prevention is the most important goal. This includes extensive counseling and education from the agencies in the County that already provide these services. In addition, in order to help people already homeless, the County will ensure education and affordable housing is available to those who are in greatest need. Throughout all of the processes – preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons – it is imperative that agencies provide the most extensive education and services possible. Without this education and support, it is impossible break the cycle of homelessness and to prevent people from re-entering the system.

The Consolidated Plan addresses six priority outcomes and the strategies for achieving these outcomes:

Priority

Rental housing is available for the low and very low-income populations where rental housing rates are low

Strategy

- Develop, acquire and rehabilitate rental housing for very low and low-income populations
- Form partnerships with landlords to repair and improve the quality of existing units
- Support new rental housing projects

Priority

The special needs populations have housing options, especially those earning less than 40% AMI

Strategy

- Support programs that provide housing assistance to special needs populations

Priority

Services for at-risk youth

Strategy

- Support programs for at-risk youth in the County.
- Education and linkages for at-risk youth in need of services in the program.
- Supportive housing for at-risk youth who are facing imminent threat of being on the streets.

Priority

The special needs population is educated about housing and service options

Strategy

- Support programs that educate the special needs population about housing and service options
- Make information available and have support staff available who speak different languages

Priority

Transit options near housing and support services for special needs populations are enhanced

Strategy

- Work with RTD to provide routes near services for the special needs populations
- Support programs that provide transportation services for special needs populations

Priority

More jobs are created for the county's residents

Strategy

- Support programs that provide incentives for businesses to locate and expand
- Support enterprise centers that provide space and services to start up businesses
- Support programs that provide job training and education for the workforce

Priority

Public facilities are created to support low to moderate-income populations

Strategy

- Support a shelter for homeless populations

- Support infrastructure near transit lines or mass transit options and schools for seniors and children
- Encourage partnerships with existing facilities to provide after school activities for children

In the upcoming year, Adams County will work with its partner agencies to address these priorities and determine how funding will be allocated.

3.

According to the 2009 *Point-In-Time* study, only 9.8% of the individuals counted in Adams County were considered chronically homeless. In fact, the majority of the respondents stated they were first time homeless. This statistic correlates to the number of people claiming to have lost their jobs or their homes recently. Based on this finding, homeless prevention in Adams County is extremely important. Priorities based on education and services for at-risk individuals are of the utmost importance over the next five years – especially in the current economy.

4.

Homelessness Prevention is a crucial service in the County. As mentioned above, the majority of the Adams County Homeless population are first time homeless. The majority of residents throughout the County are stressed with their housing costs and the growing unemployment rate. These are contributing factors to homelessness. In order to ameliorate these burdens, homelessness prevention is both crucial and necessary to combat homelessness.

5.

Since Adams County does not directly administer these programs, it does not have a discharge coordination policy. Its partnering agencies, however, work diligently to offer the most comprehensive services to the target population.

Adams County has several agencies throughout the County that provide supportive services, supportive housing, transitional housing, emergency housing, and other services to help homeless persons and families or individuals at risk of becoming homeless.

The following table outlines the various *emergency* housing options for families who need immediate shelter. These agencies often refer to longer-term transitional housing (which will be touched on further below):

Agency	City	Program Description	Daytime	Overnight	Men	Women	Children	Couples	Families	Youth	Domestic Violence
ACCESS Housing	Commerce City	Temporary shelter for children and families in Adams County. Must apply, intake M-F 8:30-5pm. 32 beds for 8 families		X			X		X		
Almost Home	Brighton	Adams County residents for the last 90 days, CBI check required: no drug charges, no violence charges, and no felonies in the last 3 years. Need to have a car or employment. 12 beds for 3 families.		X					X		

Alternatives to Family Violence	Commerce City	24/7 Crisis Line. Shelter for battered women and their children. Boys up to age 15. 28 beds.		X		X	X					X
Comitis Center	Aurora	Runaways UNDER 17; 90 day stay; 12 beds for ages 12-17; 8 beds for adults, families, and children; must work or be in school.		X	X	X	X	X	X	X		
Growing Home	Westminster	60 day shelter for homeless families in Adams County		X					X			

The agencies that offer emergency housing are spread throughout the County and have various requirements and restrictions in order to even be considered. In addition, there is a severe lack of accommodations for single persons – both men and women. Growing Home recently noted that in the last 11 months they have received over 150 calls from single individuals requesting shelter that they cannot accommodate. In addition, there are **no** facilities in the County for daytime shelter facilities.

There are also various other programs and supportive services that help both the at-risk and already homeless populations throughout the County. These include transitional housing, supportive housing, supportive services, and other programs to address the issue of homelessness in the County.

Motel Vouchers

ACCESS Housing and Almost Home provide Motel Vouchers to individuals and families in need of temporary shelter. The programs are slightly different, but they provide shelter for a short period of time for people in need:

- ACCESS Housing – Family needs to meet with an intake worker and fill out an application. Provides motel vouchers (2-3 nights to homeless families in needs). Must be able to document previous Adams County residency.
- Almost Home – Winter months only. Need to have resided in Adams County for a minimum of 90 days.

Although temporary, both agencies provide case management and support to the persons in this program to help them find both permanent housing and a sustainable lifestyle.

Transitional and Supportive Housing

Numerous agencies that provide emergency shelter in the County also run affordable housing developments that help people with very low- and low-incomes. These agencies are Almost Home (Hughes Station), ACCESS Housing (Springbrook), Growing Home (Westminster Apartments), and Adams County Housing Authority (see PHA section). Numerous other developments across the County have affordable rentals. In addition, many of the agencies work directly with the County to discuss further development for the affordable housing. Unfortunately, with the economy and the collapse of the Tax Credit Market, developments on affordable rental units that help support the homeless populations have stalled.

Supportive Services

Agencies throughout the county – ACHA, ACCESS, Almost Home, Alternatives to Family Violence, and Growing Home- provide and extensive network of supportive services that are an integral part of homelessness prevention and breaking the cycle of homelessness. Included with the emergency housing assistance is extensive case management of the clients. Without this case management, people would not be able to maintain their homes or get out of homelessness. When the agencies cannot

help monetarily, they still provide counseling and linkage services to help persons with their all of their needs. In addition, the collaboration between these agencies provides a network of providers that can offer streamlined services to the persons with the greatest need with the greatest success. For example, ACHA runs an extensive counseling program for homelessness prevention that offers both monetary support (mortgage payments, utility payments) and counseling to families and individuals at risk of homelessness. Each agency provides support – both monetary and counseling – to the participants in their programs.

Emergency Shelter Grants (ESG)

Adams County began receiving Emergency Shelter Grant funds in 2008. Previously, ESG had gone through the State of Colorado. Although a small portion of funding, usually around \$90,000, ACCD is able to support shelter operations, essential services, and homelessness prevention to the County's core homeless service providers.

Through an application process, ACCD solicits requests for funding from the various provider agencies throughout the County. These agencies are the Adams County Housing Authority, ACCESS Housing, Almost Home, Alternatives to Family Violence, and Growing Home. The funding allows these agencies to supplement their growing homeless needs budgets. The current economy has provided these agencies with a growing need and a need for more capacity, funding, and services to help support the most at-risk citizens of the County.

COMMUNITY DEVELOPMENT

Community Development

1.

Adams County non-housing community development needs include public facilities, public services, economic development, and infrastructure improvements. The priorities identified in the Consolidated Plan are:

Priority Outcomes for Community Development:

Priority #1

More jobs are created for the county's residents

Priority #2

Public facilities are created to support low to moderate-income populations

Priority #3

Distressed neighborhoods are improved

2.

The above-mentioned priorities create a guideline for activities and projects in the upcoming 2010 program year. Adams County Community Development will consult its partnering agencies and municipalities to create viable projects that support these priority outcomes.

PUBLIC FACILITIES/INFRASTRUCTURE

In the upcoming program year, Adams County will work with both its Urban County and its partnering agencies to improve public infrastructure and facilities for low to moderate-income populations and revitalize distressed areas in the Urban County.

Adams County plans to work on some of the following initiatives in the 2010 program year:

- Offset the burden of high infrastructure costs at developments throughout the County.
- Improve recreation/senior center/s
- Support repairs for Emergency Shelters
- Repair deteriorating public facilities

The County will also identify other areas of slum/blight/deterioration and facilities that need enhancement in the coming program year. Improvements to these facilities and infrastructure will provide a suitable and sustainable living environment for members of the community and also promote economic investment once the areas are improved.

Antipoverty Strategy

In order to reduce the number of households with incomes below the poverty line, and in consultation with other appropriate public and private agencies, Adams County will encourage agencies to work together to address the poverty issue. Through this coordinated effort, these agencies could design a joint program to assist individuals in need of job training, counseling, employment and housing referrals. As part of this program, these service providers may examine policies that limit the employment of certain segments of the low-income population, and may also examine policies that constrain the development of affordable housing.

Individuals competent in basic skills, job skills, job management, and job readiness are likely to obtain and retain employment. They would be more likely to be able to afford quality housing and thus be less likely to become homeless. Employment and training services prepare clients for the work force by providing the skills necessary for self-sufficiency. An anti-poverty plan for the Urban County would enable low-income individuals and families to become economically self-sufficient and independent of government assistance programs for basic needs. The anti-poverty strategy will:

- Prepare participants for employment by providing educational, vocational, job readiness, life skills, and other appropriate training;
- Provide immediate employment for appropriate participants;
- Strengthen the current service delivery system;
- Provide vocational and individual counseling and referrals to appropriate services; and
- Create opportunities in obtaining affordable housing.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs

Adams County has identified four priority outcomes for the non-homeless special needs population:

Priority Outcomes for Special Needs

Priority #1

The special needs populations have housing options, especially those earning less than 40% AMI

Priority #2

Services for at-risk youth

Priority #3

The special needs population is educated about housing and service options

Priority #4

Transit options near housing and support services for special needs populations are enhanced

Priority #5

The special needs population is integrated into the community

The upcoming program year will see a focus on the following activities to address these priority outcomes:

1. Special Needs Housing: Adams County will work with various agencies to ensure there is adequate housing for the special needs population in Adams County. This includes housing for people with disabilities, seniors, and victims of domestic violence.
2. Services for at-risk youth: Adams County will work with agencies to create programs for at-risk youth in the County.
3. Special Needs Education: Programs related to housing education, services, and case management to at risk populations throughout the county. Adams County will also help fund agencies support staff that work on these programs.
4. Integration into the Community: Adams County will work with various developers to create affordable housing for the special needs population in areas throughout the County.

Housing Opportunities for People with AIDS

Adams County does not receive HOPWA funding.

Other Narrative

For the first time, Adams County Community Development will identify categories, instead of specific projects, in its 2010 Action Plan. Moving forward, this will allow Adams County to solicit the most qualified partners to carry out its yearly priorities.

Projects for 2010 CDBG, HOME, and ESG include:

Project Title: **Administration**

Project Description: Administration by Adams County Community Development Department of the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program Grant (HOME) Program. This will include salaries, office rent, supplies, and other eligible expenses.

Location: 12200 Pecos Street, Westminster, CO 80234

Funding Source: **CDBG:** Not to Exceed (NTE) \$309,000
HOME: NTE \$110,000

Project Title: **Down Payment Assistance**

Project Description: Provide down payment assistance to low and moderate income, first-time homebuyers of the Urban County with HOME funds. The HOME Down Payment Assistance Program (DPA) aims to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. HOME DPA will help first-time homebuyers with homeownership to include down payment and closing costs.

Location: Community Wide

Funding Source: **HOME:** NTE \$200,000

Project Title: **Public Infrastructure/Facilities**

Project Description: Improve public infrastructure and facilities for low to moderate-income populations and revitalize distressed areas in the Urban County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$500,000

Project Title: **Homeownership**

Project Description: Provide and develop homeownership opportunities for low to moderate-income populations in the Urban County. This includes Community Housing Development Organization (CHDO) Program funds.

Locations: Community Wide

Funding Source: **HOME:** NTE \$240,000

Project Title: **Public Services**

Project Description: Provide public services for low to moderate-income populations in the Urban County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$230,000

Project Title: **Rehabilitation**

Project Description: Provide emergency and rehab improvements for low to moderate-income homeowners in Adams County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$250,000

HOME: NTE \$150,000

Project Title: **Rental Housing**

Project Description: Increase and/or sustain available affordable rental housing for low to moderate-income populations in the Urban County.

Location: Community Wide

Funding Source: **CDBG:** NTE \$256,000

HOME: NTE \$400,000

Project Title: **Emergency Shelter Grant**

Project Description: Provide agencies serving the homeless, or persons at risk of becoming homeless, with funding to provide support to homeless and at risk population of Adams County.

Location: Community Wide

Funding Source: **ESG:** NTE \$89,000

***All amounts are subject to change pending federal determination.**