



# ARAPAHOE COUNTY HOUSING NEEDS ASSESSMENT

September 2019

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The Community Strategies Institute was formed in 2003 to provide fiscal and economic analysis, education and training to individuals and groups wishing to better understand and improve the economic and social factors influencing affordable housing development, housing conditions and community infrastructure as those elements influence the economic mobility of low-income populations. The Institute Directors and Members have diverse backgrounds in housing development, finance, management, policy and research. The Institute can be your partner in designing research, programs, and investments for expanding opportunities for individuals to become economically stable members of caring communities.

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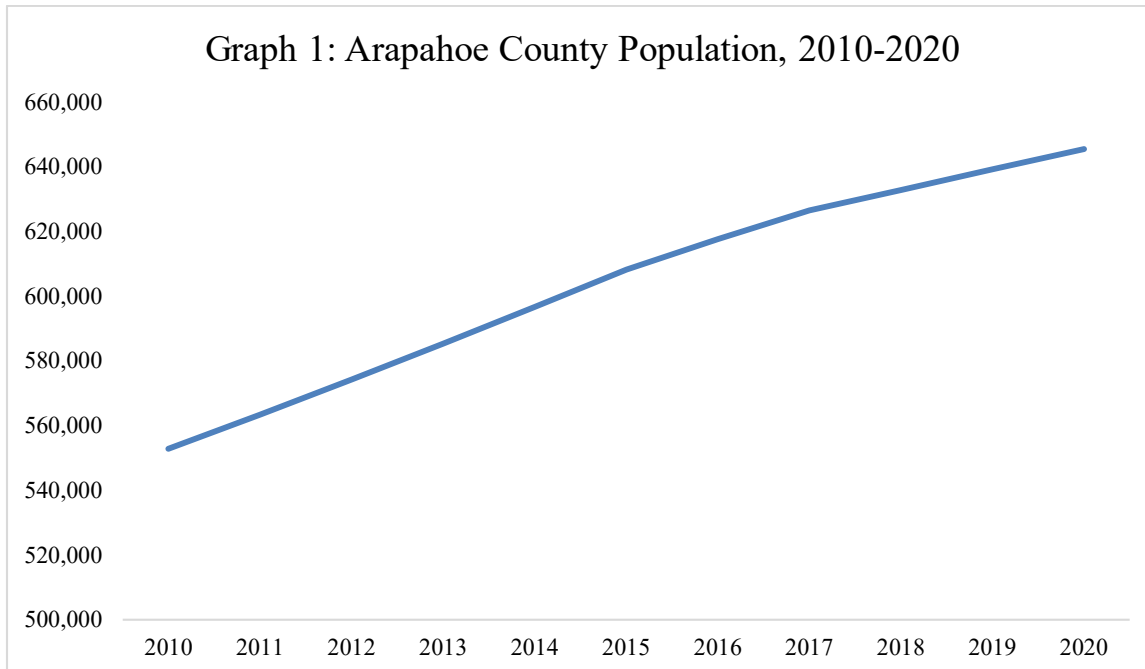
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## Section 1: Demographic Overview

Arapahoe County spans from the eastern plains adjacent to Washington and Elbert Counties, into the Denver metro suburbs and adjacent to Denver County in the northeast. The County seat is Littleton, and other major cities include Aurora, Centennial, and Englewood, and the smaller communities of Centennial, Deer Trail, Glendale, Greenwood Village, and Sheridan. Arapahoe County is the third largest County in Colorado, behind Denver and El Paso Counties, and the second largest in the Denver Metro area. Because the City of Aurora is a HUD Entitlement Jurisdiction, the City is not included in this analysis of housing needs, as Aurora complete their own needs assessment for HUD.

### *Population*

The population in Arapahoe County has grown by 11% between 2010 to 2017. The City of Aurora has just under half of the county's population. Without the City of Aurora, the county's population is 325,455 in 2017. The city of Sheridan has experienced the greatest increase of population during this time period, with a population growth of 35%. Bennett (part of the in the County) has experienced the slowest population growth of 6%.



Sources: American Community Survey; CSI.

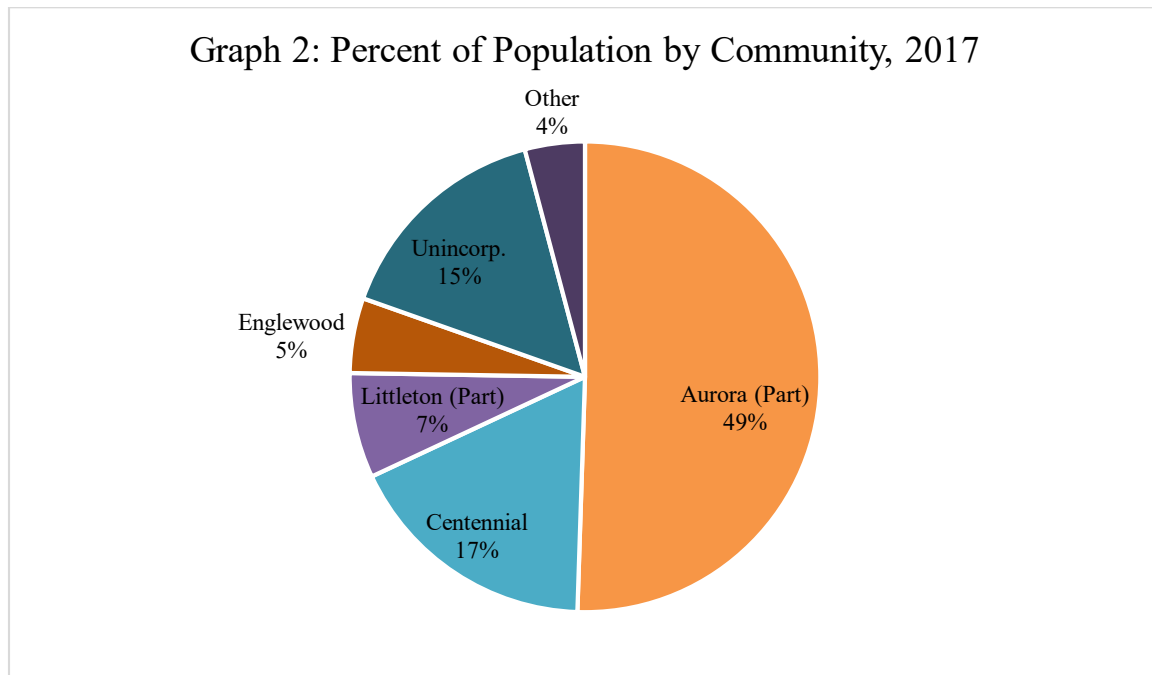
**Table 1: Population in Arapahoe County, 2010-2020**

<b>Area</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Aurora*	274,059	279,986	285,686	291,587	297,360	302,935	307,376	311,396	3145,10	317,655	320,832
Bennett*	282	284	306	260	269	242	235	236	238	241	243
Bow Mar*	637	666	692	685	697	669	671	606	612	618	624
Centennial	99,999	100,643	101,339	102,625	104,213	106,604	107,862	108,448	109,532	110,628	111,734
Cherry Hills Village	5,936	5,983	6,043	6,126	6,234	6,329	6,414	6,542	6,607	6,673	6,740
Columbine Valley	1,275	1,319	1,336	1,318	1,258	1,164	1,190	1,165	1,177	1,188	1,200
Deer Trail	365	381	348	386	386	573	522	479	484	489	494
Englewood	30,342	30,433	30,565	30,840	31,298	31,877	32,523	33,155	33,487	33,821	34,160
Foxfield	855	831	782	768	678	683	732	710	717	724	732
Greenwood Village	13,367	13,638	13,932	14,223	14,546	14,920	15,208	15,397	15,551	15,706	15,864
Glendale	4,165	4,268	4,312	4,373	4,564	4,744	4,905	5,027	5,077	5,128	5,179
Littleton*	39,154	39,413	40,006	40,529	41,132	42,042	42,522	43,272	43,705	44,142	44,583
Sheridan	5,621	5,684	5,708	5,746	5,819	5,912	5,965	6,018	6,078	6,139	6,200
Unincorp.	76,803	79,979	83,302	85,867	88,230	89,616	91,543	94,161	95,103	96,054	97,014
<b>Total</b>	<b>552,860</b>	<b>563,508</b>	<b>574,357</b>	<b>585,333</b>	<b>596,684</b>	<b>608,310</b>	<b>617,668</b>	<b>626,612</b>	<b>632,878</b>	<b>639,207</b>	<b>645,599</b>

\*Includes only part of the area listed.

Sources: American Community Survey; CSI.

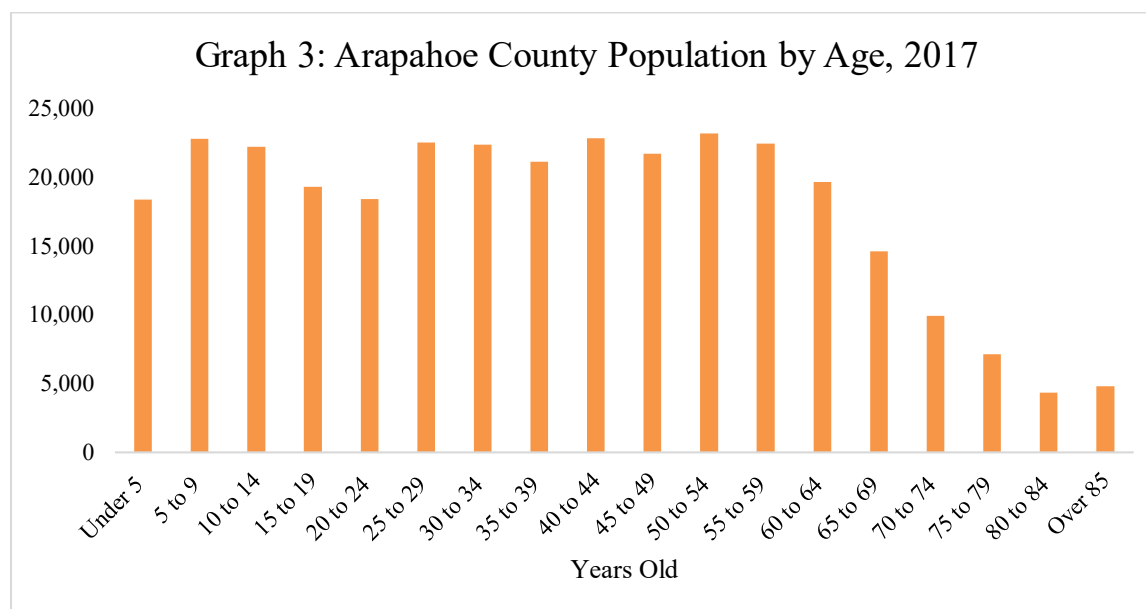
After Aurora, the next largest incorporated municipality in Arapahoe County is Centennial, followed by Littleton and Englewood.



Sources: Colorado State Demographer; CSI.

### ***Population by Age***

The following table shows the population in Arapahoe County in 2017 by age group. Twenty-six percent (26%) of the population in Arapahoe County outside Aurora was age 19 or under in 2017. In contrast, 13% of the County's population (excluding Aurora) is over the age of 65. The number of seniors is low compared to the number of children, younger adults and those approaching retirement.



Sources: American Community Survey; CSI.

The communities of Columbine Valley, Deer Trail, Bow Mar, and Bennet have the oldest populations in Arapahoe County. Glendale, Sheridan, Englewood, and unincorporated Arapahoe County have the youngest populations.

**Table 2: Average Age in Arapahoe County Communities (excluding Aurora), 2017**

Average Age	
Glendale	<b>30.1</b>
Sheridan	33
Englewood	36.7
Unincorporated	37.6
Centennial	41.4
Littleton (part)	42.1
Greenwood Village	42.6
Foxfield	44.8
Cherry Hills Village	46.9
Bennett (part)	48.2
Bow Mar (part)	49.4
Deer Trail	51.1
Columbine Valley	55.5

Sources: American Community Survey; CSI.



### ***Population by Race and Ethnicity***

The majority of the population in Arapahoe County, excluding Aurora, is white. Those who identify themselves as Hispanic or Latino make up 12.1% of the total population. Five percent (5%) of the population is African American and another 5.5% are Asian.

**Table 3: Population by Race and Ethnicity, Arapahoe County Excluding Aurora, 2017**

	Number	Percent
Hispanic or Latino	38,141	12.1%
White	233,595	74.1%
African American	15,650	5.0%
American Indian	800	0.3%
Asian	17,188	5.5%
Native Hawaiian and Other Pacific Islander	287	0.1%
Some other Race	709	0.2%
Two or More Races	8,846	2.8%

Sources: American Community Survey; CSI.

### ***Households***

As Arapahoe County's population has grown, so has the number of households within the county. The following table shows the number of households in Arapahoe County, excluding Aurora. Household numbers have continued to grow, a trend which is seen in the Denver Metro area as a whole.

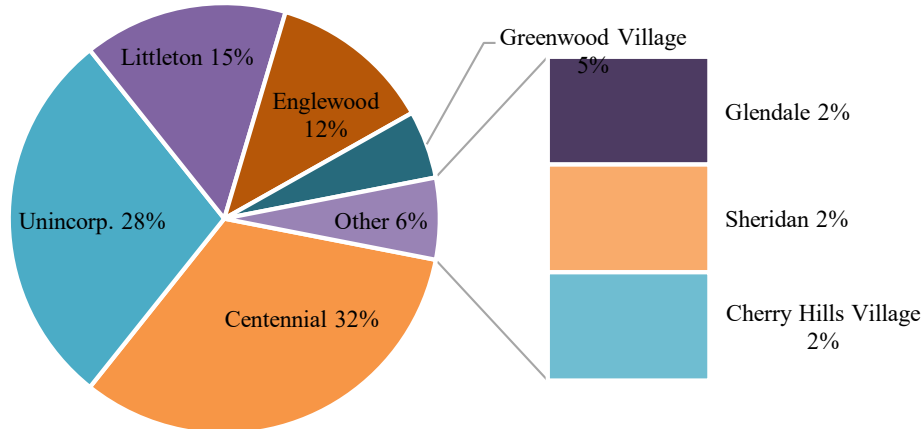
**Table 4: Households in Arapahoe County, 2010 - 2017**

	2010	2015	2017
Households	224,011	229,601	235,263
% Change		2.4	2.5

Sources: American Community Survey; CSI.

Forty-eight percent (48%) of the households in the County are located in Aurora. The remaining 51% of the households are in Centennial, Unincorporated Arapahoe County, Littleton, and Englewood.

Graph 4: Households by Community, Arapahoe County  
(Excluding Aurora), 2017

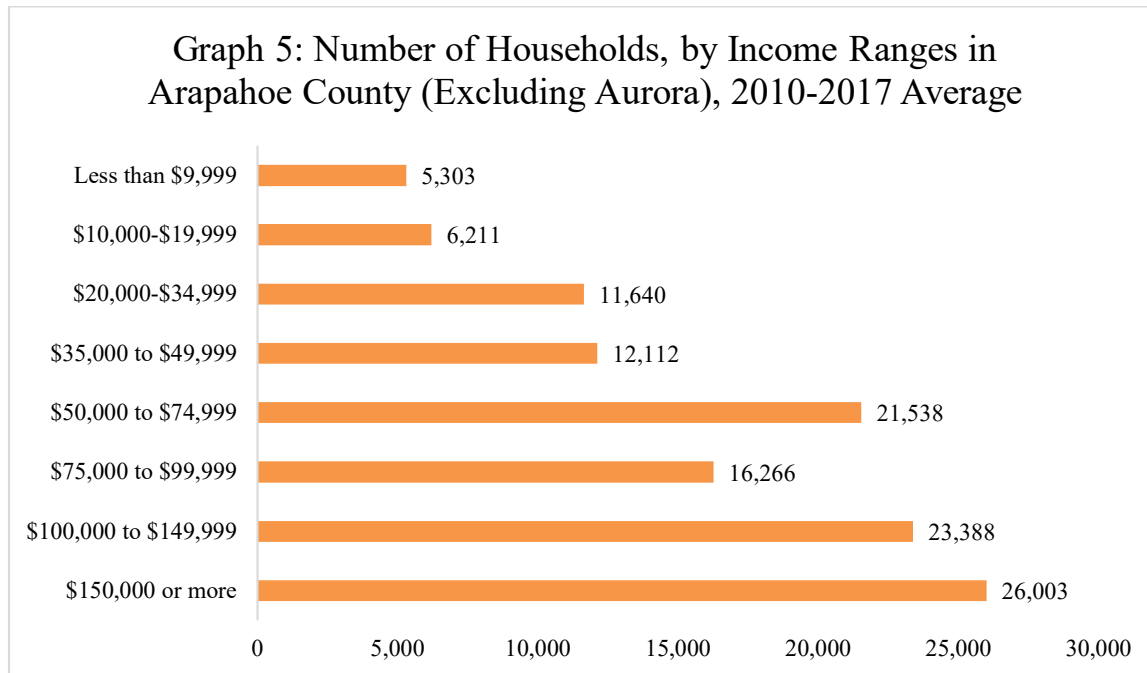


*Data not listed: 1.1% of the Arapahoe County's households are in Columbine Valley, Foxfield, Deer Trail, Bow Mar, and Bennett combined.*

Sources: American Community Survey, CSI.

### ***Household Income***

In Arapahoe County (excluding Aurora), 29%, or 35,266, households have incomes below \$50,000 a year. Another 31%, or 37,804, have incomes between \$50,000 and \$100,000 per year, and 40%, or 49,391, have incomes that are higher than \$100,000 per year.



Sources: American Community Survey; CSI.

The median income in Arapahoe County (excluding Aurora), was \$103,321 in 2017. The median income of home owners is more than double the median income of renters in the County (excluding Aurora). The median owner income was just over \$121,500, and the median renter income was just over \$57,000. Cherry Hills Village, Bow Mar, Bennett, Columbine Valley, and Greenwood Village had the highest median incomes. The difference between owner and renter incomes in these communities was much higher than in communities with lower median incomes and a higher number of renters, including Englewood, Littleton, and Centennial.

**Table 5: Average Household Incomes in Arapahoe County and Municipalities, by Tenure 2015 – 2017**

	Median Income	Owners	Renters
Aurora (part)	60,469	77,472	41,791
Bennett (part)	132,404	132,404	
Bow Mar (part)	187,083	208,750	
Centennial	100,770	109,212	67,376
Cherry Hills Village	238,750	246,161	125,625
Columbine Valley	128,636	128,523	
Deer Trail	37,500	41,786	25,625
Englewood	55,655	71,576	37,646

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Foxfield	120,417	125,313	41,136
Glendale	45,365	62,000	40,664
Greenwood Village	123,680	182,014	75,919
Littleton (part)	69,224	91,719	46,917
Sheridan	40,890	50,833	32,250
Unincorp	79,881	109,000	54,689
<i>Arapahoe County excluding Aurora</i>	<i>103,321</i>	<i>121,016</i>	<i>57,082</i>
<i>Arapahoe County</i>	<i>\$69,553</i>	<i>\$89,651</i>	<i>\$45,751</i>

Sources: American Community Survey; CSI.

CSI has estimated the number of households by AMI level for each municipality in Arapahoe County outside of Aurora in 2018<sup>1</sup>. The 2018 HUD median income in the Denver metro MSA is \$89,900. County-wide (excluding Aurora), thirty percent (30%) of all Arapahoe County households have incomes at or below 80% of the median income for the county, or below an income of \$71,920. Households below 80% AMI are eligible for many HUD funded housing units and programs.

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<sup>1</sup> Note: 2019 population data was unavailable at the time of this report, therefore we have cited 2018 HUD income limits here. To find details for 2019 HUD median income ranges, please visit <https://www.huduser.gov/portal/datasets/il.html>.

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**Table 6: Incomes by Community and AMI Level, 2018**

% AMI (2018)	Arapahoe CO	Bennett (part)	Bow Mar (part)	Centennial	Cherry Hills Village	Columbine Valley	Deer Trail
<b>0 to 30%</b>	11,192	0	9	2,325	84	30	59
<b>31 to 50 %</b>	10,717	8	9	2,513	68	50	50
<b>51 to 80%</b>	15,081	0	10	4,879	131	30	50
<b>81 to 100%</b>	21,767	0	6	3,901	57	25	23
<b>Over 100%</b>	63,705	83	181	25,893	1,817	330	40

% AMI (2018)	Englewood	Foxfield	Glendale	Greenwood Village	Littleton (part)	Sheridan	Unincorp	Greenwood Village
<b>0 to 30%</b>	4,760	4	604	400	2,412	714	2,976	400
<b>31 to 50 %</b>	4,760	29	521	264	2,211	416	2,670	264
<b>51 to 80%</b>	5,515	20	676	603	2,937	568	4,030	603
<b>81 to 100%</b>	4,257	10	324	299	1,858	314	6,187	299
<b>Over 100%</b>	9,641	181	797	4,551	9,496	476	18,366	4,551

Sources: American Community Survey; CSI.

The following table breaks down the number of households in Arapahoe County (excluding Aurora) by HUD AMI level and tenure. As is true in all communities, owners are concentrated in higher income categories, and most renters are in lower income categories. Over 40% of renters in Arapahoe County have incomes at or below 50% of the AMI.

**Table 7: Households by AMI and Tenure, 2017**

% AMI	Owners	%	Renters	%
<b>0 to 30%</b>	8,221	5.6%	19,227	21.9%
<b>31 to 50 %</b>	10,383	7.1%	16,944	19.3%
<b>51 to 80%</b>	20,864	14.2%	20,356	23.1%
<b>81 to 100%</b>	16,343	11.1%	10,494	11.9%
<b>Over 100%</b>	91,464	62.1%	20,968	23.8%

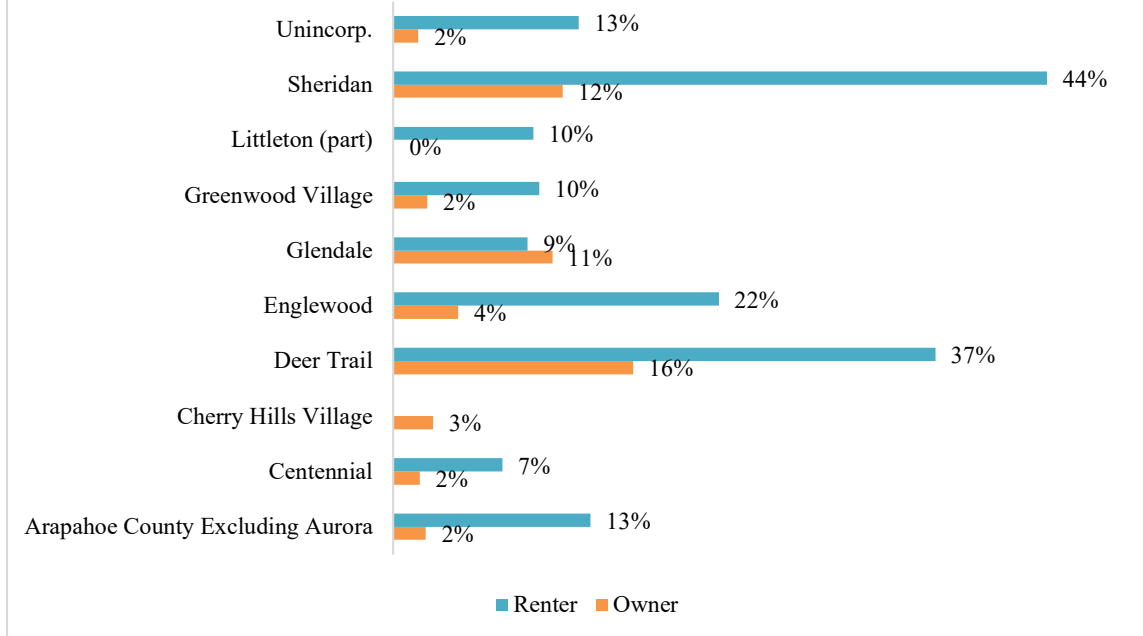
Sources: HUD CHAS special tabulation; American Community Survey.

### ***Families in Poverty***

Fewer owner-occupied households in Arapahoe County live in poverty compared to renter occupied households, according to the American Community Survey. Just over 13% of all renters in Arapahoe County (excluding Aurora) live at or below the poverty level, while only 2% of owner-occupied households live at or below the poverty level.

The poverty rate for both renters and owners is highest in Sheridan and Deer Trail. Glendale and Cherry Hills are the only community in Arapahoe County (excluding Aurora) where the home owner poverty rate is higher than the renter poverty rate.

**Graph 6: Percent of Arapahoe County Households in Poverty by Tenure (Excluding Aurora), 2017**



Note: Less than 10 people living below poverty rate in Bennett, Bow Mar, Columbine Valley and Foxfield. Those communities have been excluded from this graph.

Sources: American Community Survey; CSI.

The following chart shows the poverty level by household size for Arapahoe County.

**Table 8: Poverty Level by Household Size, 2017**

Household Size	Annual Income
1 Person	\$12,060
2 Persons	\$16,240
3 Persons	\$20,420
4 Persons	\$24,600
5 Persons	\$28,780
6 Persons	\$32,960
7 Persons	\$37,140
8 Persons	\$41,320

Sources: American Community Survey; CSI.

### ***Economic Conditions***

The US Census Bureau American Community Survey provides information that makes it possible to estimate labor force dynamics for the portion of Arapahoe County that excludes Aurora. The latest year that this information is available for is 2017.

There were 177,900 persons in the labor force in Arapahoe County in 2017. Of these, 169,503 were employed and 8,040 were unemployed. The unemployment rate was 4.5% in the area that excludes Aurora. The June 2019 not seasonally adjusted unemployment rate for the entire county was 3.0%; the statewide unemployment rate was 3.0% in this same timeframe.

**Table 9: Labor Force Information, Arapahoe County, 2017**

	Arapahoe County	Arapahoe County <i>Excluding Aurora</i>
In labor force	350,215	177,900
Civilian labor force	348,571	177,543
Employed	330,548	169,503
Unemployed	18,023	8,040
Armed Forces	1,644	357
Not in labor force	140,930	72,798
Total Population 16 and over	491,145	250,698
Civilian Unemployment Rate:	5.2	4.5

Sources: American Community Survey; CSI.

Labor force in Arapahoe County (excluding Aurora), grew from 2010-2017 by 13.2%. Those that were employed grew by 15%, while those that were unemployed decreased by 14.2% during the same time frame.



**Table 10: Labor Force Changes, Arapahoe County (excluding Aurora), 2010 - 2017**

	2010	2017	Change	% Change
In labor force	157,160	177,900	20,740	13.2%
Civilian labor force	156,789	177,543	20,754	13.2%
Employed	147,415	169,503	22,088	15.0%
Unemployed	9,371	8,040	-1,331	-14.2%
Armed Forces	374	357	-17	-4.5%
Not in labor force	61,365	72,798	11,433	18.6%
Total Population 16 and over	218,525	250,698	32,173	14.7%
Civilian Unemployment Rate:	6.0%	4.5%	-2.5%	-41.7%

Sources: American Community Survey; CSI.

The industries with highest employment in Arapahoe County were educational service, healthcare, and social services, professional, scientific, management, and administrative and waste management services, retail trade, and construction.

**Table 11: Employment by Industry, Arapahoe County 2017**

	Arapahoe County	Arapahoe County <i>Excluding Aurora</i>	% of Total
Educational services, and health care and social assistance	44,652	26,009	15.3%
Professional, scientific, and management, and administrative and waste management services	29,710	19,150	11.3%
Retail trade	37,500	18,415	10.9%
Construction	23,064	10,275	6.1%
Manufacturing	18,677	9,527	5.6%
Finance and insurance, and real estate and rental and leasing	15,351	9,198	5.4%
Transportation and warehousing, and utilities	18,628	7,385	4.4%
Information	7,884	5,024	3%
Wholesale trade	8,342	4,328	2.6%
Arts, entertainment, and recreation, and accommodation and food services	6,060	3,265	1.9%
Public administration	5,795	2,987	1.8%
Agriculture, forestry, fishing and hunting, and mining	4,103	2,731	1.6%
Other services, except public administration	3,951	2,442	1.4%

Sources: American Community Survey; CSI.

Employment in agriculture, forestry, fishing, hunting, and mining grew by 101%, the largest increase in Arapahoe County (excluding Aurora) from 2010-2017. The wholesale trade industry was the only sector that experienced a loss in employment in this same time frame.

**Table 12: Changes in Employment by Industry, 2010 – 2017, Arapahoe County (excluding Aurora)**

	2010	2017	Change	% Change
Agriculture, forestry, fishing and hunting, and mining	1,356	2,731	1,375	101.4%
Educational services, and health care and social assistance	28,133	35,654	7,521	26.7%
Construction	8,480	10,275	1,795	21.2%
Arts, entertainment, and recreation, and accommodation and food services	13,146	15,436	2,290	17.4%
Professional, scientific, and management, and administrative and waste management services	22,562	26,420	3,858	17.1%
Retail trade	16,348	18,415	2,067	12.6%
Other services, except public administration	7,464	8,352	888	11.9%
Manufacturing	8,605	9,527	922	10.7%
Transportation and warehousing, and utilities	6,728	7,385	657	9.8%
Public administration	5,368	5,880	512	9.5%
Information	7,107	7,514	407	5.7%
Finance and insurance, and real estate and rental and leasing	17,059	17,586	527	3.1%
Wholesale trade	5,059	4,328	-731	-14.4%
<i>Total employed civilian population 16 years and over</i>	<i>147,415</i>	<i>169,503</i>	<i>22,088</i>	<i>15%</i>

Sources: American Community Survey; CSI.

Arapahoe County has the fourth highest wages of all Colorado counties, though wages fall below those in Broomfield, Denver, and Boulder Counties. Wages are higher than Colorado averages.

**Table 13: Average Wages Ranking in Colorado, 4<sup>th</sup> Quarter 2017**

Rank	Area Name	Total Average Employment	*Average Hourly Wage	Average Weekly Wage	*Average Annual Wage
1	Broomfield County	39,985	\$38.65	\$1,546	\$80,392
2	Denver County	523,568	\$35.35	\$1,414	\$73,528
3	Boulder County	185,369	\$33.85	\$1,354	\$70,408
4	Arapahoe County	334,719	\$32.65	\$1,306	\$67,912
5	Douglas County	126,764	\$31.83	\$1,273	\$66,196
	Colorado	2,701,446	\$29.50	\$1,180	\$61,360

Note: Assumes a 40-hour work week.

Source: Colorado Department of Labor and Employment.

The following table shows average hourly, weekly and annual wages by industry in Arapahoe County. The latest information provided by the Colorado Department of Labor is for 2017. The industries with the highest wages are mining, management of companies and enterprises, professional, scientific, and technical services and information. Some of these industries are growing in Arapahoe County, but others, like information, have declined from 2000 – 2010.

**Table 14: Average Wages by Industry in Arapahoe County, 4<sup>th</sup> Quarter 2017**

Industry Title	*Average Hourly Wage	Average Weekly Wage	*Average Annual Wage
Mining	\$71.5	\$2,860	\$151,580
Management of Companies and Enterprises	\$58.95	\$2,358	\$124,974
Professional, Scientific, and Technical Services	\$50.33	\$2,013	\$106,689
Wholesale Trade	\$47.13	\$1,885	\$99,905
Information	\$46.75	\$1,870	\$99,110
Arts, Entertainment, and Recreation	\$45.83	\$1,833	\$97,149
Finance and Insurance	\$45.45	\$1,818	\$96,354
Utilities	\$41.23	\$1,649	\$87,397
Construction	\$37.50	\$1,500	\$79,500
Real Estate and Rental and Leasing	\$35.58	\$1,423	\$75,419
Public Administration	\$33.98	\$1,359	\$72,027
Transportation and Warehousing	\$31.35	\$1,254	\$66,462
Manufacturing	\$31.00	\$1,240	\$65,720
Unclassified	\$28.43	\$1,137	\$60,261
Health Care and Social Assistance	\$27.98	\$1,119	\$59,307
Admin. and Support/Waste Management and Remediation Services	\$23.03	\$921	\$48,813
Educational Services	\$22.63	\$905	\$47,965
Other Services (except Public Administration)	\$22.30	\$892	\$47,276
Agriculture, Forestry, Fishing and Hunting	\$20.93	\$837	\$44,361
Retail Trade	\$17.38	\$695	\$36,835
Accommodation and Food Services	\$11.33	\$453	\$24,009

Note: Assumes a 40-hour work week.

Source: Colorado Department of Labor and Employment; CSI.

The unemployment rate in Arapahoe County is very low, and the number of total jobs has been on the rise. The County has experienced growth in the mining industry, and this has contributed to the overall wage growth and low unemployment rate.

## Section Two: Housing Needs Assessment

The following tables and narratives follow the HUD IDIS Consolidated Plan Housing Needs Assessment format and should be used to complete this section of the Five Year Consolidated Plan.

### *Summary of Housing Needs*

The following analysis points out the need for more rental housing units in Arapahoe County, especially for the very lowest income households at 0 – 30% AMI. Smaller households have lower incomes in Arapahoe County, and have a higher incidence of housing needs. Cost burden is an issue for many households who earn 80% or less of the area median income, especially renters. Renter families have the highest incidence of overcrowding, particularly in the lowest income ranges.

There is a gap in the rental housing stock in all income ranges in Arapahoe County. There is also a shortage of units for sale in all income ranges. Those at 50% or less of the AMI who wish to become owners in Arapahoe County will need some sort of subsidy to afford the median priced home.

### NA-10 Housing Needs Assessment

Between 2009 and 2017, the population in Arapahoe County increased by 8%, households increased by 11%, and median incomes increased by 18%. In Arapahoe County, one fifth of the households earn less than 50% HAMFI. Households with lower income are more likely to be impacted by at least one housing problem, and households with lower incomes are more likely to be renters. Large families tend to have higher incomes.

**Table 14: Demographics, Arapahoe County, 2009 and 2017**

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	572,003	617,668	8%
Households	212,465	235,263	11%
Median Income	\$58,968.00	\$69,553.00	18%

Sources: American Community Survey; CSI.

In Arapahoe County, small families, households with one person between 62-74 years old, and households with children under 6 make up the majority of households at 50% or less of the area median income. Larger households tend to have higher incomes.

**Table 16: Number of Households by HAMFI, Arapahoe County (excluding Aurora)**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,325	11,188	16,440	12,249	64,180
Small Family Households	3,989	3,527	5,643	5,055	35,670
Large Family Households	633	838	1,264	746	4,749
Household contains at least one person 62-74 years of age	1,739	2,001	3,438	2,185	11,726
Household contains at least one-person age 75 or older	1,628	1,980	1,898	1,028	3,456
Households with one or more children 6 years old or younger	2,031	1,696	2,399	1,810	6,363

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

### *Housing Problems*

The greatest problem facing households in Arapahoe County is housing cost, especially for households at 0 – 30% AMI and 31 – 50% AMI. Renters are bearing the brunt of this burden. Though very low-income owners also face cost burden. While some households have a lack of kitchen or plumbing, this condition does not seem to be a significant problem throughout the County. Overcrowding is more likely to be a problem for both renters at less than 50% AMI, 90% of severely overcrowded homes are among renters, and 80% of renters that earn less than 50% AMI experience severely overcrowded housing. However, overall this does not impact large numbers of people in the county.

**Table 17: Housing Problems, Arapahoe County (excluding Aurora)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or	113	153	58	25	349	50	0	50	14	114

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kitchen facilities										
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	134	0	60	284	25	4	0	4	33
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	454	272	233	115	1,074	40	54	68	14	176
Housing cost burden greater than 50% of income (and none of the above problems)	5,190	2,014	475	15	7,694	2,525	1,923	1,669	338	6,455
Housing cost burden greater than 30% of income (and none of the above problems)	834	3,044	3,519	1,140	8,537	503	887	2,728	2,001	6,119
Zero/negative Income (and none of the above problems)	925	0	0	0	925	422	0	0	0	422

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.



HUD estimates the number of households in each income range that have one or more of the above housing problems. While the number of renter and owner households that do not face housing problems greatly outnumber those households with problems, renters in the 0 – 50% AMI income range have the most housing problems, followed by owner households earning 0 – 30% of the AMI.

**Table 18: Housing Problems 2, Arapahoe County (excluding Aurora)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,860	2,572	769	210	9,411	2,640	1,978	1,783	372	6,773
Having none of four housing problems	1,579	4,030	7,107	4,999	17,715	898	2,629	6,755	6,675	16,957
Household has negative income, but none of the other housing problems	925	0	0	0	925	422	0	0	0	422

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

### *Housing Cost Burden*

There are 16,154 renter households and 10,381 owner households earning 80% or less of the area median income who pay 30% or more for housing in Arapahoe County. These households are considered cost burdened. When households pay more than 30% of their income for rent or a mortgage, and utilities, they often have to cut back on other essential household expenses such as healthcare, daycare, or food to make ends meet. Of the cost burdened households identified in Arapahoe County, 41% of renters have incomes at 30% or less of the area median income. Owners with higher incomes, in the 51 – 80% AMI range, have a 43% incidence of cost

burden. The largest numbers of cost burdened households “other” renter households, followed by small related renters.

**Table 19: Cost Burden >30%, Arapahoe County (excluding Aurora)**

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,588	1,794	1,627	6,009	743	1,007	1,764	3,514
Large Related	393	437	68	898	139	215	508	862
Elderly	952	1,083	413	2,448	1,501	1,077	1,426	4,004
Other	2,693	2,133	1,964	6,790	741	504	756	2,001
Total need by income	6,626	5,447	4,072	16,145	3,124	2,803	4,454	10,381

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

Severe cost burden is experienced when a household pays more than 50% of their household income for housing costs. In Arapahoe County, there were 8,245 renter households and 6,220 owner households earning 80% AMI or less, and pay more than 50% of their income for housing. The highest numbers of severely cost burdened households are those at 30% or less of the AMI. There has been 7% increase of cost burned renters, and 11% increase of cost burdened owners at or below 80% AMI since 2014.

**Table 20: Cost Burden >50%, Arapahoe County (excluding Aurora)**

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,029	850	153	3,032	674	678	769	2,121
Large Related	318	68	4	390	110	165	120	395
Elderly	833	489	124	1,446	1,130	625	613	2,368
Other	2,418	784	184	3,386	708	439	189	1,336
Total need by income	5,598	2,191	465	8,254	2,622	1,907	1,691	6,220

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

*Crowding*

Most overcrowded households in Arapahoe County are one family sharing a single family rental. HUD reports that there are 35 renter households and 72 owner households with multiple unrelated families who are crowded. Overcrowded families can be made up of multiple generations and extended families all living in one housing unit. Unrelated families in overcrowded situations also indicate a homeless problem, with households doubling up to afford housing or shelter households without their own housing unit.

**Table 21: Crowding, Arapahoe County (excluding Aurora)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	509	406	233	190	1,338	65	12	64	0	141
Multiple, unrelated family households	35	0	0	0	35	0	50	4	18	72
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	544	406	233	190	1,373	65	62	68	18	213

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

*Households with Children*

HUD requires that the Consolidated Plan include the following table estimating the number of households by AMI level and tenure where children are present. The US Census does not provide this data. However, the census does estimate the number of households by tenure that have children age 18 and under. CSI has used this information for all households to estimate the numbers by AMI level. The following table shows that in Arapahoe County, there are an estimated 13,250 renter households and 6,740 owner households at or below 80% of the AMI who have children.

**Table 22: Households with Children Present, 2017**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	5,323	3,717	4,210	13,250	990	1,904	3,846	6,740

Children includes all individuals under the age of 18.

Sources: American Community Survey; CSI.

### *Housing Gaps Analysis*

When there is a smaller number of housing units available to households within a certain income range than there are households within that range, a housing gap exists. The gaps tables above provide a supply/demand analysis of the housing stock in Arapahoe County.

The supply/demand analysis chart shows the number of renter households in various income ranges in 2017, what a household can afford to pay in rent after consideration for a utility payment, the number of rental units available in the market, the Surplus (+) or Deficit (-) of units, the number of available units that are occupied by households from higher income ranges, the resulting number of affordable and available units, and the Surplus (+) or Deficit (-) of units after those occupied by higher income households and lower income rent burdened households are removed from the affordable inventory. Household income is based upon a three person household. The formula for calculating the

Surplus/Deficit of Affordable/Available Units is:

- Households – Units Available = Surplus/Deficit
- Surplus/Deficit – Units Occupied by Higher Income Renters – Adjustment for Rent Burdened Households = Affordable and Available Units\*
- Households – Affordable and Available Units = Surplus/Deficit of Affordable/Available Units (a negative means that there is a gap)

\*CSI used U.S. Census Bureau data to estimate the number of units that are affordable within each range that are occupied by households with higher income than households within that range (“Units Occupied by Higher Income Renters”) and those living in units within this range who are cost burdened and who should be living in units with lower rents (“Adjustment for Rent Burdened Households”). These two adjustments estimate how many units that are affordable within the range are truly available to households who have incomes within that range.

In Arapahoe County, the supply/demand analysis below shows a lack of housing units affordable to households in all income ranges. In Arapahoe County, there is a need for 18,771 more rental units affordable at 0 -30% AMI, 13,797 at 31 – 50% AMI, 5,920 at 51 to 80% AMI and 5,114 at 80 – 100% AMI. Affordable housing production programs such as the Low Income Housing Tax Credit program and HOME target renter households with incomes at or below 60% AMI.

Most rental units within Arapahoe County are affordable to households earning between 31-80% of AMI. However, as our analysis shows, renters with higher incomes choose to live in market rate rental units with lower rents, leaving fewer available for those with low incomes.

The CSI analysis also shows a gap in the supply of units available to higher income renters in the 80% AMI or above ranges, indicating a market for higher end rental units offering amenities not currently found in the market.

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**Table 23: Arapahoe County Rental House Gap**

AMI Level	Affordable Rent Maximum	# of Renter Households	Units Available	Surplus/ Deficit Units	Units Occupied by Higher Income Renters	Adj. Rent Burdened Households	Affordable and Available Units	Surplus/ Deficit of Ava./Aff. Units
<b>0 to 30%</b>	\$627	19,227	8,877	-10,349	179	8,243	456 (5%)	-18,771
<b>31 to 50%</b>	\$1,045	16,944	20,316	3,372	444	16,726	3,146 (15%)	-13,797
<b>51 to 80%</b>	\$1,672	20,356	36,796	16,440	4,742	17,617	14,436 (39%)	-5,920
<b>81 to 100%</b>	\$2,090	10,494	13,969	3,475	6,964	1,624	5,381 (39%)	-5,114
<b>Over 100%</b>	\$2,090+	20,968	5,967	-15,001	2,975	694	2,290 (38%)	-18,670

Sources: American Community Survey; CSI.

In terms of homebuyer gaps, as seen in the owner gaps in the table below, there are 0 for sale units available and affordable for those households earning less than 30% AMI. There are also shortages of houses for sale in the 31-80% AMI; 42% of renter households are in this income range, while only 11% of the for-sale housing inventory is considered affordable for these households. In June the median home price in Arapahoe County was \$425,000, which exceeds the affordable price for anyone earning less than the County's AMI.

**Table 24: Arapahoe County, Home Ownership Gap**

AMI Range	% Renters	Affordable Price	% of For Sale Units (June 2019)
<b>0-30%</b>	22%	\$117,558	0%
<b>31-50%</b>	19%	\$195,930	5%
<b>51-80%</b>	23%	\$235,116	6%
<b>81-100%</b>	12%	\$313,488	16%
<b>Over 100%</b>	24%	\$391,861	72%

Note: Median home price in June 2019 was \$425,000.

Sources: American Community Survey; CSI.

There is a gap in the rental housing stock in all income ranges in Arapahoe County. There is also a shortage of units for sale in all income ranges. Those at 50% or less of the AMI who wish to become owners in Arapahoe County will need some sort of subsidy to afford the median priced home.

#### NA-15 Disproportionately Greater Need: Housing Problems

A disproportionately greater need exists when the members of racial or ethnic groups at an income level experience housing problem at a greater rate (10% or more) than the income level as a whole. The following data has been provided by HUD to conduct an analysis of disproportionate needs in Arapahoe County.

The four housing needs identified by HUD and included in this analysis are:

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

#### *Disproportionate Need Housing Problems*

As the table below shows, all the 20 Pacific Islander and 33 American Indian/Alaskan Native households earning between 0 – 30% AMI in Arapahoe County experience one of the four

housing needs at a higher rate than for households overall. Other groups do not have disproportionate needs.

It should also be noted that there has been a marked decrease of one or more housing problems for the jurisdiction as a whole since 2010. In 2014, the County reported 21,040 households at 0-30% of the AMI having one or more of four housing problems; in 2015 (the most recent data), this number has decreased to 9,835.

**Table 25: Disproportionate Need, Housing Problems, 0%-30% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,835	1,142	1,347
White	6,499	852	927
Black / African American	840	60	175
Asian	479	25	125
American Indian, Alaska Native	33	0	0
Pacific Islander	20	0	0
Hispanic	1,742	190	90

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

Asian and American Indian/Alaskan Native households from 30 – 50% AMI experience housing problems disproportionately higher than other racial groups in the same income range. All of the households in this racial/ethnic group within this income range experience housing problems. Asian households in this income range also experience housing problems at a higher rate.



**Table 26: Disproportionate Need, Housing Problems, Households, 30%-50% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,476	2,708	0
White	5,976	2,086	0
Black / African American	340	110	0
Asian	358	49	0
American Indian, Alaska Native	43	0	0
Pacific Islander	14	0	0
Hispanic	1,378	438	0

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

Households from 50 – 80% AMI have very similar rates of housing problems when comparing various racial and ethnic groups.

**Table 27: Disproportionate Need, Housing Problems, Households, 50%-80% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,812	7,613	0
White	6,469	6,048	0
Black / African American	470	230	0
Asian	475	240	0
American Indian, Alaska Native	40	35	0
Pacific Islander	0	0	0
Hispanic	1,158	939	0

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

Pacific Islanders and American Indian/Alaskan Natives earning 80 – 100% of the AMI have a disproportionately greater need than other households.

**Table 28: Disproportionate Need, Housing Problems, Households 80%-100% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,717	8,512	0
White	2,748	6,861	0
Black / African American	318	364	0
Asian	198	278	0
American Indian, Alaska Native	10	8	0
Pacific Islander	4	0	0
Hispanic	344	783	0

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

Housing providers interviewed for this study indicated that they do not feel that their clients are discriminated against or have any Fair Housing issues because of race or ethnicity. They did indicate that larger households, especially those with large extended families, have a hard time finding affordable, size appropriate units in the county. The cost burdened household analysis, below, would support the conclusion that these two groups have a higher incidence of overcrowding than others, due to large family sizes, and the need for larger unit options.

#### NA-20 Disproportionately Greater Need: Severe Housing Problems

The following tables show disproportionate housing needs for those with one of four housing problems, including severe cost burden (paying >50% of income for housing). Generally, the same population groups show disproportionate need throughout the analysis – Pacific Islanders and Asians. American Indian or Alaska Natives also show disproportionate need in the 0 – 30% AMI range, though other minority groups do not, as was true when the analysis was based upon cost burden of 30%.

**Table 29: Disproportionate Need, Severe Housing Problems, 0%-30% AMI**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,500	2,477	1,347
White	5,609	1,747	927
Black / African American	755	150	175
Asian	449	54	125
American Indian, Alaska Native	33	0	0
Pacific Islander	20	0	0
Hispanic	1,437	500	90

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

**Table 30: Disproportionate Need, Severe Housing Problems, 30%-50% of Area Median Income**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,550	6,659	0
White	3,084	4,994	0
Black / African American	125	324	0
Asian	263	139	0
American Indian, Alaska Native	14	29	0
Pacific Islander	10	4	0
Hispanic	739	1,079	0

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

**Table 31: Disproportionate Need, Severe Housing Problems, 50%-80% AMI**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,552	13,862	0
White	1,902	10,607	0
Black / African American	180	520	0
Asian	249	460	0
American Indian, Alaska Native	0	75	0
Pacific Islander	0	0	0
Hispanic	203	1,888	0

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

**Table 32: Disproportionate Need, Severe Housing Problems, 80%-100% of Area Median Income**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	582	11,674	0
White	362	9,268	0
Black / African American	20	669	0
Asian	109	378	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	4	0
Hispanic	78	1,032	0

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

#### NA-25 Disproportionately Greater Need: Housing Cost Burdens

When looking at all income ranges, African American, Asian, American Indian/Alaskan Native, Pacific Islander, and Hispanic households have higher incidences of severe cost burden than other households. The disproportionate need arises only at a cost burden of 30% or more.

**Table 33: Disproportionately Greater Needs, Housing Cost Burdens**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	80,616	19,128	15,251	1,363
White	67,160	14,184	10,916	927
Black / African American	2,680	1,043	1,000	175
Asian	3,282	613	985	125
American Indian, Alaska Native	154	79	51	0
Pacific Islander	30	8	30	0
Hispanic	6,073	2,791	1,827	90

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

A review of the data, above, indicates that Pacific Islander, American Indian/Alaskan Native, and Asian households may need housing assistance to ensure that they have affordable, and size appropriate units in Arapahoe County. Minority households 30% AMI are also experiencing disproportionate housing cost burdens, which could mean that these households do not have access to the same affordable market rate housing units as white households in Arapahoe County.

### NA-35 Public Housing

The Consolidated Plan must include a summary of the needs of public housing residents. The following table, provided by HUD from the Public and Indian Housing data set (PIC), shows that in Arapahoe County, there are 142 public housing units and a total of 501 tenant-based vouchers currently being used in Arapahoe County. Vouchers are allocated through the Innovative Housing Concepts (Englewood Housing Authority), South Metro Housing Options (Littleton and Sheridan housing authorities), and three special needs providers serving disabled populations.

**Table 34: Vouchers in Use in Arapahoe County, PIC System**

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	142	501	0	501	0	0	0

Source: HUD IDIS Consolidated Plan Data, PIC System.

### Public Housing Narrative

In addition to vouchers administered by the two housing authorities, there are vouchers administered by special needs housing providers in Arapahoe County, including Developmental Pathways, Arapahoe House, and Aurora Mental Health. These vouchers serve people with disabilities.

HUD REAC scores show that the public housing units located in Arapahoe County are not in poor condition. Scattered units owned and operating by South Metro Housing Options (Littleton Housing Authority) get an average score of 90. Innovative Housing

Concepts (Englewood Housing Authority) units received an average score of 98. Both PHAs are designated as “High Performers” by HUD.

The table below shows that tenants who live in public housing use the assistance for an average of 4 years. Voucher holders tend to have two person households.

Housing Authorities serve a large number of residents who are disabled, and who have requested accessibility features. While a majority of public housing units serve seniors, Public Housing Information Center (PIC) data below shows that many families accessing rental assistance also need accessibility features for family members.

**Table 35: Characteristics of Public Housing Residents**

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,386	12,307	0	12,307	0	0
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	61	149	0	149	0	0
# of Disabled Families	0	0	32	152	0	152	0	0
# of Families requesting accessibility features	0	0	142	501	0	501	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Source: HUD IDIS Consolidated Plan Data, PIC System.

Public housing tenants, the majority of whom are seniors, are 82% white, six percent (6%) African American and 10% Asian. This racial breakdown is similar to that for all households in Arapahoe County. Voucher holders, however, are more likely to be a racial minority. Only 68% of voucher holders are white, 28% are African American, and approximately 2% are Asian. Asians and Pacific Islanders and American Indian or Alaska Natives, who had higher incidences of housing problems than other racial groups, are underrepresented in the assistance programs.



**Table 36: Race of Public Housing Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	117	342	0	342	0	0	0
Black/African American	0	0	9	144	0	144	0	0	0
Asian	0	0	14	9	0	9	0	0	0
American Indian/Alaska Native	0	0	1	4	0	4	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Source: HUD IDIS Consolidated Plan Data, PIC System.

Eighteen percent (18) of public housing and 23% of voucher holder residents are Hispanic in Arapahoe County. This is higher than the percentage of Hispanic households in Arapahoe County overall.

**Table 36: Ethnicity of Public Housing Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
<b>Hispanic</b>	0	0	26	34	0	34	0	0	<b>0</b>
<b>Not Hispanic</b>	0	0	116	467	0	467	0	0	<b>0</b>

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

Source: HUD IDIS Consolidated Plan Data, PIC System.

Housing Authority personnel in Arapahoe County state the need for additional housing stock that is larger and has more bedrooms, for large extended families in need of rent subsidy. They also noted that many disabled residents need larger units; either to accommodate medical equipment or for live in personal aids who provide independent living services. Residents also have issues with transportation. While there are train bus routes near properties owned by the housing authorities and near apartment buildings where voucher holders live, increases in pass and ticket prices have made it difficult for the very lowest income households to afford transportation to essential medical and other appointments, or to go grocery shopping. This transportation concern was present for all regions of the County, including eastern Arapahoe County. This need was also stated by providers of housing vouchers for special needs populations.

There is a total of 1,254 households on waiting lists for Section 8 vouchers in Arapahoe County (excluding Aurora). The majority of these households are extremely low income. Elderly households make up most of the waiting lists, and there are significant numbers of persons with disabilities on the waiting lists as well. Voucher priorities are given to persons with disabilities in through South Metro Housing Options. Innovative Housing Concepts gives preferences for elderly residents, persons with disabilities, and displaced families. Sheridan Housing Authority vouchers are administered by Innovative Housing Concepts.

#### NA-40 Homeless Needs Assessment

Homeless providers serving Arapahoe County were interviewed to prepare this analysis of homeless needs within the county. The Metro Denver Homeless Initiative (MDHI) Continuum of Care conducts a one-night Point-in-Time (PIT) count of homelessness in Arapahoe County. None of the agencies involved, however, estimates the total number of households and individuals experiencing or becoming homeless in each year, existing homeless, or counts the number of days persons experience homelessness. Some related data is collected through the MDHI Point-in-Time (PIT). These numbers include homeless in Aurora.

In January of 2019, there were a total of 228 homeless persons counted in Arapahoe County. The following table breaks these individuals into HUD required categories. The PIT tabulates sheltered and unsheltered but does not break this information down into sub-population categories.

Thirty-five (35%) of homeless households in Arapahoe County in 2019 were households with children. Sixty five percent (65%) of the homeless population was individual adults.

**Table 37: Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	80	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	97	51	0	0	0	0
Chronically Homeless Individuals	21	32	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	10	2	0	0	0	0
Unaccompanied Child	4	4	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Source: Metro Denver Homeless Initiative, 2019 Point-In-Time Count; CSI.

Twenty-three percent (23%) of homeless people in Arapahoe County are considered "chronically homeless". The PIT counted 53 chronically homeless individuals throughout the county. The PIT also counted 40 newly homeless persons. Sixty-five percent (65%) of homeless persons who were counted reported having mental health or substance abuse issues. Sixteen percent (16%) are fleeing domestic violence. And another 5% are veterans.

Eighteen percent (18%) of the homeless persons counted in the PIT have been homeless are considered newly homeless. Another 23% are considered "chronically homeless" or living in a location not suitable for human habitation for at least one year or on at least four separate occasions in the last 3 years where the combined length of time homeless across those occasions is at least 12 months.

While the MDHI Point-in-Time survey does not directly track the causes of homelessness, a large majority of the homeless population in Arapahoe County are experiencing substance abuse (37%) or mental health illness(es) (34%). Nineteen percent (19%) of homeless families are fleeing domestic violence issues. Almost a third of those homeless with mental health or substance abuse issues were unsheltered at the time of this count.

**Table 39: Select Characteristics of Homeless, Arapahoe County, 2019**

	Emergency Shelter		Transitional Housing		Unsheltered		Total
	#	%	#	%	#	%	
Mental Health Issue	36	46.8%%	19	24.7%	22	28.6%	77
Substance Abuse	18	25%	33	45.3%	21	29.2%	72
Currently Fleeing Domestic Violence	32	86.5%	3	8.1%	2	5.4%	37

Source: Metro Denver Homeless Initiative, 2019 Point-In-Time Count; CSI.

The Point-in-Time does not tabulate homeless persons by race by sheltered and unsheltered, so Arapahoe County has presented the race and ethnicity of all homeless persons counted.

There are a higher percentage of minorities in Arapahoe County's homeless population than within the population as a whole. Only 47% of the homeless counted in 2019 were white, whereas 72% of the County's population is white. Twenty-six percent (26%) were African American (10% in Arapahoe County as a whole), and 10% were American Indian/Alaskan Native (.8% in Arapahoe County as a whole), and 13% identified as multiracial (4% in Arapahoe County as a whole). Twenty-five percent (25%) were Hispanic (18% in Arapahoe County as a whole).

**Table 40: Arapahoe County Homeless, Race and Ethnicity, Point-In-Time, 2019**

	Percent
White	47%
Black or African American	26%
Asian	2%
American Indian or Alaskan Native	10%
Native Hawaiian or other Pacific Islander	0%
Multi-Racial	13%
Missing	3%

source: Metro Denver Homeless Initiative, 2019 Point-In-Time Count; CSI.

The MDHI PIT counted 28 homeless families with children in Arapahoe County. All 28 of these families were in emergency shelter at the time of this survey. The MDHI PIT counted 12 homeless veterans in Arapahoe County. Three of these individuals were in emergency shelter at the time of this survey, while seven were in transitional housing. Two veterans were unsheltered. As discussed above, a majority of homeless veterans are experiencing homelessness are also experiencing mental health or substance abuse issues, which complicates the ability of these individuals to be sheltered.

The housing authorities that work in Arapahoe County (outside of Aurora) do not have direct allocations of VASH vouchers, though the Colorado Division of Housing has a statewide VASH voucher program that can cover households in Arapahoe County. VASH vouchers allocated to surrounding counties do port into Arapahoe County, but there is no Arapahoe County program targeting Veterans and the Aurora Housing Authority accepts applicants for VASH vouchers from anywhere in the county.

Almost two-thirds (148 or 65%) of those surveyed during the count were single individuals. The majority of those individuals (35%) reported being unsheltered on the night of the PIT. All of the homeless families reported staying in emergency shelters at the time of this survey count.

Homeless and housing providers interviewed for this study report an increase in the number of homeless households in Arapahoe County, especially families with children. Households seeking homeless prevention services are also on the rise, and resources to meet the needs of these households are not adequate to meet all needs. Family Promise of Greater Denver reports a 30% increase in Arapahoe County's homeless population in the past two years.

Comitis Crisis Center utilization rate averages about 85% for families and 90% for individuals. On a given day this facility turns away anywhere from 0 to 20 people, and they have a 20-person waitlist for services. Jewish Family Services started a Rapid Rehousing program in January and are now accepting homeless clients into the program. They get referrals through the Metro Denver Homeless Initiative One Home Coordinated Entry System, which has thousands of people waiting for services and housing. Family Promise provides diversion support, shelter support, and stabilization support for families in Denver at risk or experiencing homelessness. Homeless families are often housed in lower quality units, as they need to take whatever is available to them, which often leads these families to be housed in unsafe or substandard homes.

Gateway Battered Women's Shelter operates a 25-bed emergency shelter facility in Arapahoe County, and connection victims of domestic violence to long term and permanent housing options in the County. The 2019 Metro Denver Point-in-Time survey counted 37 persons who were homeless because of domestic violence issues.

In Arapahoe County, approximately 60,000 persons, or 9% of the population, has some sort of disability. Many households on the waiting list for Section 8 rental assistance have a disabled household member. The number of households in need of shelter due to dating violence, sexual assault and stalking is not known.

All homeless providers cited a lack of affordable rental housing units for very low-income households and for those who have experienced bad credit as a need. The rise in very low-income immigrant households that have large families are also seeking very low-cost affordable rentals and emergency rent assistance. The recent increases in rental prices and reduction in vacancy rate is only increasing this problem. There is also a growing need for emergency rental assistance, and first and last month's rental deposits to help very low income and homeless households move into permanent housing.

None of the homeless in Arapahoe County were counted in rural areas. If households living in rural Arapahoe County experience homelessness, they are seeking services in the urban areas of the County.

#### NA-45 Non-Homeless Special Needs Assessment

There are many agencies that serve persons with special needs in Arapahoe County. These groups include the elderly, persons with mental, physical, and developmental disabilities, persons with HIV/AIDS, and persons with alcohol or drug addictions. While many people with disabilities do not need assistance or modified or service enriched housing, others do. Individuals with disabilities may have limited ability to work and earn a living, requiring them to live on Social Security Disability. They may also require modified housing units, service enriched housing with assistance, or a group quarter or assisted living environment. The US Census American Community Survey collects data related to disability status. For 2013 – 2017, this data is not available at the municipal level; therefore, the following data does include Aurora. In Arapahoe County, 9% of the population, or just fewer than 60,000 people, had a disability between 2013 and 2017. Persons may have more than one self-reported disability. The most common disabilities were ambulatory difficulty, cognitive difficulty, and difficulty with independent living. These disabilities can all require service enriched or modified housing units.

**Table 41: Disability Status, 2017 (all of Arapahoe County)**

	%	Number
Disability	9.0%	55,935
Hearing difficulty	2.7%	16,523
Vision difficulty	1.7%	10,510
Cognitive difficulty	3.5%	20,264
Ambulatory difficulty	4.5%	26,001
Self-care difficulty	1.7%	9,781
Independent living difficulty	4.0%	18,853

Sources: American Community Survey; CSI.

The Community Housing Development Association (CHDA) is a CHDO that serves households in Arapahoe County with special needs. The nonprofit housing developer was established through a collaborative partnership between Arapahoe House (substance abuse), Developmental Pathways (developmental disabilities), and All Health Network (previously Arapahoe/Douglas Mental Health Network) (serving those with mental health issues). The CHDO develops new units and purchases existing properties with affordable rents and sets aside 20% of units at each property for clients from each special needs agency.



The Denver Colorado AIDS Project provides housing and assistance to persons with AIDS throughout the state and within the metro Denver area. The agency reports that there are 11,000 people living with AIDS in Colorado. There are two housing projects dedicated to persons with AIDS in the metro area which are located in Denver, Dave's Place and the Juan Diego. These two residential housing programs all include working with a housing case manager to set goals and participating in resident community meeting. The agency also provides rental assistance vouchers to 120-125 individuals and provides financial assistance on a limited basis to help clients cover various emergency housing costs such as deposit assistance or eviction prevention funds. In 2010, the last reported period, the agency served 151 persons with housing subsidy, and a total of 2,216 with case management, nutrition services, counseling, and case management. There are no HIV/AIDS specific programs targeted to residents of Arapahoe County, but residents can access services through the Colorado AIDS project.

Providers interviewed note that a lack of accessible, affordable units is the biggest gap that their clients face.

## Section Three: Housing Market Analysis

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This section of the report will focus on the current affordable and market rate housing stock, for-sale and for-rent unit number and prices, housing conditions, housing types, and other characteristics. The market analysis section of this report is meant to provide the basis for the Strategic Plan portion of the Consolidated Plan.

### *Housing Market Analysis Overview*

Arapahoe County's population is increasing, which is placing increased pressures on the County's rental and homeowner housing markets. Rental vacancy rates are down; rental housing prices are on the rise, as are prices of units for sale. Focus group members and key informants interviewed for this study indicate a lack of affordable units for sale within the county. There are gaps in the inventory of housing units to meet existing and growing demand, especially in the price ranges affordable at 80% AMI or less.

While almost 50% of all housing units in Arapahoe County were constructed prior to 1980, significant defects are not an issue for most of the housing stock within the county. Housing rehabilitation programs for low- and moderate-income households are offered in some Arapahoe Communities and the unincorporated areas and are important for ensuring that the existing housing stock is maintained. Older rental housing properties in some areas of Arapahoe County are in need of upgrades and repairs. Local housing authorities and nonprofit housing providers are purchasing some properties and making upgrades, but many others are in substandard condition.

The most significant HUD "housing conditions" experienced in Arapahoe County are cost burden and overcrowding, the result of a lack of affordable units.

### MA-10 Number of Housing Units – 91.210(a)&(b)(2)

The predominant housing type in Arapahoe County is single family detached housing units. Sixty percent (60%) of housing units in Arapahoe County are single family detached units. Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

In the area of Arapahoe County excluding Aurora, 54.6% of all housing units are owner occupied and 34.2% are renter occupied. Owner occupancy rates range from 7.8% in Glendale, to 100% in Bennett.

**Table 42: Housing Units by Tenure, Arapahoe County, 2017**

	<i>Total Units</i>	<i>Owner- occupied housing units</i>	<i>% of Total</i>	<i>Renter- occupied housing units</i>	<i>% of Total</i>
Bennett (part)	91	91	100.0	0	0
Bow Mar (part)	209	196	93.8	13	6.2
Centennial	39,505	32,335	81.9	7,170	18.1
Cherry Hills Village	2,156	2,063	95.7	93	4.3
Columbine Valley	464	445	95.9	19	4.1
Deer Trail	216	148	68.5	68	31.5
Englewood	14,904	7,747	52.0	7,157	48.0
Foxfield	245	217	88.6	28	11.4
Glendale	2,919	228	7.8	2,691	92.2
Greenwood Village	6,127	4,029	65.8	2,098	34.2
Littleton (part)	18,909	11,133	58.9	7,776	41.1
Sheridan	2,487	1,314	52.8	1,173	47.2
Unincorporated	34,229	20,604	60.2	13,625	39.8
Arapahoe County <i>Excluding Aurora</i>	122,461	66,830	54.6	41,911	34.2

Sources: American Community Survey; CSI.

While owner occupied units tend to have three or more bedrooms, rental units are smaller, and the majority have one or two bedrooms.

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS; CSI.

Housing Authorities did not identify any units that they plan to sell out of the affordable inventory, nor did any of the nonprofit housing providers interviewed as part of this study.

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

Housing costs in Arapahoe County and across the entire metro Denver area have been rising. Rents across the metro area have been on the rise throughout 2017 and 2018, and low interest rates and sales inventory have made finding an affordable housing unit for sale a challenge for households at 100% or less of the AMI. The Colorado Association of Realtors reports the median sales value of a single-family home was \$425,000 in June 2019.

The following section of the report provides an analysis of current housing costs in Arapahoe County and recent cost trends, while also presenting all required Consolidated Plan tables and analysis of housing costs.

The following Consolidated Plan chart shows a four-year trend in Arapahoe County housing costs. The median home value between 2009 and 2015 rose 6% during this time. Prices have since risen throughout the county. The median contract rent rose 25% during this six-year period.

**Table 43: Cost of Housing**

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	233,400	247,600	6%
Median Contract Rent	749	937	25%

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

The median value of homes varies greatly throughout Arapahoe County. Modestly priced housing is located in Deer Trail, Sheridan, Glendale, and Englewood. The communities of Cherry Hills Village, Bow Mar, Greenwood Village, and Columbine Valley have high end housing units priced at the top of the metro Denver market.

**Table 44: Median Home Values, Arapahoe County, 2017**

	<i>Median Value</i>
Cherry Hills Village	\$1,269,000
Bow Mar (part)	\$1,066,300
Greenwood Village	\$872,000
Columbine Valley	\$756,100
Foxfield	\$618,100
Bennett (part)	\$394,200
Centennial	\$367,000
Littleton (part)	\$327,200
Unincorporated	\$320,269
Englewood	\$266,100
Glendale	\$186,100
Sheridan	\$155,500
Deer Trail	\$114,100
<i>Arapahoe County Excluding Aurora</i>	<i>\$316,921</i>
<i>Arapahoe County</i>	<i>\$292,900</i>

Sources: American Community Survey; CSI.

The same is true for rents. The most affordable markets for renters in Arapahoe County are Deer Trail, Englewood, Glendale, and Sheridan.



**Table 45: Median Contract Rents, Arapahoe County, 2017**

	<i>Median Contract Rent</i>
Bow Mar (part)	\$2,833
Cherry Hills Village	\$1,558
Greenwood Village	\$1,524
Foxfield	\$1,477
Centennial	\$1,397
Littleton (part)	\$1,061
Unincorporated	\$1,035
Sheridan	\$978
Glendale	\$957
Englewood	\$939
Deer Trail	\$603
Bennett (part)	NA
Columbine Valley	NA
<i>Arapahoe County Excluding Aurora</i>	<i>\$1,036</i>
<i>Arapahoe County</i>	<i>\$1,093</i>

Sources: American Community Survey; CSI.

### *Rental Housing Market*

The table below shows the number and percentage of renters in Arapahoe County in 2015 paying rents in certain rent ranges. The data shows that almost 45% of renters paid between \$500 and \$999 in rent. Only 7% paid less than \$500 and almost 15% paid \$1,500 and over for rent in Arapahoe County.

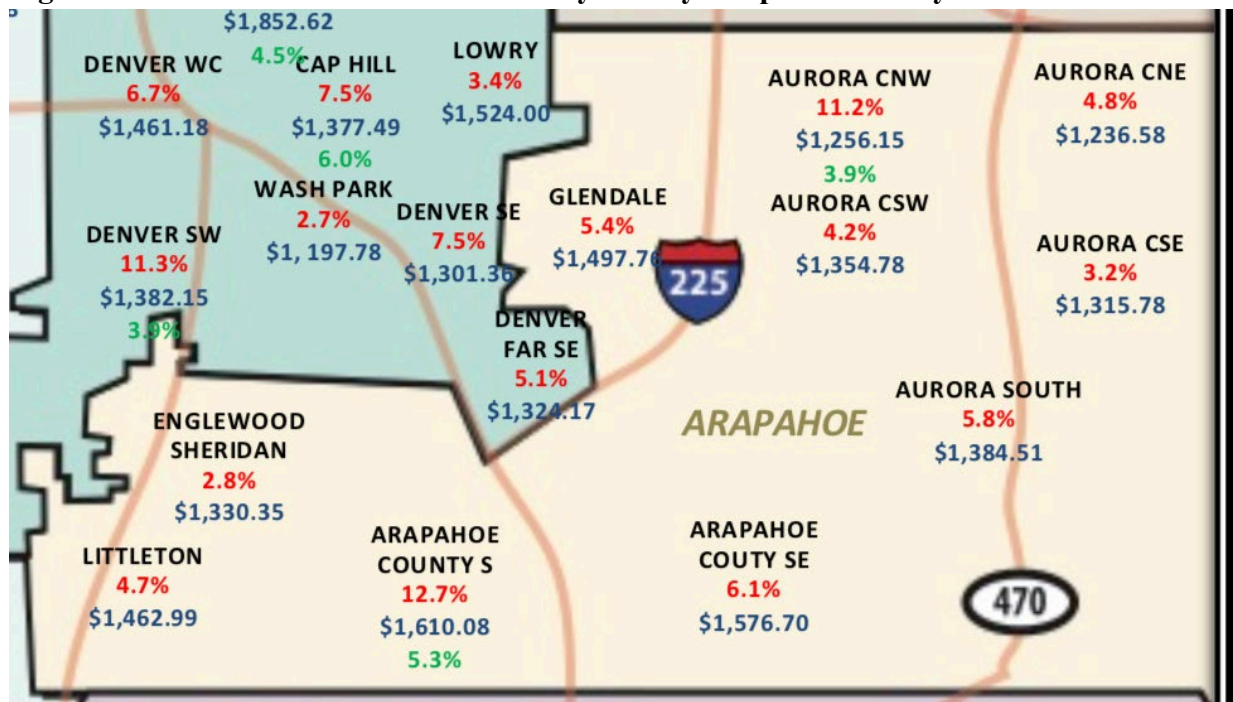
**Table 46: Cost of Housing, Rent Paid**

Rent Paid	Number	%
Less than \$500	2,983	7.4%
\$500-999	18,053	44.8%
\$1,000-1,499	13,595	33.8%
\$1,500-1,999	4,003	9.9%
\$2,000 or more	1,594	4.0%

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

The Apartment Association of Metro Denver conducts a quarterly rent and vacancy survey that includes Arapahoe County and County subdivisions.

**Figure 1: Metro Denver Rent and Vacancy Survey Arapahoe County Sub Markets**



Source: Apartment Association of Metro Denver Rent and Vacancy Survey, 4<sup>th</sup> Quarter 2018.

The following table presents the vacancy rates and average rents throughout the county during the 4th quarter of 2018. Vacancy rates are low, indicating a tight rental market. Throughout Arapahoe County, the vacancy rate was 5.8%, above the 5% level considered market equilibrium. The average rent was \$1,392. Vacancy rates in Arapahoe County are running as low as 2.8% in the Englewood, Sheridan market area, and average rents range from \$1,237 in Aurora Central Northeast to \$1,610 in Arapahoe County South.

**Table 47: Average Vacancies and Rent in Arapahoe County, 2018**

	Vacancy Rate	Average Rent
Arapahoe County - South	12.7%	\$1,610
Arapahoe County – Southeast	6.1%	\$1,577
Aurora – Central Northeast	4.8%	\$1,237
Aurora – Central Northwest	11.2%	\$1,256
Aurora – Central Southeast	3.2%	\$1,316
Aurora – Central Southwest	4.2%	\$1,355
Aurora – South	5.8%	\$1,385
Englewood, Sheridan	2.8%	\$1,330
Glendale	5.4%	\$1,498
Littleton	4.7%	\$1,463
<i>Arapahoe County</i>	<i>5.8%</i>	<i>\$1,392</i>

Source: Apartment Association of Metro Denver Rent and Vacancy Survey, 4<sup>th</sup> Quarter 2018.

Efficiency and one-bedroom rents are most affordable in Arapahoe County. The rents for two-bedroom units with two bathrooms have rents 29% higher, on average, than those with only one bedroom.

**Table 48: Average Rents by Bedroom Size, 4<sup>th</sup> Quarter 2018**

	Efficiency	1 Bed	2 Bed 1 Bath	2 Bed 2 Bath	3 Bed	All
Arapahoe County - South	\$1,369	\$1,489	\$1,515	\$1,742	\$2,025	\$1,610
Arapahoe County – Southeast	\$1,260	\$1,374	\$1,532	\$1,726	\$2,162	\$1,577
Aurora – Central Northeast	\$847	\$1,085	\$1,298	\$1,376	\$1,687	\$1,237
Aurora – Central Northwest	\$1,252	\$1,134	\$1,299	\$1,430	\$1,597	\$1,256
Aurora – Central Southeast	\$1,048	\$1,166	\$1,333	\$1,444	\$2,053	\$1,316
Aurora – Central Southwest	\$862	\$1,188	\$1,392	\$1,546	\$1,999	\$1,355
Aurora – South	\$1,115	\$1,218	\$1,328	\$1,488	\$1,814	\$1,385
Englewood, Sheridan	\$1,022	\$1,190	\$1,455	\$1,633	\$2,175	\$1,330
Glendale	\$1,234	\$1,280	\$1,467	\$2,037	\$2,764	\$1,498
Littleton	\$967	\$1,313	\$1,321	\$1,627	\$2,224	\$1,463



Arapahoe County	\$1,140	\$1,227	\$1,372	\$1,569	\$1,966	\$1,392
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Source: Apartment Association of Metro Denver Rent and Vacancy Survey, 4<sup>th</sup> Quarter 2018.

The average rent per square foot is \$1.62 for Arapahoe County as a whole. Glendale is the most expensive rent per square foot at \$1.87, while Aurora – South has the least expensive at \$1.51. Colorado’s overall rent per square foot rate is \$1.70.

**Table 49: Average Rents Per Square Foot, 2018**

	Average Rent per Square Foot
Arapahoe County – South	\$1.74
Arapahoe County – Southeast	\$1.63
Aurora – Central Northeast	\$1.55
Aurora – Central Northwest	\$1.66
Aurora – Central Southeast	\$1.62
Aurora – Central Southwest	\$1.58
Aurora – South	\$1.51
Englewood, Sheridan	\$1.65
Glendale	\$1.87
Littleton	\$1.65
Arapahoe County	\$1.62

Source: Apartment Association of Metro Denver Rent and Vacancy Survey, 4<sup>th</sup> Quarter 2018.

### *Affordable Rental Inventory*

The following table shows the affordable rental inventory currently available in Arapahoe County. Units are owned by housing authorities, nonprofit housing providers, and private owners. CSI found a total of 2,779 affordable units in Arapahoe County. Of these, 913 include subsidies from public housing authorities. The majority of the affordable housing units are privately owned and are targeted to families.

**Table 50: Affordable Rental Inventory Arapahoe County, 2019**

Name of Housing	City	Type	# of Aff. Units	Type
Alyson Court -PHA	Littleton	Seniors/PWD	60	PHA
Amity Plaza-PHA	Littleton	Seniors/PWD	180	PHA
Arapahoe Green-LIHTC	Denver	Family	59	LIHTC
Bradley House	Littleton	Seniors/PWD	72	PHA
Caley Ridge	Englewood	Assisted Living	100	LIHTC
Canterbury Apartments	Englewood	Family	43	LIHTC
Centennial East Apartments I, II	Englewood	Family	209	LIHTC
Forest Manor Apartments	Glendale	Family	103	LIHTC/PHA
Foundry Apartments	Englewood	Family	70	LIHTC
Fox Crossing I, II	Denver	Family	220	LIHTC
Highland Crossing	Denver	Family	107	LIHTC/PHA
John Newey Jr Family Housing	Littleton	Family	20	PHA
King's Point-LIHTC/PHA	Sheridan	Senior	50	LIHTC/PHA
Lara Lea Apartments -LIHTC	Littleton	Family	36	LIHTC
Libby Bortz Assisted Living	Littleton	Assisted Living	111	LIHTC
Littleton Crossing	Littleton	Family	<i>Pending</i>	LIHTC
Madrona Dayton Meadows	Denver	Family	120	LIHTC
Main Street Apartments	Littleton	Family	50	LIHTC
Orchard Place	Englewood	Elderly/PWD	100	PHA
Powers Circle Apartments	Littleton	Family	69	LIHTC/PHA
Prentice Place Lofts	Gr. Village	Family	104	LIHTC
Presidential Arms Apartments	Englewood	Family	33	LIHTC
Renaissance at Loretto Heights	Englewood	Family	76	LIHTC
Reserve at South Creek	Englewood	Family	69	LIHTC
Sheridan Gardens-PHA	Englewood	Family	47	LIHTC/PHA
Sierra Vista	Denver	Family	210	PHA
Simon Center	Englewood	Family	105	PHA
South Creek Apartments	Littleton	Family	35	LIHTC
Terraces on Pennsylvania	Englewood	Senior	62	LIHTC
Traditions	Englewood	Senior	180	LIHTC
Willow Street Residence	Denver	Family	79	LIHTC

Source: CHFA; CSI.

The following table shows the 2018 HUD HOME and Fair Market Rent limits for the Denver-Aurora-Broomfield MSA, which includes Arapahoe County. Owners of affordable properties

must meet these rent guidelines, and Section 8 voucher holders must find units at or below the Fair Market Rents, which is becoming a challenge, according to the local housing authorities and non-profit housing providers.

**Table 51: HUD Rent Limits 2018**

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

Source: HUD CDP.

### *Sales Market*

CSI used information from RE Colorado and the Colorado Association of Realtors® to prepare an analysis of the sales market in Arapahoe County. Prices have been stabilizing in Arapahoe County; the median single-family home price went unchanged between June 2018 and June 2019.

In June of 2019, there were 2,089 single family homes and 1,044 condos and townhomes on the market in Arapahoe County. Of these, 275 of these single-family homes and townhomes were affordable at \$392,000 or below, within the FHA lending guidelines maximum price.

The following table shows the number of listings at or below \$392,000 in Arapahoe County in June of 2019 by price range and type of unit. Attached housing is much more affordable than single family homes. The majority of single-family listings are priced between \$200,000 and \$400,000. Condo units are concentrated in the \$100,000 - \$300,000 price range.

**Table 52: Listings by Price Range, June 2019.**

	Single family	Condos/Townhomes	% of Total
less than \$100,000	1	2	0%
\$100,000-150,000	0	52	2%
\$150,000-\$200,000	0	121	4%
\$200,001-\$250,000	6	198	7%
\$250,001-\$300,000	63	216	9%
\$300,001-\$350,000	233	152	12%
\$350,001-\$400,000	299	103	13%

Source: RE Colorado; CSI.

The inventory of homes for sale in Arapahoe County has increased during the past year, as has the days that homes stay on the market. Active listings were relatively stable between June of 2018 and June of 2019, declining by 0.6%. The median price of a home was also stable during the same time period remaining at \$425,000. Homes sold for 99.6% of asking prices in June of 2019, down 0.9% from a year before.

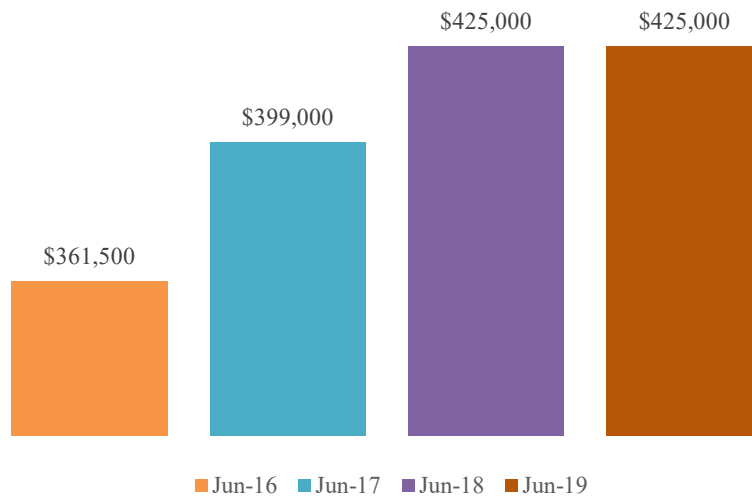
**Table 53: Sales Data and Changes, 2018-2019**

	June 2018	June 2019	% Change	YTD June 2018	YTD June 2019	% Change
New Listings	1,010	1,004	-0.6%	5,008	5,367	7.2%
Sold Listings	855	843	-1.4%	3,795	3,909	3.0%
Median Sales Price	\$425,000	\$425,000	0%	\$415,000	\$418,750	0.9%
Average Sales Price	\$525,484	\$527,404	0.4%	\$504,277	\$504,398	0%
% of List Price Received	100.5%	99.6%	-0.9%	100.5%	99.6%	-0.9%
Days on Market Until Sale	17	17	0%	21	26	23.6%
Inventory of Homes for Sale	1,131	1,671	3.2%	NA	NA	NA
Months Supply of Inventory	1.7	1.8	5.9%	NA	NA	NA

Source: Colorado Association of Realtors®.

Median sales price in Arapahoe County grew 15% between 2016 and 2019; however, the median sales price has stabilized in the past year.

Graph 9: Arapahoe County Median Sales Price Changes,  
2016-2019



Source: Source: Colorado Association of Realtors®; CSI.

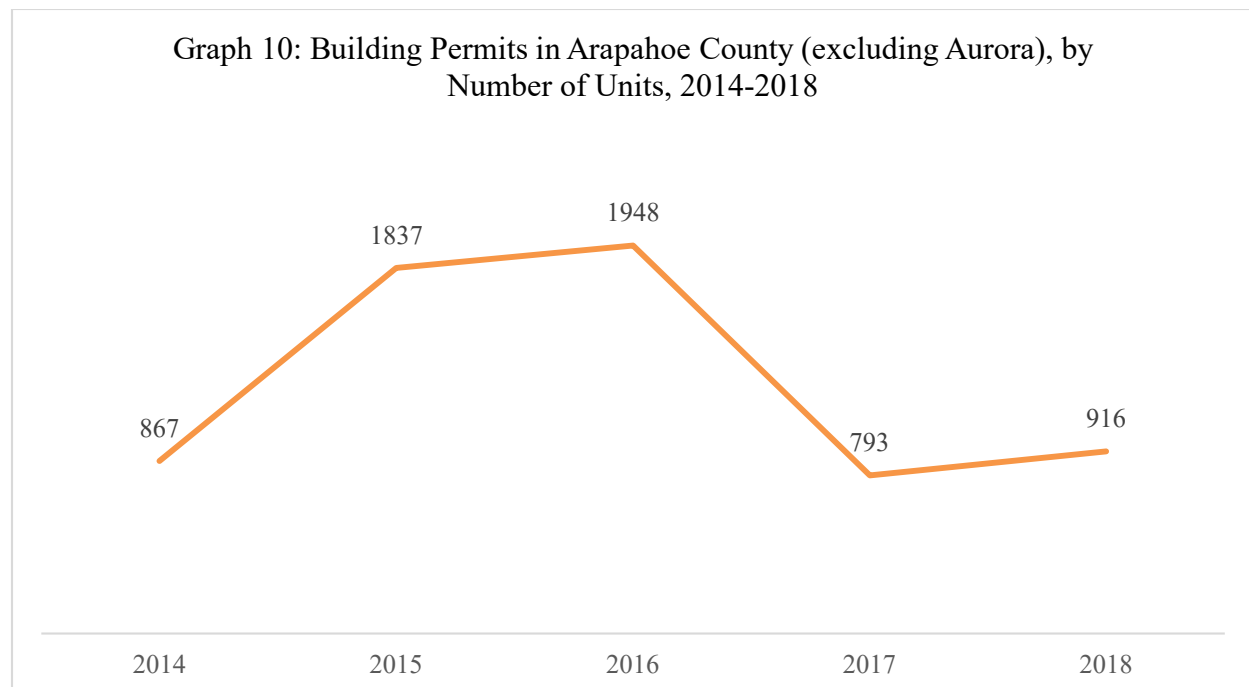
Between 2014 and 2018, there have been permits let for 6,361 new units in Arapahoe County excluding Aurora. Units have been constructed, for the most part, in the unincorporated areas of the County, Littleton, Englewood, and Centennial.

**Table 54: Arapahoe County (excluding Aurora) Number of New Units, 2014-2018**

	2014	2015	2016	2017	2018
Bow Mar	0	0	0	0	0
Centennial	92	38	583	154	250
Cherry Hills Village	10	16	18	6	11
Columbine Valley	4	18	17	17	8
Deer Trail	13	33	3	8	0
Englewood	19	482	257	105	204
Foxfield	2	0	0	1	0
Glendale	0	0	0	0	0
Greenwood Village	13	37	45	19	10
Littleton	447	289	727	82	135
Sheridan	1	0	21	38	17
Unincorporated	266	924	277	363	281

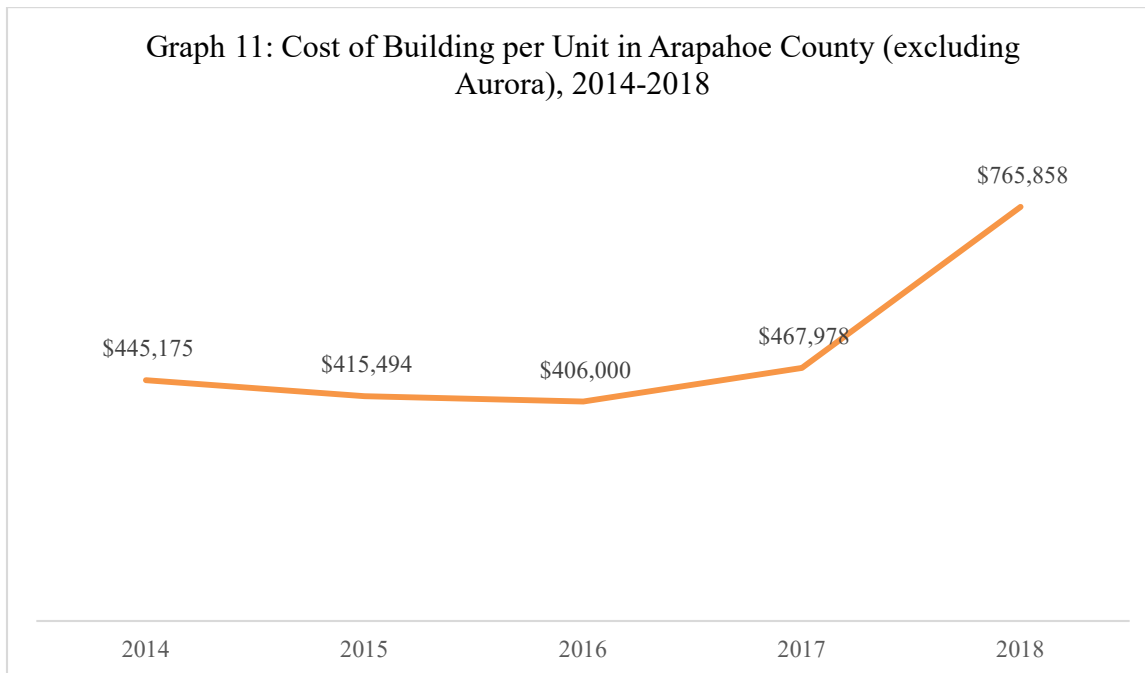
Sources: Arapahoe County Building Permit Office; CSI.

In Arapahoe County (excluding Aurora) permit numbers have overall increased 6% between 2014 to 2018, peaking in 2016.



Sources: Arapahoe County Building Permit Office; CSI.

The construction cost per unit, according to reported building permits, have increased by 72% between 2014 and 2018.



Sources: Arapahoe County Building Permit Office; CSI.

This trend of increasing building cost per unit can particularly be seen in Cherry Hills Village, where in 2018 the average cost per unit was over \$3.2 million. But there has also been above average growth in Littleton and Sheridan.

**Table 55: Arapahoe County (excluding Aurora) Construction Cost per Unit, 2014-2018**

	2014	2016	2017	2018	% Change 2014 - 2018
Bow Mar	NA	NA	NA	NA	NA
Centennial	\$150,986	\$322,998	\$159,876	\$233,887	\$228,083
Cherry Hills Village	\$1,948,084	\$1,685,305	\$1,531,608	\$1,768,983	\$3,238,111
Columbine Valley	\$207,500	\$400,000	\$759,799	\$759,799	\$801,816
Deer Trail	\$90,057	\$102,665	\$113,030	\$66,802	NA
Englewood	\$195,356	\$112,608	\$160,108	\$229,806	\$206,726
Foxfield	\$600,000	NA	NA	\$500,000	NA
Glendale	NA	NA	NA	NA	NA
Greenwood Village	\$828,947	\$404,429	\$441,479	\$584,487	\$967,018
Littleton	\$115,022	\$145,071	\$134,425	\$213,299	\$208,424
Sheridan	\$104,000	NA	\$135,144	\$122,559	\$183,235
Unincorporated	\$211,795	\$150,877	\$218,531	\$200,161	\$293,448

Sources: Arapahoe County Building Permit Office; CSI.

The table below shows the number of housing units estimated to be affordable for renters in Arapahoe County in affordable income bands, and units that will be available for sale that are affordable to these households within a 12-month period. The gap analysis completed by CSI shows a lack of housing units for households in these income ranges

**Table 56: Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,473	No Data
50% HAMFI	7,076	1,513
80% HAMFI	20,815	7,916
100% HAMFI	No Data	16,777

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

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

In addition to analyzing housing costs, it is essential to also study the condition of the housing stock within a community. Older housing units may need rehabilitation or upgrades to make them safe and habitable. Older units also may have lead-based paint or other hazards that need to be mitigated. The following information provides an analysis of the condition of housing units in Arapahoe County.



HUD calculates the number of occupied housing units with one or more “selected conditions”, by tenure. These conditions include:

- Lack of complete plumbing
- Lack of complete kitchen facilities
- More than one person per room
- Cost burden greater than 30%

In Arapahoe County, few housing units lack complete plumbing. The 2017 American Community Survey reports that only 603 occupied housing units in Arapahoe County lack complete plumbing. Another 1,383 occupied housing units lack a complete kitchen. These units should be candidates for the local housing rehabilitation programs. While HUD does not report which conditions exist in housing units, cost burden is the greatest issue facing Arapahoe County households, as reported in the Housing Needs section of this report and can be assumed to be the one selected condition most often found in Arapahoe County housing units.

Compared to homeowners, renters are twice as likely to live in a unit with one of the following conditions: lack of complete plumbing, lack of complete kitchen facilities, more than one person per room, cost burden greater than 30%.

**Table 57: Condition of Units by Tenure**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,653	22%	17,605	44%
With two selected Conditions	210	0%	1,174	3%
With three selected Conditions	33	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	59,274	78%	21,470	53%
<i>Total</i>	<i>76,170</i>	<i>100%</i>	<i>40,253</i>	<i>100%</i>

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

There is a larger portion of renters living in units built after 1980. In Arapahoe County, homeowners are more likely to live in older units (built before 1979) than renters. Just fewer than 50% of all housing units in Arapahoe County were built before 1980. Units built in or before the 1980s may be in need of rehabilitation, especially those units built over 40 or 50 years ago. Housing providers indicate that there are a significant number of older market rate rental properties that are in need of major repair and upgrades in Arapahoe County. Older units in low income census tracts are located in Englewood, Sheridan, and Littleton, for the most part, or in the eastern portion of unincorporated Arapahoe County.

**Table 58: Year Unit Built by Tenure**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,402	16%	8,087	20%
1980-1999	28,099	37%	15,654	39%
1950-1979	31,995	42%	14,545	36%
Before 1950	3,653	5%	1,948	5%
<i>Total</i>	<i>76,149</i>	<i>100%</i>	<i>40,234</i>	<i>100%</i>

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

HUD calculates the number of housing units that may be at risk for lead based paint hazards. Units built before 1980 may have lead-based paint, which can be dangerous to children if not properly encapsulated or remediated. The following table shows the number of homes built in Arapahoe County before 1980 where children are present. Colorado has not conducted any area wide lead-based paint studies which would help determine how many children may be at risk for lead poisoning in Arapahoe County. Owners of rental housing units should test for lead to ensure that rental units are safe for children living in them. In Colorado, owners are required to disclose any knowledge of lead hazards when selling their homes. Homes rehabilitated with CDBG must meet all HUD lead based paint safety requirements.

**Table 59: Risk of Lead-Based Paint Hazard by Tenure**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	35,648	47%	16,493	41%
Housing Units build before 1980 with children present	9,768	13%	6,193	15%

Sources: HUD IDIS Consolidated Plan Data System 2011-2015 CHAS, CSI.

HUD requests that grantees estimate the number of vacant housing units, those suitable for rehabilitation and those not suitable for rehabilitation. This information is not tracked by Arapahoe County or the municipalities included in their consolidated plan. However, American Community Survey data indicates that there are 10,748 vacant units in Arapahoe County, which are not for rent, for sale, or second homes. RealtyTrac, a service which tracks forecloses and REO bank owned properties, reports that there are currently 32 REO owned units for sale in Arapahoe County (as of June 2019). CSI does not believe that there are any abandoned REO properties in Arapahoe County.

**Table 60: Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	10,748
Abandoned Vacant Units	0	0	0
REO Properties		0	32
Abandoned REO Properties	0	0	0

Sources: American Community Survey, RealtyTrac, CSI.

### *Foreclosures*

Foreclosures have declined dramatically in Arapahoe County in the past few years. The Colorado Division of Housing tracks foreclosures by county in the state. In 2018 through May, there were 174 foreclosure filings in Arapahoe County, an increase by 1.8% from the prior year. There were 14 foreclosure sales in the county through May of 2018, a reduction of 22.2% from the prior year.

No metropolitan county in Colorado, including Arapahoe, is found among the top ten counties for foreclosure sales rates. Overall, the Colorado Division of Housing reports that foreclosure sales totals for the fourth quarter of 2018 was the lowest sales total recorded since the Division began tracking quarterly totals in 2007.

Home prices in Colorado has begun to slow in 2019. This slow growth rate has continued to put downward pressure on foreclosures, as homeowners can sell their homes for at least what is owed with relative ease in the County.

### MA-25 Public and Assisted Housing

There are 918 public housing units in Arapahoe County. Innovative Housing Concepts (Englewood Housing Authority) units have almost a perfect REAC score. Units owned by South Metro Housing Options also have high scores, at 90 or above. Both housing authorities maintain the units and continue to make upgrades to units, according to their plans submitted to HUD. There are no large-scale redevelopment or disposition efforts underway in Arapahoe County that will affect public housing units. Each housing authority continues to make upgrades to buildings to improve safety and accessibility.

**Table 61: Public Housing Conditions**

Public Housing Development	Average Inspection Score
South Metro Housing Options (Scattered Units)	90
Innovative Housing Concepts (Scattered Units)	98

Housing authorities in Arapahoe County are designated by HUD as "high performers" and get high scores for the condition of their public housing units. Both housing authorities continue to make improvements to ensure that they are safe, decent, accessible places to live.

### MA-30 Homeless Facilities and Services

Arapahoe County is part of the metro Denver Continuum of Care. Homeless individuals and families access services in Arapahoe County and at agencies and facilities throughout the entire metro Denver area. The table below summarizes the number of beds and units that are available only within the Arapahoe County, and excluding Aurora. The emergency shelter beds are located at House of Hope shelter, Gateway Battered Women's shelter, and through the South Severe Weather Shelter network. Transitional units are operated by the Colorado Coalition for the Homeless, Interfaith Community Services and Road Called STRATE. Permanent supportive housing units are operated by All Health Network and the Colorado Coalition for the Homeless. There are no plans to expand the number of emergency shelter beds, transitional housing units or permanent supportive housing beds in Arapahoe County.

**Table 62: Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	55	0	28	16	0
Households with Only Adults	0	35	4	24	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Sources: Metro Denver Homeless Initiative, CSI.

Homeless individuals and families can access case management services, emergency food assistance, school supplies, transportation assistance, and other services through the agencies mentioned above. All provide various levels of case management and self-sufficiency programs to assist homeless families and individuals find permanent housing, jobs, education, health care and transportation. Overall, however, there is a lack of homeless shelters throughout Arapahoe County, forcing those who are homeless in Arapahoe County to seek shelter and facilities in neighboring Counties.

#### MA-35 Special Needs Facilities and Services – 91.210(d)

There are three agencies serving Arapahoe County special needs populations that provide housing and services, including Section 8 rental assistance vouchers, and group homes. CSI was able to identify some of the group homes and assisted living facilities operating in Arapahoe County. There are other group homes located within the county that also serve persons with developmental disabilities, and small designated assisted living facilities that serve frail elderly individuals. Good Shepherd of Colorado has private group homes serving persons with mental disabilities.

**Table 63: Group Homes and Assisted Living Facilities.**

Name of Housing	City	Type	# of Aff. Units	Type
All Health Network	Littleton	PWD-Mental Health	12	PHA
Creating Possibilities	Littleton	PWD	9	PHA
Developmental Pathways	Centennial	PWD	12	PHA
Good Shepherd Lutheran Home	Littleton	Seniors/PWD	17	PHA
Libby Bortz Assisted Living	Littleton	Assisted Living	111	LIHTC

Source: CSI.

All Health Network serves all areas of Arapahoe and Douglas Counties except the City of Aurora, which is served by Aurora Mental Health, and provides a broad menu of mental health services. All Health also has limited affordable housing resources for clients who are receiving services from the agency. Arapahoe County residents may also secure home health services through private healthcare providers who accept Medicaid. There are six nursing homes in Arapahoe County that also have Medicaid and Medicare beds, and which have some beds for rehabilitation needs.

#### MA-40 Barriers to Affordable Housing

In discussing barriers to affordable housing, it is useful to address the following items that typically impact the cost of both owner occupied and rental housing:

- Zoning and Land Use Regulations

- Regulatory and Permitting Processes
- Building Codes
- Development fees and exactions
- Environmental/cultural/historical regulations

Arapahoe County and all the jurisdictions that were surveyed for the report have a housing element in their Comprehensive Plans. Arapahoe County has the most detailed plan to address affordable housing. They have provided policies and strategies that when applied, will serve to lower the cost of housing. The following excerpt from the Comprehensive Plan summarizes the major concepts in Arapahoe County policies and strategies:

**GOAL NL 4 - Increase Affordable Housing and Special-Needs Housing Opportunities in Growth Areas**

Arapahoe County will increase housing options for people with low and moderate incomes and for people with special needs, including the elderly, homeless, victims of domestic violence, handicapped, mentally ill and disabled.

**Policy NL4.1 - Support New Affordable Housing Opportunities and Retain Existing Affordable Housing in Growth Areas**

Arapahoe County will support the provision of an adequate supply of housing for low and moderate-income households in Growth Areas. In addition, the County will seek to retain existing affordable housing stock in older residential neighborhoods to the maximum extent feasible.

**Strategy NH 4.2 (a) - Reduce Local Government Barriers to Affordable Housing.**

The County will reduce local government barriers to construction of affordable units, including consideration of the following strategies:

- Provide tax incentives, i.e. a rebate of 100% of sales and use tax for materials used for the construction of affordable housing units;
- Waive or defer fees on affordable housing;
- “Fast track” permitting – to accelerate approval or waiver of process for affordable units;
- Rezone specific lands to allow higher density development;
- Provide flexible design standards (i.e. reduced parking requirements, reduced street widths, flexible sidewalk standards, such as only on one side of the street), combining utilities;

- Expansion of the qualifications of the first-time homebuyers down payment assistance program;
- Sliding scale bonus with greater density for greater set aside of affordable units; and
- Implementation of a program of deed restrictions for a term of 15 years, on a resale of an affordable housing unit to a qualified buyer, where appreciation is limited to the original owner, in efforts to keep the units affordable for future needs of primary workers.

The other municipalities surveyed for this report have less robust policies to encourage greater housing choice for households with limited income. Englewood and Littleton have established affordable housing programs that are sponsored by and supported by the City governments. By Council action, they have provided financial support and some fee concessions and design standards concessions to locally sponsored affordable projects. However, the overall policy approach in their comprehensive plans is very general and does not contain specific policies and strategies. Centennial, Greenwood Village, and Sheridan all provide some policy language around preserving existing neighborhoods and encouraging a diversity of housing. Greenwood Village discourages multifamily housing except in a narrow area that abuts I-25 and the RTD light rail tracks.

#### **Strategy NL 4.2(c) - Increase Funding for Affordable Housing**

The County will identify and use funding available through grants, private activity bonds and other funding mechanisms to reduce the cost of housing for lower income households and provide financial resources for building affordable housing.

#### **Strategy NL 4.2(d) - Integrate Affordable Housing**

The County will integrate affordable housing into neighborhoods in a complementary way, so it is not segregated in separate development areas. Higher density affordable housing should be located within walking distance of transit stops, employment centers, shopping areas, and recreational opportunities, or along transit routes that provide access to these land uses.

#### **Strategy NL 4.2(e) - Work with Non-profit Organizations and Developers to Increase Affordable Housing Supply**

The County will support and encourage non-profit organizations and developers to increase the affordable housing supply. The County will evaluate and determine viable incentives for developing affordable housing.



#### **Strategy NL 4.2(f) – Encourage the Preservation and Development of Manufactured/Mobile Home Parks**

Manufactured and mobile homes provide an important housing option for many households. The County zoning regulations include a Manufactured/Mobile Home zone district which allows the creation of manufactured/mobile home parks. The County will encourage the preservation of existing manufactured/mobile home parks and support the development of new parks that meet requirements established in the Land Development Code.

**Policy NL 4.4 - Support Provision of Special-Needs Housing in Designated Growth Areas** Arapahoe County should support the provision of facilities for group homes, shelters for homeless persons and victims of domestic violence, elderly housing and housing for handicapped, mentally ill and disabled residents in Designated Growth Areas that meet requirements established in the Land Development Code.

#### **Zoning and land Use Regulations**

CSI conducted key informant interviews with affordable housing developers, housing providers, service providers, Realtors®, builders, and lenders to gain information on their perceptions of the regulatory environment in Arapahoe County. No key informant indicated that the zoning and land use regulations presented unnecessary barriers and costs to developers of neither single family nor multifamily housing. There are two issues that will impact the cost of housing and could be classified as barriers to further affordable housing development. The unincorporated areas of Arapahoe County contain a substantial share of the multifamily housing stock for the entire County. Arapahoe County Planning reported to CSI that land zoned for multifamily development in unincorporated Arapahoe County is located entirely within Planned Unit Developments, and the County has no multifamily zone districts a very few parcels presently zoned for multifamily housing. This lack of developable land that is zoned appropriately will become a barrier to increasing the substantial number of rental housing units needed to serve the population of the County. The County Community Resources Department will work with the planning officials to create an inventory of land zoned for multi-family development, oftentimes these areas allow other uses (such as single family) and these other uses are the ones that end up being built. An inventory only provides a temporary picture of available land. As these areas get converted, the available developable land becomes even more of a barrier to affordable housing however, maintaining a current inventory of potential sites will assist developers in targeting parcels that could be developed. This inventory should be updated at least on an annual basis.

The second condition that forms a barrier to more affordable housing development is the zoning requirements for minimum lot sizes for single family homes. Only Englewood allows lot sizes of 4,000 square feet. Eight units to the acre of single-family housing is considered the minimum density needed to bring home prices down to a level that households earning 80% of the AMI can afford. This standard is becoming less feasible given the increase in land prices and it will be necessary, in order to produce affordable single-family homes that smaller lots and attached dwellings will be the best option to produce more affordable homes.

The third condition that forms a barrier for affordable housing is new residential zone districts. The County recently adopted new residential zone districts. As of this report, no areas have been rezoned using these new districts, but they are available for any developer seeking a rezoning for new development. The Public Works and Planning Department notes that two of the new districts allow single family residential development and attached units on 5,000 square-foot lots and 3,600 square-foot lots. These districts could provide opportunities for the building of affordable single-family homes and attached products on small lots. In creating new residential zone districts, the County did not create any multifamily zone districts. Any multifamily zone development still must seek the approval of a Planned Unit Development.

### **Regulatory Process**

No key informant or developer who participated in the focus group on housing development indicated that the governmental review and permit process in Arapahoe County and the attendant jurisdictions created unreasonable barriers to a quick turn-around of their development applications. However, as the housing market improves in Arapahoe County, the review process and the time it takes to get a construction permit may become a barrier to efficient housing production. Only Arapahoe County has a fast track permitting policy for affordable housing applications. Only the City of Englewood provides language in its development code that reduces the number of off-street parking spaces for affordable multi-family developments.

### **Building Codes**

All the jurisdictions have adopted the International Building Codes. Most of the jurisdictions in the County, including the County have placed the 2016 codes into law. Some of the municipalities have older codes in effect. There is basic consistency in the codes for the entire County. The 2016 International Code has few changes from the earlier edition. Consistency of the codes brings predictability to the design and construction

process. The International Code allows for more innovative methods and products compared to the old Uniform Building Code.

### **Exactions**

All the jurisdictions have development fee policies in addition to specific charges for infrastructure connections. Colorado municipalities and Counties have long followed a policy that growth must pay its own way. New development is expected to pay its current impacts on infrastructure systems and support future expansions of central infrastructure costs such as plant expansion. Because Arapahoe County has evolved from being a rural area to a more urbanized area, there are a number of Special Districts which collect for various services ranging from water and sewer to fire protection and recreation. Those Districts separately charge fees for the direct service and future investment in new plants or personnel. The fees charged by Special Districts are largely unregulated and the Special District Boards have been the least willing to consider fee waivers or deferrals for affordable housing projects. Only Arapahoe County has an established policy for waiving or deferring development or impact fees. Waived or deferred fees must be approved by the Board of County Commissioners.

### **Environmental Exactions**

Federal law establishes the need for various mitigating measures to lessen the impact of new development on the natural ecosystem in place at the site of new construction. When developers have to mitigate the habitat of certain animals, or have to redesign the foot print of new development, ultimately those mitigation costs impact the cost of housing to the end user. Presently the Federal Government has no concessions for affordable housing development. In an area like Arapahoe County, that does have large tracts of land that has never been disturbed by development, developers risk becoming involved in complex environmental challenges revolving around prairie dog habitats and other issues relating to wildlife that live on the High Plains.

## Section Four: Findings and Recommended Goals and Action

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For some years, Arapahoe County has been in a transitional state, evolving from a rural county to an urban one. This trend has accelerated over the last five years. This transition has resulted in a high level of commercial and development activity. The economic activity has attracted many new residents to the County. Some areas of the County have grown so much, that residents formed new municipalities to provide a higher level of government service than what the County can provide. The incorporation of the newer communities, Centennial, Foxfield, Cherry Hills Village, Bowmar and Columbine Valley has significantly decreased the number of residents living in unincorporated Arapahoe County.

The number of separate, non-entitlement communities presents unique challenges for administering County-wide CDBG and HOME and other housing programs. Key informants indicated to CSI that there is variation between County programs and municipal efforts. It is challenging to form partnerships with municipalities that have a tendency to look inward versus a County that strives to provide a consistent level of service and support to both the unincorporated areas and the municipalities. In the case of community development and housing activities, some of the municipalities are actively engaged in promoting housing diversity within their boundaries, others not so much.

Other towns are less interested in striving for a diverse mix of housing that serves both owners and renters.

Because of the blended nature of the County service area, the Community Resources Department can increase awareness of localities' housing and community development needs by working closely with local government officials, Public Housing Authority staff and non-profit housing and service agencies. As part of the public participation process, it became apparent that the opinions of some in the smaller rural areas are somewhat negative and they have expectations that they should receive the same level of services and attention that some of the incorporated areas have. However, this is not practical given limited resources. In the eastern communities of the County, those residents may be better served by incorporating and creating a governance and tax structure that can provide more services for those residents. For instance, in Strasburg, there has been substantial residential development and the historic settlement and been transformed by the large suburban developments that serve employees commuting to economic centers such as DIA. Some of the smaller, rural communities may also have an interest in examining their needs and discussing local efforts they might consider in expanding housing choice in the County.

The recommendations and suggestions contained in this section of the report will be organized around main goals and actions that would be appropriate to produce the outcomes contained in the major goals. The narrative is organized around the following main goals:

### **PROMOTING HOUSING CHOICE**

GOAL 1: Provide a full range of housing choices in Arapahoe County. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate- and lower-income families of various sizes, elderly households on fixed incomes, and those with special challenges.

### **HOUSING PRESERVATION**

GOAL 2. Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

### **CREATING PARTNERSHIPS**

GOAL 3: Create innovative partnerships between government and the private sector by creating ordinances, plans and policies that expand housing opportunities and support economic diversity.

### **COMMUNITY SUPPORT**

GOAL 4: Facilitate and support affordable housing activities carried out by community groups and the public and private sectors.

## ***PROMOTING HOUSING CHOICE***

**GOAL 1: Provide a full range of housing choices in Arapahoe County. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate- and lower-income families of various sizes, elderly households on fixed incomes, and those with special challenges.**

### **RENTAL HOUSING- Section 8 Rental Assistance**

There is a strong demand for more affordability in rental units for households with less than 50% of the median income. Such low rental rates can only be achieved with sizeable subsidies either to builders of the units or subsidies targeted to the income qualified renters. The Federal Government provides deep rental subsidies through the Section 8 Voucher Program. Landlords receive a cash payment on behalf of the renter for an amount that equals the extra cost of the rent over the amount paid by the renter. The Section 8 program subsidizes the rent so that the tenant pays no more than 30% of the household income to the landlord. This program is very effective at keeping rents affordable to the lowest income households. However, the present policy in Washington is cut the amount funding for this program. For the last couple of years, HUD has cut back on the amount administrative fees the housing authorities earn for a program that is both labor and time intensive. The tight rental market along the Front Range has also made it difficult for households holding vouchers to find a unit which will accept the voucher payment.

However, because its cost rises as the rents continue to rise from market demand, Congress has not increased Section 8 appropriations to a level that allows HUD to issue new vouchers to qualified renters. The current budget passed by Congress provides some increases in the Section 8 program and that increase should result in the issuance of new vouchers.

Hopefully, the new budget agreement will alleviate some of the pressure for housing authorities to issue new vouchers. Without the financial capacity to issue new vouchers to households in need, the number of unserved households will grow. This increase in shelter burdened households will likely increase the number of families with children, elderly households and veterans facing homelessness. The steady recent increases in rents put more households in the category of being rent burdened. As vacancy rates have declined, fewer landlords are willing to participate in the rental assistance program. There is no incentive for them to complete the necessary paperwork and housing quality inspections, when they can quickly rent their units to an applicant who does not have a government subsidy.

The housing authorities should continue to seek new voucher allocations from both HUD and the Colorado Division of Housing to accommodate sizeable waiting lists. While no new vouchers

have been appropriated by Congress, the new budget allows for some gradual increase in resources. It will still be challenging for the housing authorities to cover their operating costs because there was no relief from the cuts in administrative fees previously implemented.

#### RENTAL HOUSING-New Affordable Rental Construction

The CSI demand analysis indicates that a gap exists in the number of units available with contract rents affordable to households earning less than 30% of the AMI. The shortage of very low rent units exists throughout the county and in the population centers of Centennial, Englewood and Littleton. Table 27 in this report shows there is a need for 18,771 rental units affordable to those in the 0-30% AMI range. The shortfall is 3,473 in the 31-50% AMI range, and a 4,410-unit deficit affordable to households between 51-80 AMI. There is also a gap in the supply of rentals that are affordable to income groups that typically don't qualify for reduced rent. The shortfall for household incomes in the 81-100% of AMI is 3,361 units. The higher income shortage also impacts the number of units available with lower rents because even though some of the 81-100% AMI households would pay more rent, since there is a scarcity of units with higher rents, those households rent units in the lower rent categories. By expanding the supply of "market rate" units, some lower priced units would be freed up for those who can't afford the higher rents.

Increasing the supply of apartments affordable to very low-income households is a priority need in Arapahoe County. The realities of affordable rental housing development make it difficult to produce financially stable projects without having a mix of lower priced units with higher priced units. For affordable projects, in order to be competitive for funding sources such as the Low-Income Housing Tax Credit, both federal and state, it is difficult to mix units that are more expensive than the 60% AMI affordability level. The tax credits are awarded on a point system and those projects which include the highest portion of very-low income units generally score higher than those which have more units in the 50-60% affordability rate. Often, the construction start date has a major influence on meeting rent-up projections for new units.

The Metro Area is experiencing a radical increase in the number of apartment permits pulled from local building departments. The Littleton area has seen a substantial increase in multi-family building permits. This increase will benefit the Arapahoe County Housing market in general, even though all the units are market rate developments that will offer rents at substantially higher levels than what is affordable for Arapahoe low- and moderate-income households. Because there is intense developer interest in building new apartments, there may be opportunities to facilitate and influence development plans to include affordable units. Some market analysts believe that the Metro Area is already overbuilt for new market rate apartments.

As developers face more difficulty in obtaining financing for new projects, they may be open to the opportunities that a mixed income project might offer.

Arapahoe County does have a number of affordable housing developers as well. There are both private individuals and non-profit groups that have found a way to construct affordable apartments in the County and in the municipalities. The County Community Resources Department could fulfill the role of a convener of groups and individuals that have an interest in developing rental housing. Because of the patchwork nature of municipal service areas, the County could encourage developers to take a broad view and evaluate opportunities in all jurisdictions. In surveying developers, there were very few indications that new projects were in the planning pipeline.

One challenge that key informants raised is that the unincorporated areas of the County have little land left that is zoned for multi-family housing. The County could provide more precise information on parcels that could support greater densities. One important element of the analysis would be to determine what parcels and subareas of the County are served by adequate infrastructure to support more intensive development. That analysis should include such considerations as water and sewer access, road capacity and access to public transit. The Community Resources and Public Works and Development Departments could also work together to create multi-family zone districts.

#### RENTAL HOUSING- Special Needs

Households with special needs often suffer the negative effects of high housing costs. Many who have various physical and mental challenges as well as the elderly often have fixed incomes which limit their ability to keep up with rising rental rates. Key informant interviews indicated that organizations that provide supportive services or housing for their special needs customers do not have enough very low rent options for the numbers of people who need them. The problem can be acute for households which need accessible features in their dwelling. There is some interest in addressing the need for Permanent Supportive Housing for homeless households. It could be helpful if the Community Resources Department convened technical assistance providers with homeless groups including agencies who serve domestic violence victims report sizeable numbers of people needing transitional and longer-term housing. Thirty-five (35%) of homeless households in Arapahoe County in 2019 were households with children. Sixty five percent (65%) of the homeless population was individual adults. This percentage of adults with children in Arapahoe County is higher than the Metro Area combined figure. Households which have unstable or high housing costs are most likely to experience multiple episodes of homelessness. Those with untreated medical or substance abuse problems are also more likely to have repeated episodes of homelessness. The challenge of finding a stable



housing situation is also more difficult for those who have minimal job skills. Both public and private support are needed to bring more low rent or no rent units online to deal with the growing number of households, particularly those with children, who lack a stable housing choice in Arapahoe County.

The philosophy of supporting homeless families and individuals has changed over the years. Some time ago, the emphasis was on providing mass emergency shelter that could at least keep the homeless out of the elements and offer them a structured environment to pursue other housing options. The approach has evolved to be one that emphasizes “rapid re-housing”. This approach tries to prevent the exacerbation of problems that caused the homeless situation by quickly stabilizing their housing situation and providing some level of supportive services to help that individual or family gain access to the support system that can assist them in returning to a more economically stable life. The “rapid re-housing” approach is another facet of the “housing first” approach which holds as a prime assumption, that many of the subsequent problems homeless people experience, can be avoided if they can receive the necessary assistance to have a decent, safe place to live.

This evolution of the social organization for responding to homeless persons is an important change for Arapahoe County. Arapahoe County has never had the numbers of homeless people or the urban collection points that Denver County or Aurora has. Because the infrastructure for homeless assistance has been less structured than in the more urban counties, homeless people do gravitate to Denver to obtain emergency housing and services. There presently is only one emergency homeless shelter operating in Arapahoe County excluding Aurora. That facility is located in Englewood and has a very limited capacity for serving all of Arapahoe County. House of Hope, in Englewood can accommodate 30 people at a time and remains fully occupied most of the time. Family Promise provides emergency shelter in churches scattered around Denver and can provide emergency shelter for up to 14 individuals at a time.

Expanding the supply of rapid re-housing will be a key component of the success of the Housing First approach in Arapahoe County. Adding more rentals with very low rents can prevent families who lose their housing from living on the streets or in an emergency shelter. If families have access to minimal cost housing for a period of time, they often are able to stabilize their finances and save up enough to lease a long-term rental. Another important aspect of “rapid re-housing” is the use of lodging vouchers and payments for late rent, mortgages and utilities. Several agencies provide this type of assistance in Arapahoe County. It can be effective way to prevent a family threatened with homelessness from actually losing their current dwelling. Sometimes, smaller apartments can be included in larger complexes that can accommodate families on a short-term basis, less than two years. These units can be less expensive to build

and can provide some needed transitional accommodations without building a facility solely dedicated to homeless households.

Arapahoe County HCD has a couple of initiatives to address the need for more short-term housing and permanent supportive housing. The 2Gen initiative strives to combine affordable apartments with on-site supportive services to enhance self-sufficiency for families needing housing and services. The County is in discussions with the agencies which formulated the Social Impact Bond program in Denver to engage private investors in providing the capital needed to support the cost of supportive services in complexes which provide housing and support services. The return on investment for investors would come from the savings realized by local government not spending as much on emergency services to support the vulnerable population which often relies on hospital emergency rooms, jails, and other emergency services.

Several human service providers operating in Arapahoe County receive some Section 8 Rental Assistance for their clients. Rental vouchers are a good tool in a rental market where there are vacant units at prices which are greater than what a low-income tenant could pay without the assistance. However, given the present fiscal thinking in Washington, new rental vouchers may not provide many new opportunities.

Special needs providers will need to work closely with affordable housing developers to expand the supply of housing that is accessible and affordable for their clients. Many special needs populations and the homeless share a common challenge: securing decent housing on a limited income. This county-wide need is still a major segment of the affordability problem. The government funders and others who can contribute equity funding for projects should prioritize the goal of creating more rental units affordable to those with very low incomes. It may be necessary to defer other needs and concentrate on making a real impact on this segment of the market.

Elderly households in Arapahoe County have a limited supply of 524 housing units. Even with those units available, there are still many elderly households who are cost burdened because of their housing expenses. Overall there also is a sizeable segment of the senior population, with incomes higher than those who are also cost burdened. It appears that many seniors choose to live in more expensive housing than they can afford. Usually the reasons for causing oneself to be shelter cost burdened are attributable to housing quality and or location issues. Many seniors choose more expensive housing if they have ready access to services such as stores and doctor offices. Senior housing developers will find solid ongoing demand for more senior rentals. Complexes which are mixed income and are located close to amenities will be attractive to seniors. Developers with a charitable mission should be able to take advantage of public

financing and also limit rents so that not only low-income seniors but moderate-income seniors could improve their domestic finances by lowering their rent expense.

### HOMEOWNERSHIP OPPORTUNITIES

The County is well served by third party buyer assistance programs which can provide low interest second mortgages for down payments on homes. The terms and amount of assistance are tailored to household circumstances. The Colorado Housing Finance Authority and the Metro Mayors Caucus Homeownership programs offer down payment assistance as part of the overall financing package for home purchase for first time buyers. These programs are very successful but cater to households in the upper range of the moderate-income band. For lower income purchasers sweat equity programs such as Habitat for Humanity and self- help programs are the only option.

While the inventory of affordable for sale units has dwindled in the last two years, there are still a few units both detached and attached that are affordable to households at the 80% AMI income. Often, obtaining the needed down-payment assistance is the only barrier standing in the way of a family's dream to be a homeowner. Table 23 provides a count by income level of the level of demand among renters. Creating opportunities for homeownership is another tool that can assist in freeing up rental units for those households who are not ready for ownership.

Another relatively low-cost investment to encourage homeownership would be the maintenance of a well-organized website and printed media campaign that would provide accessible information on all homebuyer programs and financing products available in the County. CSI key informant interviews revealed that buyers, lenders and Realtors® are not fully aware of how to get information on homeownership programs and requirements.

### ***HOUSING PRESERVATION***

**GOAL 2. Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.**

#### HOUSING REHABILITATION-Owner Occupied

The older Arapahoe County communities of Englewood and Littleton both have successful, long standing housing rehabilitation programs. These municipally sponsored programs have improved many of the older homes in the communities. The County has supplemented local resources with federal funds to assist in the rehabilitation projects. There is still a strong need to continue modernizing the older housing stock. Preserving the existing housing is an

economically effective way of minimizing the cost and environmental impact of new housing construction. In discussions with Arapahoe County based agencies, several key informants observed that there is a growing number of aging homes in the unincorporated area of the County as well as in Centennial and Sheridan. It may be useful for the County Community Resources Department to explore ways of expanding housing rehabilitation services in other areas of the County that have numbers of homes that are more than 40 years old.

#### RENTAL HOUSING REHABILITATION-Acquisition with Rehab

There are a number of aging rental properties located in the municipalities and some in the unincorporated areas that are in need of major upgrades and rehabilitation. Market conditions are such that landlords are not willing to leave units vacant in order to perform costly and time-consuming rehabilitation on them. Rental housing demand is so strong, that landlords can rent units that are minimally acceptable. There are opportunities for affordable housing providers and special needs housing groups to acquire these properties and rehab them for their clients. In order to minimize the impact of relocation costs for the residents living in the properties, a staged rehab plan would need to be applied. If an agency dedicated to affordable housing acquired some of these properties, the rehab could be performed over a period of time. CHADA, has successfully completed some projects of this type.

This may be a cost-effective approach for several reasons. More affordable housing units could be placed in service in a shorter period of time. By avoiding the costly and often uncertain process of obtaining zoning clearance and new development challenges, providers could bring units online at a lower cost than new construction. Because the rehab could be sequenced over time, the agencies would still receive a cash flow from some units and avoid the carrying costs of holding a project in the construction phase with no cash flow until occupancy can be achieved. Modernization efforts on aging properties would be supported in local communities. Communities have been supportive of efforts to improve declining properties in older neighborhoods while new construction often has to overcome the challenge of NIMBY opposition. The Community Housing and Development Association has developed a successful model for acquiring existing properties, upgrading them and then offering them to special needs clients. However, for special needs providers, the costs of making the unit accessible will have to be calculated in any financial models.

## ***CREATING PARTNERSHIPS***

**GOAL 3: Create innovative partnerships between government and the private sector by creating ordinances, plans and policies that expand housing opportunities and support economic diversity.**

### **Using Governmental Policies and Actions to Promote a More Diverse Housing Supply**

Housing is the most highly regulated commercial activity in our modern economy. Federal monetary policy dictates mortgage rates. Federal laws and regulations govern who lives in the housing, where the timber is harvested, whether there is a secondary market for the mortgage, etc. Local and state laws control where the housing gets built, what it looks like, how many houses or units go on a particular site and who is allowed to build. The decisions made at various levels of government influence the price and availability of housing.

Often government regulations are perceived as arbitrary barriers to the production of more affordable housing types. However, the thoughtful observer quickly determines that government agencies are placed in the role of regulator because their constituents, the local voters, desire government to provide a variety of protections. As the West and Arapahoe County becomes more populated and land use patterns become denser, those who invest in property want government to take a firm hand in protecting them from surrounding uses which might devalue property or adversely affect health and quality of life.

A combination of targeted incentives and set-aside requirements should be used to ensure new development accommodates all sectors of housing demand -- not just those with substantial equity. Those incentives can include cash or density bonuses. In the focus groups, there was also an interest in seeing Arapahoe County adopt some form of an inclusionary housing policy that would require developers to include a certain number of rent restricted units in new developments; this strategy is consistent with a strategy contained in the Comprehensive Plan. In existing neighborhoods, denser land use may be achieved by encouraging construction of accessory units attached to existing dwellings. The County currently allows “mother in law” apartments in certain zone districts and is looking at adding accessory dwelling units to permitted uses in other residential zone districts. When there is public investment, subsidies or incentives to lower housing costs, enforcement mechanisms should be in place to ensure that public purposes are met.

It is a challenge to achieve policy consistency from jurisdiction to jurisdiction. Arapahoe County, in its Comprehensive Plan has crafted a broad set of policies and strategies that could positively impact the supply of a wider variety of housing in the County. While, Comprehensive

Plans are by nature, visionary, Arapahoe County has laid out a good basis for action. The County could set a strong example by applying those policies and strategies to development projects that come before the County. A combined effort between the Community Resources Department and Public Works and Development Departments could produce effective collaboration. If certain waivers and concessions were made in context of the Comprehensive Plan, the Community Resources Department could use some of its Federal Fund Grants to further lower the cost of development or in some cases assist developers in paying certain infrastructure costs of the new development. For instance, the County dedication fees for public use items such as parks and public lands could be waived to lower development costs. However, those public use items are also important to providing quality of life amenities to residents of multi-family housing. Based on the information gathered by CSI for this assessment, dedication fees were not identified as a barrier to affordable development. The Planning Department and Community Resources should collaborate on ways to make information on opportunities for lowering costs available to developers.

If the two County Departments can forge a strong collaboration, the County could use that collaborative approach to reach out to the municipalities and encourage them to adopt policies similar to the County ones. The collaboration between the County and a municipality could include County financial support to defray development costs on a project within a cooperating municipality. In order to begin the process of collaboration, a good first step would be to institute periodic meetings between County staff and interested municipalities to discuss housing and community development needs and plans. These meetings could be a first step in building cooperation so that the County staff would have a better idea of the local priorities, needs and planned actions. There was broad support for such a process in the focus group held in Centennial.

The brisk recovery that the Arapahoe County housing market is experiencing will make the job of expanding housing opportunity more challenging. If greater collaboration can be achieved between municipal and County government to address housing needs, there are a variety of tools that could assist both the private sector and charitable community in providing greater housing choice in the County. Some tools the County and Cities could consider include the following:

- Higher densities for a specific number of affordable units.
- Tax exempt financing products provided by Municipal and County Private Activity Bonds
- Local cash and fee waivers/deferrals.
- Coordination with other governmental entities such as the state housing agencies, local housing agencies and others.

- City/County-sponsored funding applications to obtain the needed equity from private and public funding sources

Another important consideration for the County is to explore ways it can increase the supply of land with the appropriate zoning and infrastructure access for multi-family housing. Some counties and municipalities conduct an annual or biannual land study that identifies parcels that are suitable for dense residential development. Based on anecdotal evidence, if the County were to study the land supply, it may conclude that there are parcels that could be zoned for multi-family housing that presently do not have the appropriate zoning classification. Creating multi-family zone districts would assist developers in finding the most appropriate and feasible parcels that would increase the supply. It may be a less contentious process to change the zoning when the land is vacant and there is not a pending development application on file. This, of course, depends upon the County establishing new multi-family zone districts in its Land Development Code. The County Planning Department could also consider an approach of providing density bonuses and certain fee waivers as a way of lowering the cost of development on parcels suitable for denser housing. Having the proper entitlements on a parcel is a key consideration for developers who generally prefer to avoid adverse dealings with neighborhood opponents.

## ***COMMUNITY SUPPORT***

**GOAL 4: Facilitate and support affordable housing activities carried out by community groups and the public and private sectors.**

### ***Enhancing the Institutional Delivery Structure of Affordable Housing Providers***

Arapahoe County affordable housing developers have limited capacity to pursue new development and projects. In interviewing key informants and soliciting input at public meetings, there appeared to be little activity directed at planning new projects. Given the scope of the need, both the public and private sectors need to come together to begin advancing plans for adding new housing. Private sector developers who often have more experience and resources than non-profit developers and can be a strong resource to move projects forward. There are many precedents in which private developers have joint ventured with non-profit or Housing Authority developers to get a project in the ground. Housing Authorities can sometimes offer exemptions from property taxes if the Housing Authority has an ownership interest in the development.

In order to boost the interest and capacity of non-profit developers, the County Department of Community Services could institute regular meetings and workshops with potential developers to



acquaint them with the need and opportunities in the County and its towns. The County could also request HUD to assign various types of technical assistance providers to assist with development process training, financial modeling, and management plan preparation for rental projects. The County could also identify more qualified Community Housing Development Organizations (CHDO) to receive HOME CHDO funding for both operations and pre-development expenses. Some entity in the County will have to function as a lead and a convener in order to move discussions about need forward into actions that will result in more housing options for Arapahoe County residents with limited incomes.

The HUD CHDO funding option could be an opportunity to expand the number of CHDOs which could potentially bring more units into the inventory. CHDO rules allow the County to fund CHDOs that operate in a larger service area as long as that CHDO has designated the particular County as part of their service area. There are some regional organizations that have high capacity and with the possibility of CHDO operating and predevelopment funds, could bring projects to occupancy in the county.

#### Cost Estimate Scale

\$	Little or no dollar outlay
\$\$	\$1,000 to \$100,000
\$\$\$	\$100,000 to \$200,000
\$\$\$\$	\$200,000 to \$1,000,000
\$\$\$\$\$	More than \$1 million



***Housing Goal 1: Action Steps for Housing Choices***

Provide a full range of housing choices in Arapahoe County. Special efforts should be directed to the housing needs of groups not easily served by the private market. Those groups include moderate- and lower-income families of various sizes, elderly households, and those with special challenges, new employees.

<b>Item</b>	<b>Action</b>	<b>Priority</b>	<b>Timeline</b>	<b>Players/Resources</b>	<b>Cost</b>
a.	Arapahoe County Housing Authorities should continue to seek new Section 8 Rental Assistance Vouchers whenever and however they become available.	H	2020-2024	Arapahoe County Housing Authority, Southeast Metro Housing Options, Englewood Housing Authority, Sheridan Housing Authority. HUD, Div. of Housing	0
b.	Arapahoe County Community Resources Department and affordable housing developers, in conjunction with financing entities, should produce new rental units affordable to households, especially larger ones, with incomes below 50% AMI in the next three-year period. Target: 100 units	H	2020-2024	Non-profits, PHAs, private developers, public and private equity sources, Municipal Governments	\$\$\$\$\$

c.	Arapahoe County Community Resources Department and housing developers and homeless housing and services agencies should form a county-wide plan to expand the supply of short term, low cost rental units for homeless families and individuals. Target: 30 units in the next 3 years.	H	2020-2024	PHAs, non-profit housing agencies, human service agencies, homeless housing and service agencies, Domestic Violence service and housing providers.	\$\$\$\$
d.	Arapahoe County should provide financial support to homeless agencies providing temporary lodging and financial assistance to households in danger of homelessness.	H	2020-2024	Homeless providers	\$
e.	Arapahoe County Community Resources Department and senior housing developers, in conjunction with financing entities, should produce new elderly rental units affordable to households, with incomes below 50% AMI in the next five-year period	M	2020-2024	Non-profits, PHAs, private developers, affordable developers, public and private equity sources, Municipal Governments, Senior organizations, Div. of Housing, CO. Housing Finance Authority	\$\$\$\$\$

### ***Housing Goal 2: Action Steps for Housing Preservation***

Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

<b>Item</b>	<b>Action</b>	<b>Priority</b>	<b>Timeline</b>	<b>Players/Resources</b>	<b>Cost</b>
a.	Arapahoe County should work with municipalities and community-based rehab agencies to expand rehab services to older homes and neighborhoods in the areas not served. Target 8 homes annually.	H	2020-2024	Englewood, Littleton, Housing Centennial, Sheridan, existing rehab agencies	\$\$\$
b.	Arapahoe County Community Resources Department and affordable housing providers, special needs housing providers should identify existing rental properties that would work for an acquisition-rehab project that would provide more affordable, accessible rental housing units in older buildings.	H	2020-2024	Non-profits, PHAs, private developers, special needs providers, Realtors® lenders, apartment owners and managers	\$\$\$\$\$

c.	Arapahoe County Community Resources Department should work with local governments, neighborhood groups to continue to fund infrastructure projects to revitalize older neighborhoods and provide better walking and bike access to local goods and services.	H	2020-2024	Local governments, builders, neighborhood groups, housing providers	\$\$\$\$
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***Housing Goal 3: Action Steps for Creating Partnerships***

Create innovative partnerships between government and the private sector by adopting ordinances, plans and policies that expand housing opportunities and support economic diversity.

Item	Action	Priority	Timeline	Players/Resources	Cost
a.	Arapahoe County should continue to apply the policies and strategies contained in its Comprehensive Plan to lower the cost of housing in the unincorporated areas of the county.	H	2020-2024	Community Resources Department, Public Works and Development	\$\$\$

b.	Arapahoe County should engage the municipalities in adopting policies and strategies that are similar to the policies the County applies in order to incentivize the production of a broader range of housing choices throughout the County. To foster greater collaboration, the County should schedule periodic information sharing meetings with municipalities interested in housing needs.	H	2020-2024	Community Resources Dept., Public Works and Development Dept., Centennial, Englewood, Greenwood Village, Littleton, Sheridan	\$
c.	Arapahoe County should complete a periodic land study to identify parcels in the unincorporated areas that would be feasible multi-family development sites.	H	2020-2024	Community Resources Dept., Public Works and Development Dept.	\$

#### ***Housing Goal 4: Action Steps for Building Community Support***

Facilitate and support affordable housing activities carried out by community groups, and the public and private sectors.

<b>Item</b>	<b>Action</b>	<b>Priority</b>	<b>Time line</b>	<b>Players/Resources</b>	<b>Cost</b>
a.	Community Resources Department should institute regular meetings with all affordable housing groups, developers which provide or plan to provide affordable housing to County residents. These meetings should include information exchange as well as a workshop format to deal with the housing development process. Capacity-building process should also include efforts to qualify more CHDOs	H	2020-2024	County and regional non-profit organizations, municipal representatives, state and federal agency representatives, regional HUD personnel, contract technical service providers	\$
b.	Arapahoe County Community Resources Department should provide HOME CHDO funds for operating and predevelopment support of qualified CHDOs for Arapahoe projects.	H	2020-2024	Arapahoe and regional CHDOs, HUD, DOH	\$\$