

DRAFT

Analysis of Impediments  
to Fair Housing Choice

Prepared for the City of Lakewood, CO  
and Jefferson County, CO  
By Albertson Clark Associates

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## **Executive Summary**

This report is a combined update to the Analysis of Impediments to Fair Housing Choice reports originally prepared in 1996 by the staff of the City of Lakewood and Jefferson County.

The 2002 update was conducted by Sherry Albertson-Clark of *Albertson Clark Associates* and has been prepared to meet the requirements of the U. S. Department of Housing and Urban Development (HUD) for entitlement communities. This update includes information specific to the City of Lakewood, as well as for Jefferson County and four of its municipalities which are party to an Intergovernmental Agreement for Community Development Block Grant (CDBG) funding. These four communities are Edgewater, Golden, Mountain View, and Wheat Ridge. The consultant conducted data collection and analysis for this report through a review of published reports and studies, and information available on websites, as well as interviews with staff and/or representatives of many of the participating agencies, organizations, and businesses listed on Page 5. Public involvement was provided through (-- update this section after public process is completed).

The intent of this update is to evaluate data used in the original report; review the impediments that were identified in the original report to determine if these impediments still exist; review what actions have since been taken and evaluate the effectiveness of the actions taken; and identify any new impediments that may exist, as well as any actions that may be recommended to address any newly-identified impediments.

Several key observations can be made relative to fair housing in Lakewood and Jefferson County since 1996. These observations are:

1. The area is becoming more racially and ethnically diverse as its population grows.
2. There is an increasing gap between income levels and housing costs.
3. As housing costs have increased, there has been greater emphasis on affordable housing than on fair housing.

### **City of Lakewood 2002 Impediments**

The items listed below have been identified as impediments to fair housing choice in Lakewood. A series of action steps have been established for each impediment and are detailed in Section Seven of this report.

1. NIMBYism is an impediment to fair housing choice.
2. Development costs and impact fees are impediments to fair housing choice as they contribute to housing cost.
3. The loss of any existing housing units and displacement of those residing in these units is an impediment to fair housing choice.

4. A lack of affordable housing units for low and very low-income households, larger housing units for large families, seniors, and accessible units for those with disabilities is an impediment to fair housing choice.
5. A lack of emergency shelter space and transitional housing is an impediment to fair housing choice.
6. Housing discrimination may exist in the community as an impediment to fair housing choice.
7. Language barriers are an impediment to fair housing choice.

### **Jefferson County 2002 Impediments**

The items listed below have been identified as impediments to fair housing choice in Jefferson County, Edgewater, Golden, Mountain View, and Wheat Ridge. A series of action steps have been established for each impediment and are detailed in Section Seven of this report.

1. The Comprehensive Plans and Zoning Codes of the County and its municipalities are generally supportive of fair housing choice; however, there are specific zoning provisions and regulations, including Golden's growth management system, that are impediments to fair housing choice.
2. NIMBYism is an impediment to fair housing choice.
3. Development costs and impact fees are impediments to fair housing choice as they contribute to housing cost.
4. The loss of any existing housing units and displacement of those residing in these units is an impediment to fair housing choice.
5. A lack of affordable housing units for low and very low-income households, larger housing units for large families, seniors, and accessible units for those with disabilities is an impediment to fair housing choice.
6. A lack of emergency shelter space and transitional housing is an impediment to fair housing choice.
7. Discrimination may exist in the community as an impediment to fair housing choice.
8. Language barriers are an impediment to fair housing choice.

## **SECTION ONE**

### **Background**

This report is a combined update to the Analysis of Impediments to Fair Housing Choice reports originally prepared in 1996 by the staff of the City of Lakewood and Jefferson County. The 2002 update was conducted by Sherry Albertson-Clark of *Albertson Clark Associates* and has been prepared to meet the requirements of the U. S. Department of Housing and Urban Development (HUD) for entitlement communities and counties. This update includes information specific to the City of Lakewood, as well as for Jefferson County and four of its municipalities which are party to an Intergovernmental Agreement for Community Development Block Grant (CDBG) funding. These four communities are Edgewater, Golden, Mountain View, and Wheat Ridge.

The consultant conducted data collection and analysis for this report through a review of published reports and studies, and information available on websites, as well as interviews with staff and/or representatives of many of the participating agencies, organizations, and businesses listed on Page 5. Public involvement was provided through (-- update this section after public process has been completed).

The intent of this update is to evaluate data used in the original report; review the impediments that were identified in the original report to determine if these impediments still exist; review what actions have since been taken and evaluate the effectiveness of the actions taken; and identify any new impediments that may exist, as well as any actions that may be recommended to address any newly-identified impediments. The actions identified in this report are intended to affirmatively further fair housing choice, by reducing and/or eliminating the impediments that have been previously identified. The actions are intended to:

- ◆ analyze and eliminate housing discrimination in the community;
- ◆ promote fair housing choice for all persons;
- ◆ provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- ◆ promote housing that is physically accessible to, and usable by all persons, particularly persons with disabilities; and
- ◆ foster compliance with the nondiscrimination provisions of the Fair Housing Act.

#### **1996 City of Lakewood Impediments**

The City of Lakewood's 1996 Analysis of Impediments to Fair Housing Choice report identified the following items as issues or impediments related to fair housing choice in the community:

1. Decisions made by developers during the development review process may impact the availability of quality housing choices (ie. homogeneous and expensive housing stock and a lack of mixed-use developments).
2. NIMBYism attitude prevails among residents toward development.
3. Need for affordable single-family homes.
4. Provision of loans for first time buyers and minorities.
5. Revitalization, stability, safety and enhancing livability of existing neighborhoods.
6. Housing discrimination.

### **1996 Jefferson County Impediments**

Jefferson County's 1996 Analysis of Impediments to Fair Housing Choice report identified the following as impediments to fair housing choice in the county:

1. Providing affordable rental housing.
2. Cost of owning or renting housing.
3. Housing discrimination.

## **Participating Agencies, Organizations and Businesses**

### **Fair Housing Organizations**

Colorado Civil Rights Division

Colorado Coalition for the Homeless - Fair Housing Office

U. S. Department of Housing and Urban Development - Office of Fair Housing and Equal Opportunity

### **Other Government Agencies**

City of Lakewood Building Department

City of Lakewood Commission on Cultural Diversity and Human Relations

City of Lakewood Department of Public Works

City of Lakewood Development Review and Enforcement Division

City of Lakewood Housing and Family Services Department

City of Lakewood Neighborhood Planning

City of Lakewood Planning Commission

City of Lakewood Senior Citizen Advisory Commission

City of Lakewood Strategic Planning Division

City of Golden Planning and Building Department

City of Wheatridge Building Department

City of Wheatridge Planning and Zoning Department

Colorado Division of Housing

Colorado Division of Labor and Employment

Colorado Legal Services

Jefferson County Community Development Department

Jefferson County Department of Building and Safety

Jefferson County Human Services Department

Jefferson County Mental Health Department

Jefferson County Planning and Zoning Department

Lakewood Rides

Regional Transit District (RTD)

Town of Edgewater

Town of Mountain View

### **Advocacy Groups**

Citizens for Lakewood's Future

Colorado Affordable Housing Partnership

Colorado Coalition for the Homeless

Colorado Housing Assistance Corporation

Community Housing Services

Family Learning Center

Housing for All

Interfaith Hospitality Network of Metro Denver

Jefferson County Developmental Disabilities  
Jefferson County Mental Center  
Lakewood Disabilities  
Legal Center for People with Disabilities and Seniors  
Neighborhood Reinvestment  
Seniors' Resource Center

**Housing Providers**

Alternative Youth Homes  
Arapahoe House  
Blue Spruce Habitat  
Bridgeway  
Brothers Redevelopment  
Center for Independent Living Development  
City of Lakewood Housing Authority/Housing Corporation  
Colorado Homeless Families  
Community Responsibility Center  
Eaton Senior Programs  
Family Tree  
Habitat of Metro Denver  
Jefferson Action Center  
Jefferson County Housing Authority/Housing Corporation  
Jefferson Hall Residence, Inc.  
Mercy Housing, Inc.  
Mountain Resource Center  
Rocky Mountain Mutual Housing/Rocky Mountain Housing Development Corporation  
STRIDE  
The Uptown Partnership

**Banks and Other Financial Institutions**

Bank One  
Commercial Federal Mortgage  
Countrywide Mortgage  
1<sup>st</sup> Bank  
CTX Mortgage  
GMAC Mortgage Corporation  
Guaranty Residential Mortgage  
US Bank  
Vectra Bank  
Wells Fargo Mortgage  
World Savings

**Educational Institutions**

Colorado Christian University  
Colorado School of Mines  
Jefferson County School District

**Other Organizations, Businesses**

Apartment Owners Association of Metro Denver  
Holladay Group, Inc.  
Homebuilders Association of Metro Denver  
Jefferson County Association of REALTORS (JCAR)  
Jefferson Economic Council  
Melody Homes  
Metro Mayor's Caucus  
Metro Denver Properties Sold Metrolist

**General Public**

(...Add to this after public process is completed...)

## **SECTION TWO**

### **Data Collection and Analysis**

The information included in this section of this report is intended to provide a “snapshot” of data for the City of Lakewood and Jefferson County and focus on changes over the past five years - in particular, changes that have occurred in the local housing market. Data from the 2000 Census is available in most instances. In some cases, data is available only for areas within the City of Lakewood, while in other cases, data is for Jefferson County, which includes the unincorporated county as well as its eleven municipalities. Some data is only available for the Denver PMSA (Primary Metropolitan Statistical Area), which includes the counties of Adams, Arapahoe, Denver, Douglas, and Jefferson.

Jefferson County entered into an Intergovernmental Agreement with four of its municipalities in 1993 to provide coordination and cooperation in the Community Development Block Grant programs. As a result, these communities (Edgewater, Golden, Mountain View, and Wheat Ridge) are also addressed in this report.

#### **A. Demographics**

The City of Lakewood is located in Jefferson County, at the western edge of the Denver Metropolitan area. Nearly two-thirds of Jefferson County is mountainous, with the eastern one-third being “flat lands”. As a result, Jefferson County has a significant amount of public open space throughout the county, leaving more limited areas for future development and at the same time, creating desirable, yet expensive areas for residential development in the mountains. Lakewood is situated in the central portion of the county, while Golden is in the northwestern area. Edgewater, Mountain View, and Wheat Ridge are located in the northeastern portion of Jefferson County. A report written by the Jefferson Economic Council’s Land Inventory Committee in 1999 noted that 80% of the County’s non-public land at that time was in residential land uses, while the remaining 20% was in commercial uses.

The City of Lakewood and Jefferson County have experienced moderate growth over the past decade. Data from the 2000 Census showed the city’s population at 144,126 while in 1990, the population was 126,481 - an increase of 13.9%. Map 1 in the Appendix shows Lakewood’s Census boundaries. Jefferson County’s population in 1990 was 438,430 and in the 2000 Census, had increased to 527,056. Jefferson County is now the most populous county in Colorado and Lakewood is the 4<sup>th</sup> largest city in Colorado. In the six-county Denver Metropolitan area, Jefferson County accounted for 22.3% of the metro area population, based on 2000 Census data. Table 1 on the next pages shows the City of Lakewood and Jefferson County populations and their related growth rates over the past several decades.

<b>Table 1: City Population 1997 - 2002</b>				
<b>Year</b>	<b>Population:</b>		<b>Annual Growth Rate:</b>	
	<b>City of Lakewood</b>	<b>Jefferson County</b>	<b>City of Lakewood</b>	<b>Jefferson County</b>
<b>1970</b>	92,743	235,368	–	–
<b>1980</b>	113,808	371,753	2.2%	5.7%
<b>1990</b>	126,481	438,430	1.1%	1.7%
<b>2000</b>	144,126	527,056	1.3%	2.0%

Sources: U. S. Census Bureau, Jefferson County Profile

Population for Edgewater, Golden, Mountain View, and Wheat Ridge are shown in Table 2 below. Edgewater and Mountain View, the two smallest communities, each lost population between 1970 and 1990, but posted increases by the 2000 Census. Wheat Ridge experienced a decline in population in the 1990 Census, but otherwise, has experienced steady growth over the past 30 years. During this 30-year period, the population of Golden has increased by 74.7%.

<b>Table 2: Population for Edgewater, Golden, Mountain View, Wheat Ridge - 1970 - 2000</b>				
<b>Municipality</b>	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>Edgewater</b>	4,910	4,766	4,613	5,445
<b>Golden</b>	9,817	12,237	13,116	17,159
<b>Mountain View</b>	706	584	550	569
<b>Wheat Ridge</b>	29,778	30,293	29,419	32,913

Source: U. S. Census Bureau

Population projections for Jefferson County show a year 2020 population that is expected to reach 594,106 and in Lakewood, 154,000. Compared with a population in 1990 of 438,430 for the county, these projections to the year 2020 represent an increase of 35.5% over the 30-year period (or an average annual growth rate of 1.1%). The City of Lakewood's projected growth over this same period shows an increase of 7.0%. The communities of Edgewater, Mountain View and Wheat Ridge have little land area on which to grow, so population in these communities is expected to remain fairly stable. Population projections for Golden by the year 2010 put the city's population at 18,955 - an increase of 10.4% in a decade. Golden has adopted a growth management system that limits the number of new residential building permits, on an annual basis, to a one percent increase in the number of existing housing units. As a result, the 2010 population projection for Golden appears to be very reasonable.

In 1990, the median age in Lakewood was 34.2 years of age and in Jefferson County, 33.4 years. The 2000 Census showed a median age of 36.5 years in Lakewood, while the median age in

Jefferson County rose to 36.8 years. The 2000 median age in the four smaller communities ranged from a low of 31.3 years in Edgewater, to a high of 40.0 years in Wheat Ridge. This aging trend is also expected to continue as the “baby boomers” reach their senior years. The 1990 Census reported 13,343 seniors over the age of 65 living in Lakewood and 35,394 in Jefferson County, while the 2000 Census reported 17,410 seniors of the same age range in Lakewood and 50,826 in Jefferson County - an increase of 30.4% in the city and 43.6% in the county. The area saw the largest growth occur between the 1990 and 2000 Census in the 75 - 84 year old group (up 58.6%), followed by the 85 and over group (up 45.1%). Jefferson County saw the largest increases in the 85 and over group (up 73.3%) followed by the 75 - 84 year old group (up 68.1%). The largest segment of the population in Lakewood is the 25 - 54 year olds who make up 46.6% of the total population. Senior population 65 years and older in Lakewood is concentrated between Ward and Wadsworth Boulevard, north of Colfax Avenue; and between Kipling and Wadsworth, between 6<sup>th</sup> Avenue and approximately Jewell. Minority senior population is concentrated between Wadsworth and Sheridan Boulevard, between Florida and Jewell. The 25 - 54 age group is also the largest in Jefferson County, at 48.1% of the county’s total population and in Edgewater, Golden, Mountain View, and Wheat Ridge. In Lakewood, 49.4% of the population was male, while 50.6% was female in the 2000 Census. Jefferson County had 49.8% male and 50.2% female populations in 2000, while Edgewater had an even split between males and females. Golden had a larger male population in 2002 (54.6%), while Wheat Ridge and Mountain View had larger female populations.

Table 3 compares 1990 and 2000 Census data for Lakewood on race and Hispanic origin, and reflects an increasingly more diverse community. All races show an increase over the past ten years, with the largest increases (in percentages) occurring in persons of the “other race” category (166.2%), and Native Americans/Eskimos/Aleuts (83.3%). The unusually large increase in the other race category is partially due to changes in racial category groupings since the 1990 Census, as well as including persons of more than one race. Persons of Hispanic origin in Lakewood increased as a percentage of the total population, from 9.1% in 1990, to 14.5% in 2000. This increase reflects a national trend toward growing Hispanic populations in the United States. The White population in Lakewood has dropped from 93.2% of the total population in 1990, to 87.2% in 2000. These numbers and percentages are also reflective of state and national trends. As a community becomes more diverse, there are more services being offered for persons for whom English is not their principal language. In particular, Spanish-speaking citizens now have greater access to translators for some services, with lenders, realtors, and area non-profits and service providers often providing bi-lingual staff or translators. There is also a growing concentration of Russian immigrants in some areas of Jefferson County, particularly in Arvada. Many of these individuals and families have apparently been sponsored by faith-based efforts and have chosen to settle in this area. The Jefferson County Housing Authority retains Spanish and Russian translators during the two-week period the Authority accepts housing assistance applications due to the large number of persons that speak these languages that are seeking housing assistance. Map 2 in the Appendix shows the areas of minority concentration by Census Tract in Lakewood.

<b>Table 3: City of Lakewood Race and Hispanic Origin - 1990 - 2000</b>				
<b>Race/Origin</b>	<b>1990 Census</b>	<b>2000 Census</b>	<b>% of Change 1990 - 2000</b>	<b>% of 2000 Population</b>
<b>African American</b>	1,316	2,128	61.7%	1.5%
<b>Asian, Pacific Islander</b>	2,435	4,035	65.7%	2.7%
<b>Native American, Eskimo or Aleut</b>	872	1,599	83.3%	1.1%
<b>White</b>	117,819	125,611	6.6%	87.2%
<b>Other, more than one race</b>	4,039	10,753	166.2%	7.5%
<b>TOTAL</b>	126,481	144,126	13.9%	100.0%
<b>Hispanic Origin</b>	11,506	20,949	82.0%	14.5%

Source: U. S. Census Bureau

Table 4 illustrates the differences between the 1990 and 2000 Census data for Jefferson County on race and Hispanic origin. As with Lakewood, all races in Jefferson County show an increase over the past ten years, with the largest increases (in percentages) occurring in persons of the “other race” category (172.8%), and persons of Hispanic origin (70.3%). Persons of Hispanic origin in Jefferson County now make up 10.0% of the county’s total population and increasing as a percentage of the total population, from 7.0% in 1990. Of the four communities of Jefferson County included in this report, Edgewater is the most diverse community, with 21.2% of its population representing persons of non-White races. Mountain View has the largest White percentage of population at 94.4% and has no African American residents. Persons of Hispanic origin make up 23.7% of the population in Mountain View and 35.6% in Edgewater, while Golden and Wheat Ridge have 6.6% and 13.5%, respectively. Minority population in Lakewood is concentrated between Wadsworth and Sheridan Boulevard, between approximately 26<sup>th</sup> Avenue and Yale.

<b>Table 4: Jefferson County Race and Hispanic Origin - 1990 - 2000</b>				
<b>Race/Origin</b>	<b>1990 Census</b>	<b>2000 Census</b>	<b>% of Change 1990 - 2000</b>	<b>% of 2000 Population</b>
<b>African American</b>	3,231	4,677	44.7%	0.9%
<b>Asian, Pacific Islander</b>	7,630	12,036	57.7%	2.3%
<b>Native American, Eskimo or Aleut</b>	2,428	3,971	63.5%	0.8%
<b>White</b>	414,542	477,454	15.1%	90.6%

<b>Table 4: Jefferson County Race and Hispanic Origin - 1990 - 2000</b>				
<b>Race/Origin</b>	<b>1990 Census</b>	<b>2000 Census</b>	<b>% of Change 1990 - 2000</b>	<b>% of 2000 Population</b>
<b>Other, more than one race</b>	10,599	28,918	172.8%	5.4%
<b>TOTAL</b>	438,430	527,056	20.2%	100.0%
<b>Hispanic Origin</b>	30,791	52,449	70.3%	10.0%

Source: U. S. Census Bureau

The number of households in Lakewood in the 1990 Census was 51,657 and 166,545 in Jefferson County. Family households in Lakewood numbered 33,717, or 65.2% of the total number of households at that time and 119,462 (or 71.7%) in Jefferson County. In 2000, total households in Lakewood numbered 60,531 and family households numbered 36,474 or 60.2% of all households in the city and 206,067 total households and 140,439 family households (or 68.1%) in the county. These numbers show a gradual drop in the percentage of family households over this ten-year period. Similar trends have occurred in the four communities, with Mountain View having the largest drop (down 6.7%) in the number of family households between 1990 and 2000. Non-family households accounted for 24,057 households, or 39.7% of all households in 2000 in the city and 65,628 households or 31.8% in the county. Average household size in Lakewood was 2.32 persons in the 2000 Census, down from the average household size of 2.38 persons in 1990. In Jefferson County, average household size was 2.52 persons in the 2000 Census, down from 2.59 persons per household in 1990. Average household size in Golden, based on 2000 Census, was 2.31 persons per household; while Edgewater had 2.34 persons, Wheat Ridge 2.20, and Mountain View had the low of 2.09 persons per household. These averages are contrasted with Jefferson County, which had a household average size of 2.52 persons per household. Edgewater and Golden saw increases in average household size between the 1990 and 2000 Census, Wheat Ridge remained the same, while Lakewood, Mountain View, and Jefferson County saw a decrease in average household size.

Average family size in Lakewood was 2.92 persons in the 2000 Census and households headed by females numbered 6,522 or 10.8% of all households in the city in 2000 and 5,527 female head of households in the 1990 Census. Jefferson County had 18,818 (or 9.1%) of all households headed by females and in the 1990 Census, there were 15,277 households headed by females. There were also increases in the number of households headed by females in all but Mountain View, which had a decrease from 37 female-headed households in 1990 to 30 households in 2000.

Persons with disabilities accounted for 32,889 persons, or 7.5% of the total population in Jefferson County, based on 1990 Census data. This number included persons with mobility limitations, which may require physical modifications to housing units, as well as self-care limitations, and work disabilities. In the 2000 Census, 68,851 persons (or 13.0%) of the county population had some type of disability. Of the population 65 years and older in the county, 35.5%

had some type of disability, while 13.5% of the 21-64 year old population had a disability. Of those persons with a disability in Jefferson County, 68.6% were employed, contrasted with 83.9% employment for persons without a disability. In the 1990 Census for Lakewood, 11,124 persons (or 8.7%) had some disability and by the 2000 Census, these numbers had risen to 22,199 (or 15.4%) - nearly doubling the number of persons with a disability. In the four smaller communities, there is a higher proportion of persons with disabilities, ranging from 12.3% of the population in Golden, up to 23.4% in Edgewater. These higher percentages are driven by having a larger proportion of older residents in these communities. As the general population continues to age and the number of age-related disabilities increases, this number is expected to significantly increase, particularly as the “baby boomers” age and become seniors.

There are several post secondary educational institutions in Jefferson County. Students at the Colorado Christian University numbered 1,849 in the Fall of 2001, while students at the Colorado School of Mines in Golden numbered 3,705 during the same period. Students at these two schools comprise the majority of students in residence in these communities for the primary purpose of attending these institutions. The School of Mines provides on-campus housing in two complexes, which typically have waiting lists. Otherwise, students must find housing in Golden, or in other area communities. Thus, there is competition between students and low and moderate-income households for housing in the area. Other students attending colleges and universities in the area attend on a part-time basis and/or are already residents of the community, attending Red Rocks Community College and Red Rocks Community College.

Educational attainment is high in Jefferson County, as compared with the national and state attainment levels, based on 2000 Census data. For persons over the age of 25 years, 43.7% in the county have an associate’s, bachelor’s, or graduate or professional degree compared with 26.4% in the United States, and 33.9% in the state. An additional 25.5% of the county population has some college course work without obtaining a degree. High school graduates account for an additional 22.6% of all persons 25 years and older in the county. The Jefferson County School District is the only school district in the county and had 87,240 students for the fall enrollment of 2001. The district is highly regarded in Colorado for its innovative educational programs.

## **B. Income Data**

Average annual wages in Jefferson County rose from \$31,759 in 1997 to \$36,194 in 2000 - an increase of 13.9% over this period, based on information provided by the Colorado Division of Labor and Employment. Average hourly wages for a variety of jobs in the Denver PMSA in 2001 ranged from a low of \$7.09 per hour for dining room/cafeteria attendants and ushers/lobby attendants/ticket takers; to a high of \$52.29 for physicians and surgeons and \$44.07 for family and general practitioners. The highest average annual wages in 2001 in Jefferson County were found in the manufacturing sector (\$58,671), wholesale trade sector (\$57,860), and the mining sector (\$56,638). The lowest paying sectors were the ag/forestry/fishing sector (\$23,066), the retail trade sector (\$23,700) and the services sector (\$32,497). Between 2000 and 2001, all but the finance/insurance/real estate (F.I.R.E.), services, and government sectors saw job losses. These

sectors saw increases (respectively) of 4.2%, 39.9%, and 1.4% in the number of jobs within that sector. The new Colorado Mills shopping area, located in Lakewood near I-70, Colfax Avenue, and Indiana Avenue opened in mid-November of this year. Over 3,000 new jobs are anticipated with this shopping and entertainment area; however, the vast majority of these jobs will be in the retail and service sectors, which are two of the three lowest paying sectors. Table 5 below shows the employment sectors and related employment figures for Jefferson County for the 2001 annual average. Employment sector data in 2000 showed total employment of 210,527 with the same sectors (retail, services, and government) employing the largest number of persons. This reflects a loss of 152 jobs between 2000 and 2001.

<b>Table 5: Jefferson County Employment Sectors - 2001 Annual Average</b>		
<b>Sector</b>	<b>Number Employed</b>	<b>% of Total Jobs</b>
<b>Agri/for/fish</b>	483	0.02%
<b>Mining</b>	458	0.02%
<b>Construction</b>	16,539	7.8%
<b>Manufacturing</b>	21,491	10.2%
<b>T.C.P.U.</b>	7,583	3.6%
<b>Wholesale</b>	6,588	3.1%
<b>Retail</b>	29,626	14.0%
<b>F.I.R.E.</b>	12,270	5.8%
<b>Services</b>	82,907	39.4%
<b>Government</b>	32,423	15.4%
<b>Non-classifiable</b>	7	0%
<b>TOTAL</b>	210,375	99.34%

Source: Colorado Division of Labor and Employment

In addition to the employment sectors mentioned above, the Jefferson County area benefits from a large tourism industry. An estimated 2.5 million visitors come to the Golden area annually alone to visit the Buffalo Bill Museum, Golden Gate State Park, and the Coors Brewery among other Jefferson County destinations that attract visitors, such as the Red Rocks Amphitheater.

The Median Household Income for 2000 in Lakewood was \$48,109 - up from \$34,054 in 1990 and was \$57,339 in Jefferson County in 2000. Median household incomes in the four smaller communities ranged from a low of \$35,023 in Edgewater, to a high of \$49,115 in Golden. The FY 2003 Median Family Income as determined by the U. S. Department of Housing and Urban Development (HUD) is \$69,900 for a family of four. In FY 2002, this figure was \$64,800. Map 3 in the Appendix shows median income in Lakewood by Census Tract.

Data on household income for Lakewood shows 9,998 persons (or 6.9% of the population) and 1,776 families living below poverty levels, based on 2000 Census data. Of these, the largest group was children living with a female head of household, which accounted for 51.8% of families living below poverty levels. Jefferson County had 4,747 families (or 3.4% of all families) living in poverty, with 50.1% of these families headed by a female. Poverty data for the four communities in Jefferson County show similar trends, with female-headed households accounting for 66.6% of families living at poverty levels in Mountain View, 51.4% in Edgewater, 47.8% in Wheat Ridge, and 18.3% in Golden.

For the 2000 Census, poverty is defined as a household of one having an annual income of \$8,350 or less. A family of four is at the poverty level when their income is at or below \$17,050. Adjustments for 2002 put these poverty level figures at \$8,860 for a household of one, and \$18,100 for a household of four persons. Many seniors, minorities, and persons with disabilities live at poverty levels. Three of Lakewood's 2000 Census tracts (120.39; 117.21; and 117.24) had no one living below poverty levels. In contrast, six tracts had 13.0% or more of the tract population living below poverty. Four of these tracts (109.02; 114.00; 15.50; 116.01) are found in northeastern Lakewood, with three along Colfax Avenue and one on 6<sup>th</sup> Avenue. The other two tracts (119.04; 120.03) are found in southern Lakewood along Wadsworth Boulevard. Poverty data by race in the 2000 Census reveals that 4.4% of Whites were living below poverty levels in Jefferson County and 5.9% in Lakewood, while 14.4% of Native Hawaiians/Pacific Islanders in Jefferson County and 28.3% in Lakewood were living below poverty levels. High numbers of persons living below poverty were occurring for persons of "other races" in Jefferson County at 13.8% and in Lakewood at 17.6%, and persons of Hispanic origin in Jefferson County (11.9% of the Hispanic population) and in Lakewood (14.8%).

The National Low Income Housing Coalition has calculated that in Jefferson County, a "housing wage" of \$18.17 per hour, working 40 hours per week, is the minimum needed to afford a two-bedroom unit at fair market rents. This correlates to an annual income of \$37,800 needed to be able to afford rent on a two-bedroom unit. Another way of looking at these numbers is that in Jefferson County, the fair market rent is 353% of the current minimum wage of \$5.15 - which means that a minimum wage earner must work 141 hours each week to afford rent for a two-bedroom unit. The fair market rent figure used for a two-bedroom unit in Jefferson County is \$832 per month (proposed by HUD for FY 2003). These examples assume housing affordability is spending no more than 30% of income on rent.

The City of Lakewood had the 2002 Citizen Survey conducted to monitor the quality of life in the community. Of note in the survey results was that 66% of those surveyed "agree" or "strongly agree" that the City should "promote affordable housing". When asked how well the citizens' needs are being met, 17% said that low-income persons needs were being met "well", or "very well"; 21% felt that the needs of people with special needs were being met; 25% believed that seniors needs were being met; and only 7% felt the needs of homeless persons were being met.

### **C. Employment Data**

In 2001, there were 210,375 persons employed in Jefferson County and a labor force of 308,280 persons. The unemployment rate for the county was 5.2% as of September 2002, as was the state unemployment rate. Much of this rise in unemployment in recent years is due to layoffs and downsizing in area businesses that are related to the high tech and manufacturing industries.

In business circles, Jefferson County is referred to as the West Corridor, one of five sub-regions in the Denver Metropolitan area. The area is known for manufacturing and high technology industries. The ten largest employers in the area, based on 2002 data, are listed in the table below.

<b>Table 6: Jefferson County Ten Largest Employers - 2002</b>	
<b>Company</b>	<b>Number of Employees</b>
<b>Coors Brewing Company</b>	5,500
<b>Lockheed Martin Astronautics</b>	5,500
<b>Denver Federal Center</b>	5,000
<b>Exempla Healthcare</b>	2,600
<b>Rocky Flats/Kaiser Hill</b>	2,500
<b>Gambro Companies</b>	1,300
<b>Coors Tek, Inc.</b>	1,000
<b>National Renewable Energy Laboratory</b>	960
<b>AON Innovative Solutions, Inc.</b>	950
<b>COBE Cardiovascular</b>	750

Source: Jefferson County Profile 2002

These ten employers accounted for 26,060 jobs, or 12.3% of the jobs in Jefferson County in 2001. Predictions made by the Denver Regional Council of Governments are that only 496 net new jobs are expected in Jefferson County by the year 2020, while the Manpower Employment Outlook Survey for the second quarter of 2002 for the Denver Metro area showed that 28% of the companies surveyed planned on hiring additional staff.

The Jefferson County/Tri-County Workforce Development Center is located at 730 Simms Street in Lakewood. This center is located in an area that is easily accessible by the public transit

system, the Regional Transportation District (RTD). RTD offers free fares for children five and under and reduced fares for persons 65 years of age and older, persons with disabilities, and those on Medicare. All RTD buses are wheelchair lift-equipped. A special phone line offers route information for persons with hearing or speech impairments. The system operates between the hours of approximately 5:00 A.M. to midnight, although some routes begin earlier and run later into the evening and early morning hours. Service is available throughout the area, linking key

locations such as the Workforce Center, housing complexes, schools, colleges and universities, hospitals, senior centers, shopping, and employment areas. Map 4 in the Appendix shows the locations of public housing and family service agencies.

Para-transit service is available for persons with disabilities thru the Lakewood Rides program. This program offers door-to-door service for Lakewood residents 60 years and older, or any person with a disability, regardless of age. The cost of rides depends on the distance of the trip, but ranges from \$1.00 - \$4.00 for a one-way ride. Trips are prioritized based on the nature of the trip and are filled on a first-come, first-served basis. RTD also offers Access-a-Ride to its riders that have disabilities. This is a curb-to-curb reservation service for those who cannot use the fixed route buses of RTD because they are unable to board, ride, or exit the wheel chair lift-equipped buses or cannot get to and from a bus stop. Participation requires a certification of disability in order to use this service. The Community Wheels Program, operated by the Seniors' Resource Center in Wheat Ridge, provides transportation to seniors in vans that are accessible to persons with disabilities.

There is also a proposed light rail route known as the West Corridor, that will connect downtown Denver with Golden. This route is planned to parallel Colfax Avenue on it's south side, close to 13<sup>th</sup> Avenue. The route will provide expanded public transportation to residents in the Lakewood area, linking an even larger portion of the metropolitan area with another alternative form of transportation. Many existing residential and commercial areas in the vicinity of the West Corridor route will be even more accessible to persons who may otherwise have limited transportation options; however, the West Corridor light rail route is not anticipated to be completed until 2008 at the earliest. Map 5 in the Appendix shows the area's major roadways and transit corridors.

#### **D. Housing Profile**

Based on information provided by the Jefferson County Association of REALTORS (JCAR), the average sales price for a single-family home in Jefferson County in September of this year was \$271,956. This price compares with the Denver Metro area average sales price for a single-family home of \$269,907 at this same time. From April 1, 2002 - September 30, 2002, a total of 5,103 homes (single-family and condominiums combined) had sold in Jefferson County, while 5,407 homes were sold during this same period in 2001. With the exception of the month of May, home sales in Jefferson County and in the Denver Metro area in 2002 have lagged behind sales in 2001 for the same time period. Between April and September of 2002, homes in Jefferson County were on the market an average of 48.3 days prior to selling. The average price of condominiums sold in September 2002 was \$163,365 in Jefferson County and \$165,466 in the Metro area. Condominiums averaged 55 days on the market prior to selling between April and September of 2002.

During the week of November 4, 2002, there were 21 single-family homes sold in Lakewood, ranging in price from \$204,000 to \$424,200 with an average sales price of \$239,766. There were

19 condominiums or town homes sold in Lakewood during this week ranging from \$79,400 - \$175,000 with the average sales price at \$140,270. During this same period, there were 15 homes sold in Golden ranging in price from \$77,000- \$710,000. Five of these were condominiums or townhomes. Four homes sold in Wheat Ridge, from \$82,000 - \$300,000 of which three were condominiums and one home sold in Edgewater for \$170,000. Listings in the Denver Post Real Estate section for November 3, 2002, had a single-family home in Golden advertised for sale at \$164,950, one for \$194,900 in Lakewood, and one for \$210,000 in Wheat Ridge. Town homes and condominiums were listed for as low as \$73,500 in Lakewood. Homes in unincorporated Jefferson County started at \$230,000.

The Colorado Division of Housing recently analyzed affordable housing and the housing market on a county-wide basis throughout Colorado, using 2001 data. For Jefferson County, the median sales price for a single-family home in June of 2001 was \$244,450 and \$145,250 for a condominium. At that time, there were 29 single-family homes available to households earning at least 80% of Area Median Income (AMI) and only six homes for those with incomes of at least 60% of AMI. In contrast, there were 240 condominium units for households at 80% AMI and 58 for those at 60% AMI. Town homes and condominiums offer a maintenance-free, more affordable approach to home ownership for some households; however, they may not fulfill a family's or household's dream of owning their own home.

Homes at these lowest prices, if they can be found, may not be located in areas that are considered safe by home buyers and/or the homes may be too small to accommodate the household size. While these examples do not include all area real estate listings, they do provide a good cross-section of home prices in the area. Home prices in the mountainous areas of Jefferson County are usually significantly higher priced, while homes located in the cities within the county (ie. Edgewater, Mountain View, Golden, and Wheat Ridge) offer a greater variety of price range.

<b>Table 7: Jefferson County Average Home Sales Price - April - September 2002</b>				
<b>Month - 2002</b>	<b>Single-family:</b>		<b>Condominium:</b>	
	<b>Jefferson County</b>	<b>Denver Metro</b>	<b>Jefferson County</b>	<b>Denver Metro</b>
<b>April</b>	\$270,462	\$259,705	\$153,812	\$166,089
<b>May</b>	\$273,273	\$268,952	\$153,437	\$167,244
<b>June</b>	\$284,410	\$270,519	\$156,992	\$171,220
<b>Month - 2002</b>	<b>Single-family:</b>	<b>Denver Metro</b>	<b>Condominium:</b>	<b>Denver Metro</b>
	<b>Jefferson County</b>		<b>Jefferson County</b>	
<b>July</b>	\$280,312	\$274,904	\$162,728	\$167,798
<b>August</b>	\$273,622	\$274,802	\$155,706	\$170,195
<b>September</b>	\$271,956	\$269,907	\$163,365	\$165,466

Source: Jefferson County Association of REALTORS (JCAR)

To purchase a home at a price of approximately \$150,000 it takes an income of over \$46,000 in Jefferson County. As indicated by the sales and listing prices for single-family homes, the only option for home ownership for some households may be a condominium or town home. In the United States, home ownership has risen from 64% of all households in 1990, to 67.8% in 2000. Lakewood data also reflects this trend, as 61.0% of the local housing units are now owner-occupied - up from 60.0% in 1990. Jefferson County has similar rates, with 70.1% owning their home in 1990 and 72.5% owning their home in 2000. The Homeownership Alliance reports that there is a record number of home owners in the United States; however, despite these increases, minority households have not seen the same increases in home ownership. In Jefferson County, Whites own 95.0% of owner-occupied homes, while persons of minority races and Hispanic origin were owners of the remaining 5.0% of owner-occupied homes. Similar percentages occur in Lakewood, with 93.7% of owner-occupied homes owned by Whites and 6.3% owned by persons of minority races or Hispanic origin.

A local and national trend is that the number of foreclosures are increasing. In the first quarter of 2002, there were 1,430 homes in the Denver Metro area undergoing foreclosure. This is an increase of 44.4% over the first quarter of 2001.

Manufactured homes are often another more affordable housing option for some households. Manufactured homes were listed for sale from as low as \$19,900 up to \$55,000 for a new home, although these prices typically do not include land lease rates or land costs. There are very few mobile home parks in the Jefferson County area and there have not been any new ones for a number of years. Golden has three parks, Lakewood has five and there is one in the unincorporated area of the county. Area mobile home parks have very few homes for rent in the parks and those that do typically see their rental units full. Monthly home rentals range from \$350 - \$895 month; however, there were no spaces listed in parks near or in Jefferson County. Manufactured homes on permanent foundations are typically treated as a single-family dwelling, meaning that these homes can be placed on any lot that can accommodate a "stick-built" single-family - unless there are covenants that preclude the use of manufactured units. There is an increased use of what are commonly called "modular" homes on infill lots, as these homes tend to be less expensive and in many cases, fit in fairly well with the existing character.

Since 1996, 12,566 building permits have been issued for new housing units in Jefferson County and the five communities included in this report (Edgewater, Golden, Lakewood, Mountain View, and Wheat Ridge). Table 8 on the next page shows the residential building permits that have been issued in the municipalities and in unincorporated Jefferson County since 1997. These numbers indicate the actual number of building permits issued. Some of the communities require an individual building permit for each multi-family unit, while others require one permit per multi-family building and there are different interpretations among communities as to the classification of town home, duplex, and multi-family units. As a result, these numbers may not be indicative of the total number of housing units that were actually constructed since the end of 1996. The majority of these permits (65.7%) were issued in unincorporated Jefferson County and were for single-family homes. Another 28.5% of the building permits were issued in Lakewood. The

highest number of permits were issued in 1998, while the lowest number was in 2001. Permits issued in the first nine months of 2002 in the cities and county total 888 and at this rate, are expected to result in a lower annual number of permits than in 2001. Of the permits issued in 2001 and 2002, a total of 764 were issued for new multi-family units. Lakewood has little additional land for residential development. The same is true for Edgewater, Mountain View, and Wheat Ridge. Golden has land available for residential development; however, the City enacted a one percent growth limitation in 1995 and as a result, has a maximum annual residential building permit allocation of approximately 70 building permits for 2002, as well as any carry over of permits or replacement of existing units.

<b>Table 8: Residential Building Permits - 1997 - Present*</b>							
<b>LOCATION</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>TOTAL</b>
<b>Edgewater</b>	0	8	30	1	3	0	42
<b>Golden</b>	63	68	34	82	74	85	406
<b>Lakewood</b>	1,148	371	506	473	805	288	3,591
<b>Mountain View</b>	1	1	0	0	0	0	2
<b>Wheat Ridge</b>	101	111	27	15	8	3	265
<b>Jefferson County</b>	1,271	2,054	1,594	1,811	1,018	512	8,260
<b>TOTAL</b>	2,584	2,613	2,191	2,382	1,908	888	12,566

Sources: DRCOG, City of Lakewood, City of Golden, City of Wheat Ridge, Town of Mountain View, U. S. Census Bureau

\* Through September 2002

Rental rates have also increased dramatically since 1996, when a one-bedroom apartment averaged \$550.00 and a two-bedroom apartment averaged \$600.00. Current apartment rents in the Lakewood/Jefferson County area ranged from a low of \$475.00 for a one-bedroom unit, up to a high of \$1,420.00 for a two-bedroom unit in a recent edition of the Apartments For Rent publication. The current average is \$763.00 (for all apartment types) based on information

provided by the Colorado Division of Housing.

According to the Apartment Association of Metro Denver, the 2002 third quarter apartment vacancy rate was 9.4%, up 0.1% since the second quarter of 2002, based on a survey conducted by Gordon Von Stroh of the University of Denver for the Apartment Association. The survey also indicated that over 1,300 new apartments were on the market in the Metro area during the third quarter of this year. In a recent article in the Denver Business Journal; however, the president of Apartment Finders International was quoted as saying that the vacancy rate may be “up around 12.0%” in the Denver Metro area. As vacancy rates climb, rents may drop somewhat and/or incentives will be offered to fill vacant units. Some incentives already being offered to

attract tenants include move-in specials, free rent, reduced or no security deposits, free DVD players and televisions. One recent advertisement offered free rent for six weeks and a \$99 move-in cost, while another complex offered a \$36 move-in cost. A “balanced” rental market vacancy rate is typically closer to 5.0%. While the vacancy rates quoted are for the Denver Metro area as a whole, it is fairly apparent by the “move-in” deals being offered in the Lakewood/Jefferson County area that vacancies in these areas are also high, although vacancies still tend to be at the higher end of the market rate units.

In 2000 and 2001, there were building permits issued for 764 new multi-family units - most of which were constructed in unincorporated Jefferson County. This new construction has contributed to the higher vacancy rate and will probably continue to do so, until the new units are absorbed by the local housing market. It is important to note that there are still very few vacant, affordable, and decent apartment units for households of very low incomes. Most of the vacancies in rental units tend to occur at the higher rent levels. The percentage of housing units that are renter-occupied has dropped in Lakewood, from 40.0% in 1990, to 39.0% by 2000, with a corresponding increase in home ownership. In Jefferson County, 27.5% of households are now renter households.

The Fair Market Rents (FMR) for FY 2003 for existing housing in the Denver PMSA (which includes Jefferson County) were released by HUD earlier this year. These rent levels represent the maximum which can be charged for public-assisted housing. These rates are \$595.00 for an efficiency apartment; \$710.00 for a one-bedroom; \$945.00 for a two-bedroom; \$1,311.00 for a three-bedroom apartment; and \$1,548.00 for a four-bedroom apartment. Fair Market Rents for larger units are calculated by adding 15% to the FMR for each additional bedroom. With a recent average market rent of \$763.00 (Colorado Division of Housing Survey), some units will still not be affordable for many persons.

Average annual wages in Jefferson County rose from \$31,759 in 1997 to \$36,194 in 2000 - an increase of 13.9% over this four-year period. This translates to an annual wage increase of 3.4%. During this same period, average home sales prices increased annually by 11.0%, while rents increased annually by an average of 6.7%. The gap between income and housing costs has widened over the past five years and is expected to continue to widen, particularly since a good portion of the recent layoffs were in industries that have higher-paying jobs.

The Colorado Affordable Housing Partnership (CAHP) is a partnership of affordable housing developers, service providers, realtors, financial institutions, and local, state, and federal officials “dedicated to making affordable housing a reality for all low and moderate income individuals and families in Colorado...”. CAHP estimates that there is a shortage of 21,000 affordable housing units in Colorado for households earning between 0 - 60% of AMI, and that more than 66,000 low-income households in Colorado are paying more than 30% of their income for housing. When Jefferson County collected public comments on the County’s Consolidated Plan in March of 2000, the majority of public comments were related to housing and identified such things as the waiting period for public housing is too long, inadequate housing for handicapped, critical need

for assisted housing, more affordable rentals, losing Section 8 housing/contract situation very unstable, need for transitional housing for homeless/halfway housing, and need more first time homebuyer assistance. Solutions were also suggested to address housing needs and included rehabilitate existing affordable rental housing, and provide financing to build new affordable rental units.

## **E. Summary**

To summarize this snapshot of Lakewood and Jefferson County since 1996:

- Population has increased in Lakewood since the 1990 Census by 13.9% and by 20.2% in Jefferson County, with persons of Hispanic origin increasing by 82.0% this same period for Lakewood and 70.3% in Jefferson County.
- Average wages increased 13.9% over the period between 1997 and 2000 for Jefferson County. The number of persons employed dropped in the past year and unemployment has increased.
- Housing costs in Jefferson County have increased significantly in the past four years, with average home sales prices increasing by 44.1% and average apartment rents increasing by 27.1% over this period
- Vacancy rates for rentals in the area have increased to 9.4%, meaning rental rates may begin to level off or even drop as a result of the abundance of housing units on the market.
- The number of owner-occupied housing units in Lakewood has increased to 61.0% while renter-occupied housing units have decreased to 39.0% of all housing units. In Jefferson County, home ownership is up to 70.1%, while renter-occupied housing units have decreased to 27.5% of all housing units in the county.
- The disabled population is increasing in size, particularly with the aging of the “baby boomer” generation.
- The gap between income and housing costs has widened, as wages have increased an average of 3.4%, while home prices have increased by an average of 11.0%, and rents by an average of 6.7% annually.

## **F. Maps**

The following maps for the City of Lakewood are included in the Appendix of this report:

Map 1: Census Boundaries

Map 2: Minority Concentration by Census Tract

- Map 3: Median Income by Census Tract
- Map 4: Housing and Family Services
- Map 5: Major Roadways and Transit Corridors
- Map 6: Group Homes

The following maps for Jefferson County are included in the Appendix of this report (to be added):

**SECTION THREE**  
**Evaluation of Current Fair Housing Legal Status**

**A. Fair Housing Complaints**

Since 1996, there have been 70 fair housing complaints filed with the Department of Housing and Urban Development's (HUD) Office of Fair Housing and Equal Opportunity in Denver on properties located within Jefferson County. Eighteen of these locations were in Lakewood, one was in Golden and three were in Wheat Ridge. This data is summarized in the table below, as well as the issue and status of each complaint. One point to note is that FY 1997 and 1998 data was not split out by municipality, but was collected on a county-wide basis.

<b>Table 9: HUD Fair Housing Complaints, FY 1997 - FY 2002</b>			
<b>Year</b>	<b>No.</b>	<b>Issue*</b>	<b>Status (basis for closing complaints)</b>
<b>FY 1997</b>	5	5 - refusal to rent 2 - other discriminatory acts 2 - discrimination in rental terms	2 - successful conciliation 1 - withdrawn after resolution 1 - judicial dismissal 1 - complaint withdrawn without resolution
<b>FY 1998</b>	14	6 - refusal to rent 8 - other discriminatory acts 8 - discrimination in rental terms 2 - non-compliance with design or construction	7 - successful conciliation 2 - complaint withdrawn without resolution 4 - no cause determination 1 - hearing conducted, discrimination found
<b>FY 1999</b>	15	(11 complaints were filed in unincorporated Jefferson County or other municipalities; 1 in Golden; 2 in Lakewood; 1 in Wheat Ridge) 3 - refusal to rent 7 - other discriminatory acts 1 - refusal to sell 6 - discrimination in rental terms 1 - discrimination in sale terms 1 - discrimination in rental advertising 1 - discrimination in brokering	5 - successful conciliation 3 - withdrawn after resolution 1 - unable to locate complainant 1 - dismissed due to lack of jurisdiction 5 - no cause determination
<b>FY 2000</b>	10	(3 complaints were filed in unincorporated Jefferson County or in other municipalities; 5 in Lakewood; 2 in Wheat Ridge) 6 - refusal to rent 2 - other discriminatory terms 8 - discrimination in rental terms 4 - failure to make reasonable accommodation	2 - complainant failed to cooperate 4 - complaint withdrawn after resolution 4 - no cause determination

**Table 9: HUD Fair Housing Complaints, FY 1997 - FY 2002**

Year	No.	Issue*	Status (basis for closing complaints)
<b>FY 2001</b>	14	(5 complaints were filed in unincorporated Jefferson County or in other municipalities; 6 in Lakewood; 1 in Golden; 2 in Wheat Ridge) 6 - refusal to rent 7 - discrimination in rental terms 1 - deny or otherwise make housing unavailable 2 - other discriminatory acts 4 - failure to make reasonable accommodation 1 - false representation of rental availability 1 discrimination in making loan	1 - withdrawn after resolution 1 - dismissed due to lack of jurisdiction 1 - complainant failed to cooperate 2 - withdrawn without resolution 7 - no cause determination 2 - still open
<b>FY 2002</b>	12	(4 complaints were filed in unincorporated Jefferson County or in other municipalities; 5 in Lakewood; 1 in Edgewater; 2 in Wheat Ridge) 4 - refusal to rent 3 - discrimination in rental terms 3 - other discriminatory acts 6 - failure to make reasonable accommodation	2 - successful conciliation 1 - dismissed due to lack of jurisdiction 1 - withdrawn without resolution 1 - no cause determination 7 - still open
<b>TOTAL</b>	70	30 - refusal to rent 24 - other discriminatory acts 34 - discrimination in rental terms 1 - discrimination in sale terms 1 - discrimination in rental advertising 1 - refusal to sell 1 - discrimination in brokering 1 - discrimination in making loan 1 - deny or otherwise make housing unavailable 1 - false representation of rental availability 14 - failure to make reasonable accommodation 2 - non-compliance with design or construction	16 - successful conciliation 9 - withdrawn with resolution 6 - withdrawn without resolution 4 - dismissed 4 - unable to locate complainant, or complainant failed to cooperate 1 - hearing conducted, discrimination found 21 - no cause determination 9 - still open

Source: U. S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity

\* There may be more than one issue for a single complaint

The data in the City of Lakewood's 1996 AI covered FY 1990 - FY 1994 fair housing complaints that were filed with HUD, or the Colorado Civil Rights Division (CCRD). A total of 207 complaints were formally made at HUD at that time. Data was provided in the Jefferson County Analysis of Impediments; however, the data does not provide a total number of complaints that were filed.

Housing complaint data collected for this 2002 update reveals 70 complaints being filed with HUD between October 1, 1997 and the end of September of 2002 - a total of six fiscal years. These complaints cover Jefferson County, as well as Lakewood, Golden, Edgewater, and Wheat Ridge. There were no complaints filed on properties located in Mountain View. The Colorado

Civil Rights Division data for the period between July 1, 1998 and June 30, 2002 shows a total of 300 housing complaints and 124 public accommodations complaints for the entire Denver Metropolitan area. The CCRD data did not include the issue or status of any of these complaints.

A total of 70 housing-related complaints were filed over the past six years in Jefferson County. Since the CCRD data did not include the location, issue, or status of any of the complaints, this data cannot be analyzed and was not included in table 9 on the previous page. The complaints filed with HUD reflect several interesting points. First, there were 5 complaints filed in FY 1997 and 14 complaints filed in FY 1998. At that time, HUD collected all housing complaints by county, so it is not possible to determine whether any of these complaints were filed for properties located within any of the municipalities included in this report. Of the 70 complaints filed with HUD, six complaints involved persons of African American heritage, five of Native American heritage, and 12 involved persons of Hispanic origin - totaling 32.8% of the complaints filed. Four of the complainants were females, while one was identified as male (note: the majority of the complaints did not identify sex of the complainant). Twenty-four of the complainants had a physical disability, while ten had a mental disability. Discrimination on the basis of a disability was in 48.5% of the complaints filed. Two of the complaints included allegations of harassment, while six cited retaliation. Eight of the complaints were related to issues of familial status. Nine of the cases filed since FY 2000 have not yet been completed or resolved and as a result, are still open. Of the 70 complaints filed, 16 have been successfully conciliated. Another nine complaints were withdrawn after being successfully resolved. A total of 21 complaints were found to have a "no cause determination" made and six complaints were withdrawn without resolution. Four complaints were dismissed due to a lack of jurisdiction or other reason and four were closed since the complainant was not able to be located or failed to cooperate. One complaint filed in FY 1998 had a hearing held and discrimination was found. This complaint was related to a refusal to rent and was based on familial status. No information regarding sex, race, or origin of the complainant was provided.

In summary, a significant number of the housing discrimination complaints filed with HUD (30 of 70 complaints, or 42.8%) were filed by persons with physical and/or mental disabilities and were related to reasonable accommodations (either failure to make, or failure to permit reasonable accommodation), non-compliance with design or construction requirements, and discrimination relating to rental units. Another 23 complaints were filed by persons of minority or ethnic heritage, accounting for 32.8% of all of the complaints. These numbers are very close to national statistics reported recently in reports by HUD and the National Fair Housing Alliance. These reports revealed that race was the most frequent basis (32%) of all complaints in the United States, followed by disability (24%), and familial status (15%). In one case in Jefferson County, discrimination was found after a hearing was held. This analysis is indicative of the need for greater public awareness and education about the Fair Housing Act and the protection given from discrimination under the Act. Furthermore, there is no way to determine how many other complaints were never filed since in the case of housing discrimination, individuals may be more concerned about finding a place to live than in taking the steps necessary to pursue a discrimination complaint. In most cases, complaints are closed within one year of the date of

filing; however, in some cases, complaints have taken over three years to complete, depending on the circumstances. **Conclusion: Discrimination exists in the community as an impediment to fair housing choice.**

There are other organizations such as Colorado Legal Services, Housing For All, the Legal Center for People with Disabilities and Seniors, and the Colorado Coalition for the Homeless' Fair Housing Hotline that receive calls regarding housing discrimination. These calls are generally referred to the Colorado Civil Rights Division (CCRD) or to HUD. Some of the organizations contacted for this study noted that the recent tendency appears to be to focus more on affordable housing (due to the high cost of housing) rather than on housing discrimination issues. The Jeffco Action Center operates a landlord/tenant hotline and provides mediation between tenants and landlords. While not necessarily an issue of housing discrimination, one of the most common issues in landlord/tenant disputes is related to the tenant's deposit.

The CCRD held a series of "open microphone" meetings in communities throughout Colorado in 1998 and 1999. The first meeting was held in Lakewood in April of that year. The purpose of these meetings was to get a "reality check" on discrimination from people in these communities. At the Lakewood meeting, a large number of the members of the City's Commission on Diversity and Human Relations attended, as did several other City officials, and a citizen concerned about a group home for Alzheimer's patients in his neighborhood. Subsequent meetings were held in Aurora, Pueblo, Colorado Springs, Grand Junction, Greeley, Arvada, and at the Ute Mountain Ute Reservation at Towaoc, near Cortez. The CCRD report on these meetings recognized Lakewood as having a very progressive Commission on Diversity and Human Relations and as being a community with "vibrant cultural diversity programs". The Arvada meeting was held in June of 1999 and focused on disability-related concerns and issues. Representatives of the Cross Disabilities Coalition attended and noted some successes in obtaining accessibility in public places such as Fiddler's Green, Park Meadows, and The Fort restaurant.

HUD released a report in early November of this year titled "Discrimination in Metropolitan Housing Markets 1989 - 2000 Report, Phase I", that showed the results of a ten-year study of housing discrimination in 20 metropolitan areas, including Denver. This study measured the level of housing discrimination against African Americans and persons of Hispanic origin, as compared to Whites. In Denver, testing revealed discrimination against African Americans seeking rental housing was occurring 19.4% of the time and 19.7% for home buyers. For those of Hispanic origin, discrimination occurred for those seeking rental housing at 15.1% of the time and at 19.2% for home buyers. This information was based on "paired testing", which pairs two individuals (one minority and one White non-Hispanic) with otherwise identical characteristics. The study results show a reduced level of discrimination from 1989 findings; however, they also point out the need for continued educational efforts on fair housing.

## **B. Identification of Fair Housing Concerns or Problems**

Impediments to fair housing choice include any action, omission or decision taken because of

race, color, religion, sex, disability, familial status, or national origin that may restrict housing choices or the availability of housing choices. This section addresses housing problems related to discriminatory and illegal practices, as well as general and specific local housing concerns that may occur. The discriminatory and illegal practices listed below are examples and definitions of the kinds of discrimination that could occur in a community with respect to housing, which are considered illegal under the provisions of the Fair Housing Act and are not intended to imply that these practices are occurring in a community.

## **1. Discriminatory and Illegal Practices**

*Advertising* or printing and/or publishing, or causing the printing and/or publishing of any notice, statement or advertisement in the sale or rental of a dwelling which shows preference, limitation, or discrimination.

*Blockbusting* is the unethical real estate practice of creating fear by moving one or more households of another race or creed into a neighborhood, then exploiting the situation by urging residents to sell their homes at deflated prices.

*Control of listings* is when a real estate agent or broker refuses to list a home or rental because it is minority-owned or because of the neighborhood in which it is located.

*Discrimination in the provision of brokerage services* may result when a minority or disabled real estate agent or broker is denied membership in a multiple listing directory or other organization.

*Lending practices* are discriminatory when different credit standards are used to qualify minority and non-minority home buyers. In addition to race, such things as marital status, age, sex and number of dependents may also be the basis for discriminatory lending practices.

*Rental practices* discriminate against minorities, families, seniors, or persons with disabilities when a landlord charges higher rent for equivalent units, misrepresents information concerning unit vacancies, requires larger security deposits and/or uses different or higher standards of tenant approval.

*Steering* is the practice of directing a prospective buyer away from a certain property due to a person's race, color, religion, sex, disability, familial status, or national origin.

Many of the above described discriminatory practices may occur unknowingly. When discrimination occurs in the area of housing, it encourages segregated living patterns and housing markets. These discriminatory practices are often difficult to see and document. Those who have been discriminated against must bring charges of housing discrimination to the attention of local, state or federal authorities in order to detect and enforce against such illegal practices.

## 2. General Housing Concerns

### *Preferences:*

The Housing Authority of the City of Lakewood accepts applications for housing assistance on a time and date of application, first come-first served basis. There is a preference given to those who work and live locally. The Housing Authority administers 1,008 Section 8 (Housing Choice) vouchers that may be used in the city, anywhere in unincorporated Jefferson County, or in Edgewater, Golden, or Wheat Ridge and has been providing rental subsidies since 1975. The Authority also owns and operates 177 scattered site public housing units and 32 multi-family units (for a total of 209 units), and manages 132 units at Maplewood Apartments and the 50 units at Vance Terrace for seniors. The Housing Corporation, a non-profit corporation created by the Housing Authority, currently owns 33 housing units that provide housing for low and moderate-income households. In addition, the Housing Authority has acquired 17 units that will be rehabilitated and then sold as townhomes, and 41 multi-family units that will be rehabilitated as rental units. The sales price for the townhomes is expected to be \$120,000 per unit and \$10,000 in down payment assistance will be available from HOME funds. The Housing Authority is also developing 75 senior one and two-bedroom units known as Willow Glen. The Housing Authority's waiting list had 657 applicants waiting for housing as of October of this year. Of these, 588 (or 89.4%) were households headed by single females and 67 (or 10.1%) were households including persons with disabilities. Of the households on the waiting list, 467 (or 71.0%) were White households, while 119 (or 18.1%) were African American. Native Americans accounted for 56 households (or 8.5%), while Asians accounted for 14 (or 2.1%) of the households. Hispanic households comprised 54.2% of all households on the waiting list.

The Jefferson County Housing Authority (JCHA) currently has 1,416 Section 8 (Housing Choice) vouchers, with an additional 51 vouchers becoming available as of January 1, 2003. A total of 551 of the current vouchers are dedicated to specific programs including the Mainstream (150 vouchers), Welfare-to-Work (200 vouchers), Family Unification (100 vouchers), Family Self-Sufficiency (88 vouchers), and Homeless Families (13 vouchers). The Authority's preferences are for persons that live and work in Jefferson County or are in a training program in the county, date and time of application, and victims of domestic abuse. The waiting list for vouchers is opened annually for a two-week period in October. This list now has 2,565 households on it, of which 1,376 (or 53.6%) are Jefferson County residents. Persons over 62 years of age accounted for 260 (10.1%) on the waiting list, while persons with disabilities accounted for another 421 households (16.4%). The majority (75.5%) of those on the waiting list are White and 17.0% are African American. Native American households numbered 97 (or 3.7%) of households, while Asian households numbered 58 (or 2.2%). Persons of Hispanic origin account for 46.9% of those on the waiting list. The average waiting time ranges from 159 days for a two-bedroom unit, up to 207 days for a one-bedroom unit. The Jefferson County Housing Authority owns and operates 387 units of housing, 132 of which are for seniors and/or persons with disabilities. These units are located in Evergreen, Golden, Wheat Ridge, and Westminster. JCHA also operates 69 units of public housing. Of the public housing units, 41 are scattered site single-family units, 24 units

are multi-family units in 9 building locations, and 4 units provide accessible units for persons with disabilities. These units are found in Edgewater (15 units), Golden (10 units), and Wheat Ridge (30 units) with units also located in Denver, Westminster, and Broomfield. The Jefferson County Housing Corporation, managed by the JCHA, owns 100 units of housing for seniors and/or persons with disabilities, family units, and Respite Home, which offers respite services for families of disabled persons. These housing units are all in Wheat Ridge.

The Housing Authority also operates a housing rehabilitation program which gives low interest loans at three or five percent interest (depending on income level) to assist people with housing rehabilitation improvements on properties that are within Jefferson County or its municipalities. The JCHA also administers the Housing Rehabilitation Program for the City of Lakewood. This program may be used for such items as work on water or sanitation systems, heating systems, electrical or plumbing systems, architectural barrier removal, and energy efficiency. Since 1997, this program has assisted with the rehabilitation of 160 housing units, 60.0% of which were households headed by a single female. Special needs households, including those with seniors and/or persons with disabilities, accounted for 58.1% of the households that received assistance. The housing rehabilitation program has been particularly successful at keeping seniors living independently in their own homes for a longer period of time.

#### *Expiring Housing Assistance Contracts:*

There is one 18-unit complex in Lakewood (Newland Square) that has an expired housing assistance contract from September of 2001 that is on three-month renewable extensions. In addition, there were 160 additional units in Lakewood on which the contracts expired in 2000 and 2001. In 2003, an additional 175 units are scheduled to expire and 206 units expire in 2010. These contracts affect a total of 559 housing units in Lakewood. If owners of these complexes chose to opt-out of the project-based contracts to change to market rate rents, then affordable housing units will be lost. If they continue to participate, Section 8 vouchers keeping the units affordable will apparently be available from HUD.

The Jefferson County Housing Corporation acquired a 120-unit market rate complex (Glendale Apartments) in 2000 that was privately owned in Westminster and will provide subsidized housing for these units. One other contract in Jefferson County will expire in May of 2003; however, the Housing Authority will continue to provide housing vouchers for these units as long as vouchers are available.

### **3. Specific Housing Concerns**

#### *Housing Needs of Persons with Disabilities*

The number of persons with disabilities is expected to increase, as those of the “baby boomer” generation become seniors and begin to develop age-related disabilities. The 2000 Census data showed that 68,851 persons, or 13.0% of the population in Jefferson County had some disability.

Of the population over 65 years of age, 35.5% had some type of disability and this number is expected to continue to increase as more persons age. In Lakewood, 22,199 persons (or 15.4%) of the city's population had some type of disability. In addition to mobility limitations, disabilities may include visual or cognitive disabilities, which can make even filling out forms (ie. rent applications, etc.) a very difficult task. The City of Lakewood had the 2002 Citizen Survey conducted to monitor the quality of life in the community. Of note in the survey results was that only 21% felt that the needs of people with special needs were being met. An additional \$39.9 million was recently made available to HUD to distribute nationally to assist non-elderly families with disabilities in making private housing affordable. Colorado will receive 400 of these vouchers for distribution.

Some communities are adopting a new approach to providing accessible housing. Often referred to as "visitability" this approach is to build "practical" homes for residents of all abilities. The five features of practical homes include at least one level entrance into the home; minimum 32" wide doorways; minimum 36" wide clear passage throughout the main floor of the home; a usable bathroom on the main floor with reinforced walls to support grab bars; and reachable electrical plugs and switches. Building new dwellings with these features would insure disabled residents or visitors unimpeded access. This may be a design approach to pursue, particularly since the number of persons with disabilities is expected to continue to increase in the future.

The Center for Independent Living Development (CILD) assists persons with disabilities in living independently to the extent possible. The Center owns a 6-plex and 12-plex, and currently has seven clients with severe disabilities. Referrals are also given to other agencies for housing for CILD clients. Center staff noted that most persons with disabilities would sacrifice accessibility within a housing unit for affordability, since it is very difficult to live on a monthly Social Security payment of approximately \$550.00.

The Developmental Disabilities Resource Center (DDRC) serves persons that receive 24-hour care in group homes or in other housing units. Emphasis is placed on encouraging self-sufficiency and independence. DDRC currently owns and operates 14 group homes, as well as four condominium and two apartment units, and leases another 29 apartments. All of these housing units currently house 132 developmentally disabled persons. In addition, support services are provided. Affordability is the most critical issue for DDRC clients, as they live on very low incomes. Another barrier is accessibility - not just the physical layout of a housing unit, but transportation accessibility to needed services that may not be close to client housing.

### *Housing Needs for Single Heads of Household with Children*

The 2000 Census showed 6,522 (or 10.8%) of all households in Lakewood had a single female head of household and 2,658 households (or 4.3%) were headed by a single male. In Jefferson County, there were 18,818 (or 9.1%) of all households headed by a single female and 8,014 (or 5.7%) headed by a single male. It is particularly difficult for single parent households with children to find affordable housing, since the cost of housing is so high. Added to housing costs are child

care costs if the children are pre-school age, or if the single parent does not have a support network to assist with child care. Single parents who have a disabled child have an even more difficult time finding decent housing that they can afford and that accommodates disabilities that family members may have. Based on 2000 Census data for Jefferson County, 4,747 of all families were living below the poverty level and 50.2% of these families were headed by single females. In Lakewood, 51.8% of households headed by a single female were living below poverty levels. The Colorado Coalition for the Homeless operates the Renaissance at Concord Plaza, which provides housing and services for homeless families and includes a children's center. Renaissance is described in detail on Page 67.

### *Housing Needs for the Homeless*

A homeless survey was taken in Lakewood in the Fall of 2001 and found 348 persons or families homeless at that time, of which 167 (or 47.9%) were females. Of these, 87 (or 25.5%) were single individuals, while 261 were family members. Of the families, 167 (or 63.9%) were single-parent families. The majority of families spent the previous night in transitional housing, in a hotel/motel, or with a friend or relative. Single individuals spent the previous night on the street, with a friend or relative, or in an emergency shelter. Ages of the families surveyed were primarily in the 0 - 12 year, and 22 - 40 year ranges, which tend to represent parents and their children. Single individuals were primarily in the 31 - 50 year range. Of those surveyed, 38.5% were first time homeless and 27.1% had been homeless once before and 44.7% had been homeless for 90 days or less. The results of the City's 2002 Citizen Survey to monitor the quality of life in the community were recently released and showed that only 7% of those surveyed felt the needs of homeless persons were being met. Programs for the homeless are described in detail beginning on Page 66.

### *Housing Needs for Seniors*

Data from the 2000 Census showed that there were 17,410 seniors over the age of 65 years living in Lakewood and 50,826 in Jefferson County. These numbers increased by 30.4% in the city and 43.6% in the county. The 75 - 84 and 85 and over age groups were the fastest growing groups in the 2000 Census; however, the 25 - 54 year olds were the largest segments of the population in Lakewood and in Jefferson County. This means that the senior population can be expected to continue to grow as these larger groups continue to age into their senior years. For seniors 65 years and older, 2,487 persons were living below the poverty level in the 2000 Census in Jefferson County. Since most seniors live on fixed incomes, area housing costs will be difficult to be met by many seniors. The City's recently released 2002 Citizen Survey to monitor the quality of life in the community showed that of those surveyed, only 25% believed that seniors needs were being met.

The City's Senior Citizen Advisory Commission represents and advocates for the city's older adults in the areas of housing, transportation, health care, and other issues. Four specific issues related to housing are foremost on the mind's of areas seniors. These issues are affordability, accessibility (both having a housing unit that is accessible internally, as well as being in an area where services are accessible), availability (having a unit available when it's needed), and

appropriateness (having a housing unit that offers the needed type of services, as well as being in an area that is safe). Two particular types of senior housing are apparently growing in demand and are areas that provide a continuum of housing (ie. independent living through full nursing care) in one development or neighborhood and rehabilitation centers that provide medical or therapeutic treatment along with housing.

The Legal Center for People with Disabilities and Seniors assists seniors with fair housing issues. The Center has provided protection and advocacy for persons with disabilities and seniors statewide for the past 30 years. Center staff notes that housing barriers for seniors (and persons with disabilities) are affordability, accessibility (accessibility of a specific unit, as well as geographic accessibility), and the Section 8 voucher system. The voucher system was noted due to the lengthy wait to obtain a voucher and the condition of housing that is affordable to seniors once they receive a voucher.

Community Housing Services provides housing referrals for seniors in the Denver Metro area and sees an increasing demand for referrals in Jefferson County. These callers are primarily seeking subsidized housing and are typically referred to the respective Housing Authority. In some cases, assisted living and independent living facilities have apparently been lowering their rates due to vacancies; however, the cost for these types of housing units are still fairly expensive and as a result, not affordable for all persons.

Eaton Senior Programs is a non-profit organization offering affordable housing and services for low and moderate-income seniors 62 years and older. The program began with the West Alameda Baptist Church in Lakewood in 1970, when the Eaton Terrace Residences were built. Eaton Terrace II was built in 1980 and consists of 74 units. The Roger Williams Manor, located in Denver, was acquired by Eaton to provide a continuum in affordable seniors housing and care. The Seniors Blue Book publishes a North Metro Denver edition that includes resource information for Lakewood, Golden, and Wheat Ridge, among other communities. This book is an excellent resource and includes information on community resources, health services and facilities, housing/care management, medical and wellness, activities and entertainment, and personal and professional services. Based on information in the Blue Book, there are over 600 assisted living/personal care boarding units; 1,564 nursing home beds; and 688 retirement/life care units in Lakewood. Golden has 15 assisted living/personal care boarding units; while Wheat Ridge has 106 assisted living/personal care boarding units; 471 nursing home beds; and 47 retirement/life care units.

The Seniors' Resource Center provides a variety of programs for seniors in the area, including transportation, support services, adult day programs (DayBreak), and minor home repair. The housing rehabilitation program operated by the Jefferson County Housing Authority is intended to assist seniors in being able to remain in their homes, by making various home improvements such as heating, electrical, plumbing, and energy improvements. Seniors are also eligible for property tax programs and rebates as described on Pages 43 and 52.

### *Housing Needs for Minorities*

The 2000 Census showed increases in the minority population in both Lakewood and Jefferson County. In particular, the population of Hispanic origin has shown a fairly significant increase in the past ten years, to 10.0% of the county's population and 14.5% of the population in Lakewood. Data from the City of Lakewood's and Jefferson County's Housing Authority waiting lists show that while the majority are White households, African American, Native American, Asian, and Hispanic households are being served in increasing numbers.

In 2000, nine of the City of Lakewood's 43 census tracts had minority concentrations of greater than 15%. These tracts are generally located in the area bounded by Wadsworth, 26<sup>th</sup> Avenue, Sheridan, and Yale. There are also two other tracts with minority concentration located south of Yale between Kipling and Jewell, and along the west side of Wadsworth, between Hampden and Quincy. This concentration does not appear to have happened as a result of past discriminatory practices, but as a result of economic factors such as land costs and evolving land uses (ie. motels converting to residential uses) and commercial land development. Both Housing Authorities have scattered site policies, intended to distribute the supply of affordable housing throughout the area and to acquire additional affordable housing in areas where it is not currently available.

The 2000 Census data for poverty rates based on race shows 4.4% of Whites were living below poverty levels in Jefferson County and 5.9% in Lakewood, while 14.4% of Native Hawaiians/Pacific Islanders in Jefferson County and 28.3% in Lakewood were living below poverty levels. High numbers of persons living below poverty were occurring for persons of "other races" in Jefferson County at 13.8% and in Lakewood at 17.6%, and for persons of Hispanic origin in Jefferson County (11.9% of the Hispanic population) and in Lakewood (14.8%).

### *Displacement*

There was one instance of displacement in the past five years in Lakewood for two single-family residences as a result of parkland acquisition by the City near the old Aviation Club site. The City of Lakewood acquired these residences and paid for relocation costs associated with the acquisition. Total costs were approximately \$560,000. The City of Lakewood Housing Authority is constructing a new senior housing development known as Willow Glen (near Kipling and Colfax) to replace the Vance Terrace Apartments, which currently houses seniors. The Vance Terrace site, near Wadsworth and Colfax, is being consolidated into area properties for commercial redevelopment in an area that has suffered from deterioration. The Housing Authority is issuing Section 8 vouchers to all Vance Terrace residents and is paying all moving expenses using funds from CDBG and from the developer. Once the new development is completed (in 2004 or 2005), former Vance Terrace residents may move into the new development, or continue using their voucher to rent for other housing. There has not been any residential displacement since 1996 in Jefferson County.

### *Housing Needs for the Mentally Ill*

The mentally ill often find housing in homes dispersed throughout the community. Those that are able to live independently have other housing options available in the community; however, probably the biggest barrier is housing affordability. Persons living on Social Security receive less than \$600 per month and have a very difficult time paying for rent, utilities, food, medications, and transportation out of this amount.

One difficulty for those who are mentally ill is that their disability may not be visible (as is the case with someone who has a physical disability) and as a result, they and their disability may be misunderstood. This often results in not being as readily accepted into a residential setting in a neighborhood. Information provided by the National Alliance for the Mentally Ill notes that one in every five families is affected in their lifetime by a severe mental illness, such as bipolar disorder, schizophrenia, or major depression and that one in ten children and adolescents have mental illnesses that cause some level of impairment. Nationally, about 150,000 people with severe mental illness are homeless or in public shelters.

The Jefferson Center for Mental Health serves approximately 6,000 persons each year, of which about 200 receive assistance with housing (150 receive housing vouchers and another 50 are in the Center's programs for homeless persons). An additional 100 - 150 persons are referred to other agencies for housing and the Center typically has a housing waiting list of another 100 persons. The barriers mental health clients face in finding housing are compounded by a lack of understanding about their particular illnesses. This lack of understanding may lead to discrimination; however, mentally ill persons that are working with an area agency do have support from the agency in helping landlords understand their illnesses and housing needs. Proximity to services and in particular, to public transportation, is critical, as is finding housing in areas where residents can feel safe.

## **SECTION FOUR**

### **Identification of Impediments to Fair Housing Choice**

#### **A. Public Sector - City of Lakewood**

**1. Comprehensive Plan, Zoning Codes:** The City of Lakewood's first Comprehensive Plan was adopted in 1975 after the City was incorporated in 1969, and the current Comprehensive Plan was adopted in 1987. The 1987 Plan included a goal to provide "equal housing opportunities for all income levels, age groups, and the handicapped" and included two policies for the location and funding of such housing, as well as a number of policies to address a range of housing densities.

An update to the 1987 Plan is underway and will include policies, and action steps (or strategies) intended to implement the new and updated goals of the Plan. A draft of the Plan was released earlier this year and is currently under review. The Plan includes goals addressing diversity within the community; promoting infill development that interacts well with adjoining neighborhoods; meets the housing needs of all segments of the community; and equitably distributes social service facilities throughout the community. This draft also includes several policies emphasizing affordable housing and home ownership opportunities. The City's Planning Commission is serving as the steering committee on the Plan update. Since the majority of land in Lakewood has been developed, the emphasis in the future will be on redevelopment of existing areas.

The Zoning Code provides for a variety of residential densities in its seven residential zones. Densities range from one-acre lots in the R-1A District, to over 25 dwelling units per acre in the 5-R Higher Density Residential District. The smallest average lot size for single-family homes is 6,000 square feet. The Planned Development District allows a mix of land uses and does not specify uses or densities. Manufactured housing is treated as a single-family dwelling. A density bonus of up to fifteen percent is available for developments in the 4-R Medium Density Attached Residential District that "demonstrate superior design" and is subject to approval of a special use permit. The density bonus may be used for any multi-family development (which could include affordable housing developments) and requires such things as increased levels of open space, buffers and setbacks, landscaping, and structured or covered parking with the intent of improving the quality of the living environment. Parking space reductions have also been used for a senior affordable housing development. This reduction was from the typical required two parking spaces for a two-bedroom, to a .75 space per unit requirement. The reduction was done on the basis that seniors typically have fewer cars and as a result, need fewer parking spaces.

The draft Comprehensive Plan is addressing affordable housing and inclusiveness. The City's Zoning Code appears to be fairly typical, yet offers flexibility in some housing areas, such as density bonuses and parking reductions and offers a variety of residential densities and lot sizes. While the trade-off for the density bonus is in increased design, these design standards are consistent with many other Colorado communities and would support the premise that affordable housing should not be of a lower quality of design than market rate housing. It is typically more difficult for a mixed-use development - one that includes residential uses, as well as commercial

uses) to be permitted under Zoning Regulations, as most are written in such a way that tends to isolate residential from other land uses. Mixed-use development is allowed in a Planned Development District in Lakewood. Since most development will take place as infill development, it will require greater levels of creativity on the part of designers and builders. Most zoning regulations are typically geared to new development and do not always take into account the issues and constraints often related to infill development or redevelopment. **Conclusion: The Comprehensive Plan and Zoning Code do not appear to be impediments to fair housing choice.**

**2. NIMBY-ism:** Since the majority of land area in Lakewood is already developed, virtually all development proposals are infill in nature, with existing established neighborhoods typically in the surrounding area. The City of Lakewood has a highly developed neighborhood planning component and seven neighborhood plans have been completed and adopted as elements of the Comprehensive Plan since 1995. These neighborhood plans are typically citizen-driven, with residents of the neighborhood working closely with City staff to determine what their neighborhood should be like in the future. The plans have primarily addressed target neighborhoods in the City's northeast area.

The City's review process requires neighborhood meetings whenever a rezoning is requested, or for a special use review, which is how group homes are processed. In the ideal sense, neighborhood meetings should be able to answer questions for neighbors and provide a forum for making suggestions about ways to improve the proposal; however, in many instances, these meetings become a mobilizing point for building opposition against proposals. Once a formal application is made to the City, there is a referral sent to area neighborhood groups. Currently, there are over 120 neighborhood groups registered with the City, including homeowner associations, neighborhood associations, civic, and improvement associations. While the City staff believes this referral process is a good one, developers perceive it as neighborhood groups "driving the bus" in this process. Neighbors opposing a development proposal may use technical issues as their basis of concern; however, their true concern is typically related to property values and/or who the residents of the development will be.

A number of people interviewed for this report identified NIMBYism as a barrier to fair housing choice. The City's Comprehensive Plan goals and policies promote infill that is "in keeping with the character" of existing neighborhoods. Where these neighborhoods are single-family in nature, it is difficult to design a new development or redevelopment project that is in character with the existing area. Neighbors appear to be opposing most things proposed, particularly affordable housing projects and group homes. Since providing housing for all income levels and promoting diversity in the community are goals of the City, it may require the City staff and appointed and elected officials to continue to take a supportive position for projects that fulfill these goals.

**Conclusion: NIMBY-ism is an impediment to fair housing choice.**

**3. Development Process and Costs:** A common complaint voiced by developers about municipal planning processes is the time it takes to receive a decision through such a process. In

Lakewood, a rezoning is often required, particularly if multi-family housing units are planned. Rezoning in Lakewood starts with a pre-planning application and meeting with City staff, followed by a neighborhood meeting, and then a formal application to the City for the request. A public hearing is then held by the Planning Commission and a recommendation is made to the City Council, who has the responsibility for making the final decision. There is also a 45-day appeal period after the Council decision. This process typically takes six - nine months. In many cases, the property is rezoned to the P-D Planned Development District, which requires an initial site plan to be submitted along with the rezoning application and a final site plan to be administratively approved. This district allows a fair amount of flexibility in terms of land uses, densities, and general design provisions with the intent of obtaining “innovative and creative development and a more efficient use of land and services”. The site plan process is approximately another three months, which results in a process that takes approximately nine - twelve months. This is a fairly typical time period for receiving approval in some communities. The current process appears to give the perception of being a longer period due to the time taken up with the rezoning process. From a developer’s standpoint, there is more information (and as a result, greater cost) required with the rezoning submittal in order to find out if the rezoning will be approved; however, this then “paves the way” for the remainder of the process to move administratively and be completed in a shorter time period. Currently, there is no apparent consideration or incentives (ie. fast tracking) given in this process for affordable housing proposals. In general, the City’s review process is seen as being fairly accessible and one that encourages cooperation; however, there is at least a perception on the part of some that projects take two to three times longer than expected if the property needs to be rezoned.

The Planning Commission is the final authority on special use permits such as group homes. This process is typically a three-five month process, unless the group home is for victims of domestic abuse or pregnant women and infants, which can be approved administratively and excludes the neighborhood meeting and referral portions of the process. **Conclusion: The City’s development review process does not appear to be an impediment to fair housing choice; however, it does not offer any consideration or incentives to encourage or facilitate affordable housing projects.**

Land development costs are fairly high in Lakewood, particularly since there is little available land for development. As a result, this is a contributing factor to the cost of housing in the community. Land development costs include the costs for extending utilities to a site and building the streets to provide access to the lots. Factors affecting land development costs also include labor costs, as well as the cost of materials. The price of a developed lot will vary, depending on the location of the lot, as well as whether the purchaser is a non-profit or for-profit builder. Habitat for Humanity of Metro Denver typically pays \$30,000 for a developed lot in the Denver Metro area. Area for-profit developers suggested that an average finished lot cost was between \$50,000 - \$100,000 depending on lot size and location. The net effect of land development costs is that these costs are passed on to the builder, who in turn, passes them on to the consumer in the purchase price of a new home. In recent years, some developers have been moving into other communities in the Metro area, where land is more available.

A local home builder provided information on the various costs that go into new home construction, including labor and materials, infrastructure (streets and utilities), government fees (impact and permit fees), and sales/interest/insurance costs. A profit margin of 2.0% is also added, resulting in a house that would sell for approximately \$175,000. Of this total, labor and materials account for 51.0%; infrastructure at 14.0%; government fees at 13.0%; sales/interest/insurance at 11.0%; land at 9.0%; and profit at 2.0%. This example includes a developed lot cost of about \$48,500 that is about 27.0% of the total cost of the home. As this example shows, the biggest cost factors in the price of a home are labor and materials and the lot and its related development costs. It is important to note, however, that developed lot prices tend to be over \$50,000 per lot. Another area home builder noted that builders use a rule of thumb to set the price of a new home at typically at least three times the cost of a finished lot. In other words, if the finished lot price is \$50,000 then the sales price for this home would be (on average) \$150,000; however, there are very few (if any) new homes in the Metro Denver area selling for \$150,000.

City application fees for development review range from \$125.00 for a pre-application review, to a maximum of \$10,000 for site plan review (based on acreage). These application fees are a little higher than the average as compared with fees in other municipalities for similar reviews and represent a four percent annual increase based on the cost of living increase; however, the resolution adopting these fees allows the City Manager to waive fees on the basis of furthering the City's economic goals, which include affordable housing. For the Housing Authority's planned Willow Glen senior housing development, the City waived \$25,000 - \$30,000 in fees to facilitate this development. A building permit for a hypothetical single-family home with a valuation of \$250,000 on a 7,000 square foot lot in Lakewood, served by Lakewood Water and Sewer, would cost about \$15,500. This cost includes all permit, plan check fees, and use taxes, school fee of \$1,133.29 and water and sewer fees (including fees to Denver Water) and accounts for about 6.0% of the valuation amount.

The Colorado Division of Housing recently completed a report titled "Housing Colorado: The challenge for a growing state". This report showed that in 2001, the average urban area fees were \$13,745 per lot. This report included a survey of 22 urban counties and municipalities and the 2001 fees reflected a 6.0% annual increase between 1998 and 2001. Denver Water fees will be increasing next year and some sewer districts are also anticipating increases in fees. **Conclusion: Development costs and impact fees are impediments to fair housing choice as they contribute to housing cost.**

**4. Building Codes:** The City of Lakewood will be adopting the 2003 International Building Code (IBC). Adoption of this code also includes adoption of the 2003 International Residential Code (IRC), as well as any other related "international" codes. The 2003 IRC is very similar to the 1997 Uniform Building Code (UBC) and the 2000 International Building Code (IBC) which closely mirror the Fair Housing Act. The Fair Housing Act standards require buildings that are first occupied after March 13, 1991 having an elevator and four or more units to have accessible public and common areas; doors and hallways wide enough to accommodate wheelchairs; units

must have accessible routes into and through the unit; light switches, electrical outlets, thermostats and other controls must be accessible; reinforced bathroom walls to allow for future grab bar installation; and kitchens and bathrooms that can be used by persons in wheelchairs. Buildings that have four units or more, without an elevator, must provide these accessible features in all ground floor units. In some cases, Colorado law may be more restrictive in terms of the numbers and ratios of accessible units required. A building official interviewed for this report noted a lack of understanding about accessibility requirements on many builders' part and that if builders can develop a better understanding, they may be able to find ways to better meet these requirements. Of particular note in Lakewood is that at least some of the building officials have a good knowledge of, and understanding about accessibility requirements and can better communicate this information in working with builders to find design solutions that meet these requirements. **Conclusion: The City's adoption and enforcement of the 2000 IBC is supportive of fair housing choice.**

**5. Definition of "family":** The City's definition of "family" for single-family homes is "any number of individuals, who are related by blood, marriage, or legal adoption, or any unrelated group of individuals living together as a single housekeeping unit up to a maximum of one person per 500 square feet in the dwelling unit (including basements and excluding attached and/or detached garages) not to exceed five individuals per dwelling unit". This definition is somewhat flexible, as it does limit the number of unrelated persons that may live together, but on the basis of dwelling size. The definition of "family" for multi-family units allows the number of unrelated individuals to be a maximum of one person per habitable room that is being used for living persons (ie. rooms used for living, sleeping, eating or cooking - excluding bathrooms, porches, balconies, unfinished rooms, closets, halls, storage and utility spaces, and similar spaces). **Conclusion: The City's current definition of "family" for single-family and multi-family units does not appear to be an impediment to fair housing choice.**

**6. Group Homes:** Group homes are categorized in the City's Zoning Code as "group homes" or "group living quarters". Group homes are specifically for seniors, persons with disabilities, dependent/neglected children, victims of domestic abuse, or for pregnant women and infants. Group homes for victims of domestic abuse or for pregnant women and infants are exempt from having a neighborhood meeting and may be approved administratively, since confidentiality is key for these homes. Other group homes require neighborhood meetings and a public hearing before the Planning Commission. Group homes must be at least 1,000 feet from other group homes, have no more than eight residents (unless other size conditions can be met), and meet several other conditions, all of which are typically required of group homes. Map 6 in the Appendix shows group home locations. Group living quarters are facilities (not a dwelling) for the care and housing where centralized meals and services are included. Residents include seniors, persons with disabilities, dependent/neglected children, adult or juvenile offenders, temporary shelter of homeless persons, and victims of domestic violence. Group living quarters also have standards based on specific design of the facility. Again, these standards are fairly typical and do not appear to be an impediment. **Conclusion: The Zoning Code standards relating to group homes and group living quarters do not appear to be an impediment to fair housing choice.**

**7. Neighborhood Revitalization; Municipal and Other Services; Employment, Housing, and Transportation Linkage:** A significant amount of neighborhood revitalization has occurred in recent years in the established low-and moderate-income neighborhoods in Lakewood. Seven neighborhood plans have been done, including the Jefferson Gardens, Molhom, Edgewood, North Alameda, Lasley, Eiber, and South Alameda Area Plans. These plans identify key concerns of the neighborhood, such as design of new housing units; protection of existing character; maintenance/lack of maintenance; transportation/traffic; and crime/safety and identify strategies for addressing these concerns. The City also has a Neighborhood Participation Program that provides grants of up to \$50,000 for qualifying neighborhoods. This program provides funding for projects that make a difference in improving the neighborhood and has been used for new sidewalks and bike paths, streetscaping, playground equipment and facilities in neighborhood parks, and sidewalk ramps. Projects are evaluated based on the benefit to the neighborhood, health and safety, compliance with adopted City plans and policies, neighborhood support, in-kind contributions from the neighborhood, and on-going maintenance requirements. This program has been in operation for 12 years and is funded by the City's Capital Improvements and Preservation Program (CIPP) Budget. To date, there have been 68 projects funded. Another unique aspect about the City of Lakewood is its Housing and Family Services Department. While this department includes the Housing Authority, it also includes services that are typically found at the county level - such as the Head Start Program, and services for families and special populations, such as seniors and persons with disabilities. The City's FY 2002 Federal Block Grant Program proposes to spend funds on such things as rehabilitation and emergency repairs of existing housing, self-sufficiency programs, neighborhood cleanup, scholarships for child care and Head Start, and relocation of senior residents from Vance Terrace. Previous Block Grant Programs have also funded improvements and provided support to these neighborhoods and strategy areas.

The Tri-County Workforce Center location is on Simms Street and is served by RTD routes regularly during the daytime. Routes also serve many of the key points throughout the Denver Metro area, providing links from home, school, employment, and shopping areas. Access-a-Ride, a program of RTD's, provides curb-to-curb service for those persons that are qualified as ADA para-transit eligible. Lakewood Rides provides door-to-door service for people with disabilities. Anecdotal information was received during interviews conducted for this study that transportation is problematic for many persons and in particular, if housing and a household's source of employment are located in different communities. The one area that appears to have more difficulty with transportation is Golden; however, this is primarily due to the fact that it is somewhat isolated from the rest of the Metropolitan area. Public transit is available throughout the entire area now and construction of the West Corridor light rail route will further improve and enhance current public transit options. **Conclusion: There does not appear to be any impediment to fair housing choice related to neighborhood revitalization, municipal and other services; or the employment/housing/transportation linkage.**

**8. Public Housing and other assisted/insured housing provider tenant selection procedures; housing choices for voucher holders:** The City of Lakewood Housing Authority uses date and time of application to determine placement on the waiting list and local preferences. The

Authority also owns and operates 177 scattered site public housing units and 32 multi-family units (for a total of 209 units), and manages 132 units at Maplewood Apartments and the 50 units at Vance Terrace for seniors. The Housing Corporation, a non-profit corporation created by the Housing Authority, currently owns 33 housing units that provide housing for low and moderate-income households. In addition, the Housing Authority has acquired 17 units that will be rehabilitated and then sold as townhomes and 41 multi-family units that will be rehabilitated as rental units. The sales price for the townhomes is expected to be \$120,000 per unit and \$10,000 in down payment assistance will be used from HOME funds. The Housing Authority is also developing 75 senior one and two-bedroom units known as Willow Glen. The Authority administers 1,008 Section 8 vouchers. Landlords appear very willing to accept Section 8 vouchers, primarily due to the high rental vacancy rates. This increased level of acceptance was not apparent several years ago and may disappear again once vacancy rates drop. The Housing Authority is serving disabled families, as well as minority households and those of Hispanic origin. Of households on the October 2002 waiting list, 29.0% were minority households and 45.9% were Hispanic households. The Authority keeps a listing of landlords that participate in the Section 8 program to assist tenants in finding housing. **Conclusion: There does not appear to be any impediment to fair housing choice in tenant selection procedures or in housing choices for voucher holders.**

**9. Sale of subsidized housing and possible displacement:** There was an instance of displacement for two single-family residences as a result of parkland acquisition by the City near the old Aviation Club site in the past five years. The City of Lakewood acquired these residences and paid for relocation costs associated with the acquisition. Total costs were approximately \$560,000. The City of Lakewood Housing Authority is constructing a new senior housing development known as Willow Glen to replace the Vance Terrace Apartments, which currently houses seniors. The Vance Terrace site, near Wadsworth and Colfax, is being consolidated into area properties for commercial redevelopment in an area that has suffered from deterioration. The Housing Authority is issuing Section 8 vouchers to all Vance Terrace residents and is paying all moving expenses using funds from CDBG and from the developer. Once the new development is completed (in 2004 or 2005), former Vance Terrace residents may move into the new development, or continue using their voucher to rent other housing. The Willow Glen site is near Kipling and Colfax.

There is one 18-unit complex in Lakewood (Newland Square) that has an expired housing assistance contract from September of 2001 and it is on three-month renewable extensions. In addition, there were 160 additional units on which the contracts expired in 2000 and 2001, an additional 175 units are scheduled to expire in 2003, and 206 units expire in 2010. These contracts affect a total of 559 housing units in Lakewood. If owners of these complexes chose to opt-out of the project-based contracts to charge market rate rents, then affordable housing units will be lost. If they continue to participate, Section 8 vouchers keeping the units affordable will be available. **Conclusion: The loss of any existing housing units and displacement of those residing in these units is an impediment to fair housing choice.**

**10. Property tax policies:** There is a property tax exemption program available for seniors and/or those with disabilities. The Senior Property Tax Exemption was approved by Colorado voters in the 2000 election and is in effect for the 2002 tax year. The amount of tax savings depends on the actual value of the home, but the exemption equals 50% of the first \$200,000 of actual home value. If the home is valued over \$200,000 the exemption will equal the amount of property tax on \$100,000 (or 50% of the first \$200,000 in value). This exemption will apply to property taxes actually paid in 2003. Once the exemption is applied for, it will remain in effect for as long as the property owner qualifies for the exemption. There is also a property tax/rent/heat rebate program for persons 65 years and older, as well as persons that are disabled. The maximum property tax/rent/fuel rebate is \$600 (with certain limitations) and the heat or fuel rebate is a maximum of \$192. **Conclusion: The property tax exemption and tax/rent/fuel rebate programs are supportive of fair housing choice, as they provide property tax, rent, and fuel cost relief to seniors and persons with disabilities.**

**11. City Boards and Commissions:** The City's Planning Commission is a Council-appointed group of seven members. The Commission is responsible for making recommendations to the City Council on rezoning and subdivision applications, and is the final authority for special use permits for group homes, as well as several other types of special use permits, and for reviewing site plans. As noted previously, the Commission is also responsible for the Comprehensive Plan, as well as reviewing ordinances, neighborhood plans, and other planning projects. The Commission's current makeup includes two women, as well as an Asian-American member. Past Commissions have had members with specific expertise in housing-related fields, such as architects and engineers. The City also has several other commissions that advocate for various groups and/or issues. The Commission on Cultural Diversity and Human Relations consists of 21 members with 14 voting members representing African Americans, Asians, Hispanics, Youth, and Caucasian or White citizens. The intent is to have at least one member of each ethnic group that represents one percent of the population of the City (as reported in the latest Census) be a member of the Commission. This Commission addresses matters of interest and concern to the various ethnic groups of the city to promote cultural understanding. There are also Police Department and other City staff, as well as the Mayor, and EEO Officer appointed to the Commission. To date, the Commission has not been asked to address housing issues; however, this is an area in which the Commission may participate in the future. The Senior Citizen Advisory Commission represents and advocates for the city's older adults in the areas of housing, transportation, health care, and other issues. Five of the eleven members are over 50 years of age. The Lakewood Housing Authority Board has five members, one of which is a resident of a Housing Authority property. The Board is responsible for "seeking opportunities to provide an affordable, decent, safe and sanitary living environment for those with low and moderate incomes". **Conclusion: The membership of the Planning Commission and other City Boards and Commissions appear to be supportive of fair housing choice.**

**12. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for construction of public-assisted housing:** The City of Lakewood has waived fees for the new construction of 75 Housing Authority units in

the Willow Glen development and has directed CDBG funds toward the acquisition and/or rehabilitation of over 150 affordable housing units for the Housing Authority and the Housing Corporation. The City of Lakewood has provided funding for the construction, acquisition and/or rehabilitation of affordable housing units by area non-profit agencies. **Conclusion: Public policies and actions appear to be supportive of fair housing choice.**

**13. Administrative policies concerning community development and housing activities, such as Urban Homesteading, Multi-Family Rehabilitation, and Activities Causing Displacement, which affect opportunities of minority households to select housing inside or outside of areas of minority concentration:** The City of Lakewood adheres to the directives issued by the Department of Housing and Urban Development for the administration of the Community Development Block Grant Program (CDBG) and the HOME Program. The Lakewood Housing Authority has scattered site public housing, intended to disperse publicly-assisted housing throughout the community. The Section 8 vouchers, or Housing Choice programs, provide housing choices for its households to find housing in a variety of areas throughout the area and area landlords appear more willing to accept vouchers. **Conclusion: The City of Lakewood's administration of the CDBG and HOME Programs and Housing Authority programs and policies are supportive of fair housing choice.**

**14. Where there is a determination of unlawful segregation or other housing discrimination by a court, or a finding of noncompliance by HUD regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds made available:** There are no known determinations of unlawful segregation or other housing discrimination by the courts, or any finding of noncompliance by HUD regarding assisted housing. **Conclusion: There is no determination of unlawful segregation or other housing discrimination, or a finding of noncompliance.**

## **B. Public Sector - Jefferson County, Edgewater, Golden, Mountain View, and Wheat Ridge**

**1. Comprehensive Plan, Zoning Codes:** Jefferson County's Comprehensive Plan is supplemented by a number of adopted community plans. These plans include the Evergreen Area Community Plan, North Plains Community Plan, Northeast Central Mountains Community Plan, Clear Creek/I-76 Community Plan, Indian Hills Community Plan, South Jefferson County Community Plan, and the C-470 Corridor Plan (which is primarily a commercial development plan). These plans have a range of residential densities established for each plan area. Any change in the density ranges would necessitate a rezoning, which includes an evaluation of compatibility with the surrounding area and conformance with adopted plans and policies. Jefferson County's Zoning Codes have a wide range of residential zones to address traditional residential lots (7,500 square feet), mountain residential lots (6,250 - 17,400 square feet), and suburban residential lots (1 - 4 acres). Multi-family densities range up to 50 units per acre in the R- 4 District. The County also permits Planned Developments, which allow greater levels of flexibility in uses and

design. Lot sizes in the mountainous areas that are not within water or sewer districts are typically larger due to the necessity for having wells and/or on-lot sanitation systems. As a result, these lots are more costly. The County adopted architectural standards in 2002. These standards apply to multi-family, commercial, industrial, and institutional development and are intended to “ensure that buildings integrate with the natural environment, protect and enhance land and property, maintain the values created in the community” and to promote the health, safety, and welfare. The standards specify building materials and colors, facade treatment, screening, building articulation, roof treatment, and building scale and massing. The County has Intergovernmental Agreements with Arvada and Westminster that stipulate development standards in these two areas. A report written by the Jefferson Economic Council’s Land Inventory Committee in 1999 noted that 80% of the County’s non-public land at that time was in residential land uses, while the remaining 20% was in commercial uses. While this Committee was focusing on the need for additional commercial and industrial land, some of the same issues and solutions identified in this report could be applied to the need for affordable residential areas in Jefferson County.

The City of Golden is currently updating its 1993 Comprehensive Plan. The 2002 update has yielded citizen input suggesting higher density, promoting infill and cluster development, and a mix of housing and other land uses; however, affordable housing was not mentioned by citizens at an open house held in August 2001 on the update. The draft Vision and Goals for the update includes a goal of providing a variety of housing in the community. Policies for housing are to promote a variety of housing types, prices, densities, size, architectural variety, and lot sizes in the city; and to use tools to encourage the provision and maintenance of a varied housing stock. Specific strategies and actions include continuation of funding of low income loan programs for housing rehab, make adjustments to the growth management system to encourage a variety of housing types, and minimize regulatory barriers to affordable housing within the City’s development regulations. Golden adopted a growth management system in 1995 that limits the number of residential building permits annually to one percent of the number of existing dwelling units in the city, which for 2002, is approximately 70 permits. The allocation of these permits is done in January and June. There is a year-end pool of permits available if there are any unused permits. Permits may be “banked” so that larger developments can have more permits for their first phase. Area builders noted that the growth limit is having an impact on the cost of housing in Golden and suggested that a 30% increase has occurred as a result of the limit. Zoning regulations allow minimum lot sizes ranging from 7,000 square feet up to 10,500 square feet in the R-3 Multiple Household District. In the R-3 District, the minimum is 2,100 square feet per dwelling unit, 3,000 - 3,500 square feet per dwelling in the R-2 Districts. A trend in Golden is that many of the more affordable existing single-family homes are being converted to rental situations by investors who purchase these properties and then add a second dwelling unit since the lots are typically large enough to accommodate the additional unit.

Wheat Ridge covers approximately nine square miles, located between Youngfield and Sheridan Boulevard, from approximately 26<sup>th</sup> Avenue north to I-70. The majority of the community is developed, with little land area available for new development. Lot sizes range from 5,000 square feet up to 12,500 square feet in the City’s Zoning Districts. Wheat Ridge also has a Planned

Residential Development District that permits residential densities up to 16 dwelling units per acre. The number of single-family home requests has been increasing recently; however, for the most part, developments are fairly small and are typically infill developments.

The City of Edgewater is located between approximately 17<sup>th</sup> and 26<sup>th</sup> Avenues and Pierce and Sheridan Boulevard. The community is predominantly single-family and duplex housing. Zoning regulations allow lot sizes ranging from 5,000 square feet for a duplex, up to 12,500 square feet in one of the single-family zones. The Residential/Commercial Districts allow residential uses and have no minimum lot sizes. In these districts, the residential use is expected to occur at the second floor in an otherwise commercial building. Edgewater has a “high rise apartment” zone that allows over 50 dwelling units per acre. Land available for future residential development is very limited.

The Town of Mountain View occupies 12 square blocks between 41<sup>st</sup> and 44<sup>th</sup> Avenues and Fenton and Sheridan Boulevard. The majority of the town (about 90%) is zoned for single-family housing and the remaining portion is zoned for commercial uses. Residential lot sizes range from 6,250 square feet up to 15,625 square feet for multi-family uses. Before the current zoning regulations, some lot sizes were large enough to accommodate a second unit, so some property owners created duplex units on their lots and increasing their density; however, since then, the minimum lot sizes have increased so that most lots cannot now accommodate a second unit. There is virtually no land available for new residential development in Mountain View.

In general, the plans and codes of Jefferson County and its municipalities are not impediments to fair housing choice; however, there are some specific cases where these regulations may impact the provision of housing and fair housing choice. Examples include large lot sizes in mountainous areas, the lack of available land for residential development, and Golden’s growth limit. Also, it is typically more difficult for a mixed-use development - one that ideally includes residential uses, as well as commercial uses) to be permitted under Zoning Regulations, as most are written in such a way that tends to isolate residential from other land uses. Since most development in the municipalities will take place as infill development, it will require greater levels of creativity on the part of designers and builders. Most zoning regulations are typically geared to new development and to not always take into account the issues and constraints often related to infill development or redevelopment. **Conclusion: The Comprehensive Plans and Zoning Codes of the County and its municipalities are generally supportive of fair housing choice; however, there are specific zoning provisions and regulations that are impediments to fair housing choice.**

**2. NIMBY-ism:** Jefferson County requires community meetings (neighborhood meetings) on development-related items unless the County staff determines that such a meeting is not necessary. Golden and Wheat Ridge require neighborhood meetings on most development-related items (ie. subdivisions, planned developments, rezoning, and special uses). Edgewater and Mountain View do not have a neighborhood meeting requirement and have very few development proposals. NIMBY-ism was mentioned as a housing barrier by the staff at many of the agencies and organizations contacted for this report and by County staff. Opposition to development

proposals in the County is often raised on the basis of lot size, or in the case of group homes, having a concentration people with the same problem. In other areas, opposition may be based on a real (or perceived) increase in density, or related to the future residents as was the case with the sex offender facility that was proposed several years ago. **Conclusion: NIMBY-ism is an impediment to fair housing choice in Jefferson County.**

**3. Development Process and Costs:** Jefferson County has some review procedures with “guaranteed” time frames from the time a formal application is made, to the time public hearings are held. This guarantee works only if the applicant makes any necessary revisions on a schedule determined by the County. While this puts the burden on the applicant, it does at least offer some level of assurance of the timing a process takes, which is typically a very important item for developers. Jefferson County also provides very detailed listings and examples of what is required as part of a submittal, which should result in few incomplete submittals being made. Incomplete submittals are another thing that adds time to a development review process. The time frame for the County’s development review process is typically three - six months for a special use permit and 12 - 18 months for a complete process involving rezoning and platting. These are fairly standard time frames to complete these procedures. The County’s Planning Commission has the final authority on preliminary plats and site approval and makes recommendations to the Board of County Commissioners on rezoning, and special use permits. County application fees for development processing range from \$100 for a pre-application review, to over \$500 for rezoning or special uses. These application fees are fairly typical of fees in other areas. Building permit and impact fees are typically required for items such as drainage, schools, parks, trees, and water and sewer fees.

Golden and Wheat Ridge use a traditional development review process, which includes Planning Commission recommendations made to City Council. Planning application costs in Wheat Ridge are fairly typical, ranging from \$150 for a pre-application, to approximately \$1,000 for a preliminary subdivision (depending on number of lots) and in Golden, they range from \$250 for a special use permit up to over \$1,200 for an annexation. Although there are very few if any development-related applications submitted in Edgewater or Mountain View, these communities also use a traditional process with a Planning Commission recommendation going to the City Council or Town Board. The complicating factor in Golden is the growth limitation on building permits. This can mean that even when the development review process is completed, there is no guarantee that the desired number of permits, will be available for residential developments. Developments in Golden are taking five years to build-out (as a result of the growth limitation), rather than the typical three years. **Conclusion: The development review procedures of Jefferson County and the related municipalities do not appear to be impediments to fair housing choice; however, Golden’s growth management system appears to be a barrier to fair housing choice.**

Land development costs are fairly high in Jefferson County and are a contributing factor to the cost of housing in a community. This cost includes the costs for extending utilities to a site and building the streets to provide access to the lots. Factors affecting land development costs also

include labor costs, as well as the cost of materials. The price of a developed lot will vary, depending on the location of the lot, as well as whether the purchaser is a non-profit or for-profit. Blue Spruce Habitat for Humanity typically pays in the \$25,000 range for a lot (without taps), but notes that these lots are very difficult to find, particularly in the Evergreen/Conifer area. For-profit developers suggested that an average finished lot cost was between \$50,000 - \$100,000 depending on size and location. The cost of land in Jefferson County, particularly in the Evergreen/Conifer area and other mountainous areas, has tended to be higher than the flatlands in the County.

The net effect of land development costs is that these costs are passed on to the builder, who in turn, passes them on to the consumer in the purchase price of a new home. The example on the next page is indicative of how developed lot prices are determined. An interesting point to make about land development is that the “good land” has usually already been developed. This refers to the fact that much of the remaining vacant land for development may have one or more constraints affecting it and as a result, this affects the cost of developing the land. Constraints may include flood plain or drainage issues, inadequate traffic system, soils or geologic issues, and in the case of infill sites - a neighborhood that may oppose the development. Due to a lack of water or sewer districts in many of the mountainous areas, lot sizes tend to be larger due to the necessity for having wells and/or on-lot sanitation systems. As a result, these lots are most costly. Due to the drought this past summer, many homes using wells in the mountains were forced to drill deeper wells when their water supply dried up because of the drought. Jefferson County lowered the amount required for public improvement warranties from 25% of construction costs to 15% and also reduced the rough grading guarantees from 100% down to 10%. These reductions were made in 1999 in an effort to reduce the impact these costs have on home prices.

A local home builder provided information on the various costs that go into new home construction, including labor and materials, infrastructure (streets and utilities), government fees (impact and permit fees), and sales/interest/insurance costs. A profit margin of 2.0% is also added, resulting in a house that would sell for approximately \$175,000. Of this total, labor and materials account for 51.0%; infrastructure at 14.0%; government fees at 13.0%; sales/interest/insurance at 11.0%; land at 9.0%; and profit at 2.0%. This example includes a developed lot cost of about \$48,500 that is about 27.0% of the total cost of the home. As this example shows, the biggest cost factors in the price of a home are labor and materials and the lot and its related development costs. It is important to note, however, that developed lot prices tend to be over \$50,000 per lot. Another area home builder noted that builders use a rule of thumb to establish the sales price for a new home, which is at least three times the cost of the finished lot. In other words, if the finished lot price is \$50,000 then the sales price for this home would be (on average) \$150,000; however, there are very few (if any) new homes in the Metro Denver area for \$150,000.

Water and sewer tap fees vary depending on what municipality (or county) and water and sewer districts a property is located in, as well as size of lot and the amount of the home valuation. Fees (including building permit, plan check, and water and sewer) tend to generally run in the \$15,000

- \$18,000 range per single-family home. The water districts that receive water from Denver Water have additional fees assessed for use of this water, based on lot size. The Colorado Division of Housing recently completed a report titled "Housing Colorado: The challenge for a growing state". This report showed that in 2001, the average urban area fees were \$13,745 per lot. This report included a survey of 22 urban counties and municipalities and the 2001 fees reflected a 6.0% annual increase between 1998 and 2001. Denver Water fees will be increasing next year and some sewer districts are also anticipating increases in fees. Some of the communities are currently charging impact fees such as parks/open space, traffic, and fees for cash-in-lieu of land dedication for schools. **Conclusion: Development costs and impact fees are impediments to fair housing choice as they contribute to the increased cost of housing.**

**4. Building Codes:** Jefferson County and Wheat Ridge have adopted and use the 2000 International Building Code (IBC), while Golden uses the 1997 Uniform Building Code (UBC). Adoption of the IBC also includes adoption of the 2000 International Residential Code (IRC), as well as any other related "international" codes. The 2000 IRC is very similar to the 1997 Uniform Building Code (UBC) which closely mirrors the Fair Housing Act. The 1997 UBC also parallels the Fair Housing Act in scope and the required design standards. The Fair Housing Act standards require buildings that are first occupied after March 13, 1991 having an elevator and four or more units to have accessible public and common areas; doors and hallways wide enough to accommodate wheelchairs; units must have accessible routes into and through the unit; light switches, electrical outlets, thermostats and other controls must be accessible; reinforced bathroom walls to allow for future grab bar installation; and kitchens and bathrooms that can be used by persons in wheelchairs. Buildings that have four units or more, without an elevator, must provide these accessible features in all ground floor units. In some cases, Colorado law may be more restrictive in terms of the numbers and ratios of accessible units required. Often, there is a lack of understanding about accessibility requirements by builders. **Conclusion: The use and enforcement of the 2000 IBC and the 1997 UBC are supportive of fair housing choice.**

**5. Definition of "family":** The County's definition of family is "one or more persons, related by blood, marriage, or adoption, living and cooking together as a single housekeeping unit, exclusive of household servants. A number of persons, but not exceeding six, living and cooking together as a single housekeeping unit, though not related by blood, marriage or adoption, shall be deemed to constitute a family. Family shall not include more than one registered sex offender, unless related by blood, marriage or adoption". The County's definition of family was amended in 2000 to specifically preclude a proposed youth sex offender group home from being considered as a dwelling unit. This proposal was reviewed as a home for social rehabilitation or adjustment. Golden permits up to four unrelated persons to reside in a housing unit, while Wheat Ridge, Edgewater, and Mountain View allow no more than three unrelated persons to reside in a dwelling. Jefferson County's definition of allowing up to six unrelated persons is fairly flexible, as is Golden's definition, which permits up to four unrelated persons. The other communities use three; however, these communities are essentially "built-out", so it is reasonable to have such a limit, since in a developed community, it is more difficult to accommodate the impacts from an

increasing number of persons living in what was intended to be a “single-family dwelling”. These impacts are typically seen in the number of automobiles and a related lack of parking, as well as overcrowding in a housing unit that may not have been built to accommodate more than three persons who are unrelated. **Conclusion: The definitions of “family” do not appear to be impediments to fair housing choice.**

**6. Group Homes:** Group homes are categorized in the County’s Zoning Code as group homes for developmentally disabled or mentally ill persons; group homes for seniors 60 years and older; a home for social rehabilitation or adjustment (ie. for rehabilitation for persons with addictions to drugs or alcohol or with other disabilities that are not developmental or mental disabilities; or to persons that are pre-releasees or parolees from a state correctional facility), and group living facilities. Group homes for developmentally disabled or mentally ill persons and seniors allow up to eight persons per home and must be separated by at least 750 feet from a similar home. The group living and social rehabilitation facilities are only permitted with approval of a special use permit.

Golden allows group homes as special use permits in the lower density residential districts and as uses by right in the R-3 District. Group homes for seniors 60 years and older are limited to no more than eight residents, as are group homes for the developmentally disabled or mentally ill. Wheat Ridge allows group homes for children and congregate care homes for seniors over the age of 60 years at no more than eight residents. If there are more than eight residents, then the use is considered a nursing home. Mountain View’s Zoning regulations allow group homes to have up to 12 residents. Edgewater’s Code does not appear to address group homes or similar uses. The standards for spacing and number of residents are typical standards for group homes so that they are not concentrated in one particular area of a community and impacts from the number of residents can be managed and not be apparent in a residential neighborhood. **Conclusion: The Zoning Code standards relating to human service uses (aka group homes) do not appear to be an impediment to fair housing choice, with the exception of Edgewater which does not appear to permit group homes.**

**7. Neighborhood Revitalization; Municipal and Other Services; Employment, Housing, and Transportation Linkage:** A significant amount of neighborhood revitalization has occurred in recent years in the established low-and moderate-income neighborhoods in Jefferson County and its municipalities. The Fiscal Year 2002 (FY 2002) program year runs from June 1, 2002 - May 31, 2003. The Housing Authority will use funds for their housing rehabilitation program for owner-occupied housing and expects to rehab 12-14 homes from these funds. The Housing Corporation will acquire 12 apartment units for affordable rental housing with their funding.

The Town of Mountain View has used their CDBG funds for handicapped ramps, street improvements, a water line, and to rehabilitate existing homes in the community. FY 2002 funds in Mountain View will be used for the repair of streets and for a town-wide clean up. Edgewater’s funding will be used for the Senior Home Improvement Program, which is used to upgrade water meters, replace windows and screens, do exterior painting, and install smoke

detectors and security motion lights. Funds are expected to improve six homes owned by seniors in Edgewater. The City will also use funds for economic development efforts to assist five businesses along West 25<sup>th</sup> Avenue. Golden's CDBG funding for FY 2002 will be used for sidewalks and accessible sidewalk ramps in low and moderate-income areas. Wheat Ridge plans on using their CDBG allocations for sidewalk improvements along Harlan Street, which is in a low-income area of the city. The Wheat Ridge Housing Authority has received funding for the rehabilitation of a 14-unit apartment complex in Wheat Ridge that will be converted to affordable condominium units for low-income households.

The Tri-County Workforce Center location is on Simms Street and is served by RTD routes during the daytime. Routes also serve many of the key points throughout the Denver Metro area, providing links from home, school, employment, and shopping areas. Access-a-Ride, a program of RTD's, provides curb-to-curb service for those persons that are qualified as ADA para-transit eligible. Anecdotal information was received during interviews conducted for this study that transportation is problematic for many persons and in particular, if housing and a household's source of employment are located in different communities. The one area that appears to have more difficulty with transportation is Golden; however, this is primarily due to the fact that it is somewhat isolated from the rest of the Metropolitan area. Public transit is available throughout the entire area now and construction of the West Corridor light rail route will further improve and enhance current public transit options. The Community Wheels Program, operated by the Seniors' Resource Center in Wheat Ridge, provides transportation to seniors on vans that are accessible to persons with disabilities. **Conclusion: There does not appear to be any impediment to fair housing choice related to neighborhood revitalization, municipal and other services; or the employment/housing/transportation linkage.**

**8. Public Housing and other assisted/insured housing provider tenant selection procedures; housing choices for voucher holders:** The Jefferson County Housing Authority's (JCHA) preferences are for persons that live and work in Jefferson County or are in a training program in the county, date and time of application, and victims of domestic abuse. The Authority currently has 1,416 Section 8 (Housing Choice) vouchers, with an additional 51 vouchers becoming available as of January 1, 2003. The waiting list for Section 8 vouchers is opened annually for a two-week period in October. This list now has 2,565 households on it, of which 1,376 (or 53.6%) are Jefferson County residents. The Housing Authority also owns and operates 387 units of housing, 132 of which are for seniors and/or persons with disabilities. These units are located in Evergreen, Golden, Wheat Ridge, and Westminster. JCHA also operates 69 units of public housing. Of the public housing units, 41 are scattered site single-family units, 24 units are multi-family units in 9 building locations, and 4 units provide accessible units for persons with disabilities. These units are found in Edgewater (15 units), Golden (10 units), and Wheat Ridge (30 units), with units also located in Denver, Westminster, and Broomfield. The Jefferson County Housing Corporation, managed by the JCHA, owns 100 units of housing for seniors and/or persons with disabilities, family units, and Respite Home, which offers respite services for families of disabled persons. These housing units are all in Wheat Ridge. Due to the high rental vacancy rate, area landlords now more readily accept Section 8 vouchers. The Authority maintains a listing

of area landlords that participate in the Section 8 program for the use of its tenants. **Conclusion: There does not appear to be any impediment to fair housing choice in tenant selection procedures or in housing choices for voucher holders.**

**9. Sale of subsidized housing and possible displacement:** The Jefferson County Housing Corporation acquired a 120-unit market rate complex (Glendale Apartments) in 2000 that was privately owned in Westminster and will provide subsidized housing for these units. One other contract in Jefferson County will expire in May of 2003; however, the Housing Authority will continue to provide housing vouchers for these units as long as vouchers are available.

**Conclusion: The loss of any existing housing units and displacement of those residing in these units is an impediment to fair housing choice; however, there has not been any loss of units or displacement of people.**

**10. Property tax policies:** There is a property tax exemption program available for seniors and/or those with disabilities. The Senior Property Tax Exemption was approved by Colorado voters in the 2000 election and is in effect for the 2002 tax year. The amount of tax savings depends on the actual value of the home, but the exemption equals 50% of the first \$200,000 of actual home value. If the home is valued over \$200,000 the exemption will equal the amount of property tax on \$100,000 (or 50% of the first \$200,000 in value). This exemption will apply to property taxes actually paid in 2003. Once the exemption is applied for, it will remain in effect for as long as the property owner qualifies for the exemption. There is also a property tax/rent/heat rebate program for persons 65 years and older, as well as persons that are disabled. The maximum property tax/rent/fuel rebate is \$600 (with certain limitations) and the heat or fuel rebate is a maximum of \$192. **Conclusion: The property tax exemption and tax/rent/fuel rebate programs are supportive of fair housing choice, as they provide property tax, rent, and fuel cost relief to seniors and persons with disabilities.**

**11. Boards and Commissions:** The County's Planning Commission has seven members and two associate members. The current Commission membership is all male and has senior members, as well as members with expertise in areas related to housing and/or development (engineers, realtor, planner, geologist). The Planning Commission makes recommendations to the Board of County Commissioners on most development-related matters. The County is forming a new Community Development Advisory Board, which will have nine members. This Board will provide advice to the Community Development Department on priorities and programs for the Department and as such, will be addressing affordable housing issues. Members are expected to represent a number of areas related to housing and community development. Wheat Ridge's Planning Commission consists of eight members. The Commission currently has a realtor and member of the Colorado Civil Rights Commission in its membership. Golden has a seven-member Planning Commission with one alternate. Currently, there are four males and two females on the Commission. The Planning Commissions of Edgewater and Mountain View have very few if any housing-related items to consider, so they have not been addressed in this section. **Conclusion: The membership of the County and municipal boards and commission does not appear to be an impediment to fair housing choice.**

**12. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for construction of public-assisted housing:** Jefferson County has directed CDBG funds toward the acquisition and/or rehabilitation of over 700 affordable housing units for the Jefferson County Housing Authority and the Housing Corporation. Jefferson County has provided funding for the construction, acquisition and/or rehabilitation of affordable housing units by area non-profit agencies. **Conclusion: Public policies and actions appear to be supportive of fair housing choice.**

**13. Administrative policies concerning community development and housing activities, such as Urban Homesteading, Multi-Family Rehabilitation, and Activities Causing Displacement, which affect opportunities of minority households to select housing inside or outside of areas of minority concentration:** Jefferson County adheres to the directives issued by the Department of Housing and Urban Development for the administration of the Community Development Block Grant Program (CDBG) and the HOME Program. The Jefferson County Housing Authority has scattered site public housing, intended to disperse publicly-assisted housing throughout the community. The Section 8 vouchers, or Housing Choice programs, provide housing choices for its households to find housing in a variety of areas throughout the area and area landlords appear more willing to accept vouchers. **Conclusion: Jefferson County's administration of the CDBG and HOME Programs and Housing Authority programs and policies are supportive of fair housing choice.**

**14. Where there is a determination of unlawful segregation or other housing discrimination by a court, or a finding of noncompliance by HUD regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds made available:** There are no known determinations of unlawful segregation or other housing discrimination by the courts, or any finding of noncompliance by HUD regarding assisted housing. **Conclusion: There is no determination of unlawful segregation or other housing discrimination, or a finding of noncompliance.**

### C. Private Sector

#### **1. Sale or rental of housing:**

**Supply and Demand** - With the current rental vacancy rate of 9.4%, there are more rental units available on the market; however, average rents have increased significantly in the past several years. Since 1996, there have been 12,566 new housing units constructed (or which are under construction) in Lakewood and Jefferson County, as well as in Edgewater, Golden, Mountain View, and Wheat Ridge. As the higher end of the market rate units are filled by those households that can afford higher rents, some of the older units may become more affordable. The Continuum of Care Gap Analysis included in the City's Consolidated Plan identifies a high

priority for providing permanent rental housing for families, individuals at 0 - 30% of median family income, and for home ownership opportunities. The Gap Analysis in the Jefferson County Consolidated Plan showed a high priority for providing permanent rental housing for seniors in the 0 - 50% range of median family income, and families in the 0 - 50% range of median family income. For homeownership, permanent housing is a high priority to serve those at the 51 - 80% range of median family income. The estimated needs were 2,175 units of rental housing and 300 units for homeownership. In Lakewood, the estimated high priority needs were 3,635 units of rental housing and 9,000 units for home ownership.

**Conclusion: A lack of affordable housing units for low and very low-income households is an impediment to fair housing choice.**

**Size of Family** - Most of the newly constructed rental housing units have been two-bedroom units. Larger units that are needed to serve families with several children are still in fairly short supply and may result in overcrowding in smaller units. These larger units are typically found in single-family detached homes, which may be too costly to rent for low and moderate-income families. According to persons interviewed for this report, there is a critical need for three-bedroom units and larger. The Gap Analysis for Lakewood showed a need for 1,410 housing units for large related families and 850 housing units for Jefferson County. **Conclusion: The lack of larger housing units for large families is an impediment to fair housing choice.**

**Homelessness** - There is still a need for transitional housing and on-going support services for those that are homeless. The Gap Analysis for Lakewood indicated a gap of 30 transitional housing spaces for individuals and 10 for families with children, and in Jefferson County, a gap of 1,053 spaces of transitional housing for families with children and 501 spaces for individuals. Lakewood identified a gap of 12 emergency shelter spaces for individuals and 13 for families with children. Based on information in the County's Gap Analysis, emergency shelter needs have apparently been met; however staff interviewed at Interfaith Hospitality Network noted that they estimate that there are 25 families needing shelter for every family that the network shelters. The Jeffco Action Shelter uses a comprehensive approach to providing emergency assistance to those who are homeless to promote self-sufficiency. Services include a food bank, clothing bank, free medical clinic, financial assistance (rent, utilities, deposits), landlord/tenant hotline, household items bank, and a shelter. The Center's landlord/tenant hotline often handles disputes related to the tenant's deposit. Colorado law allows landlords 60 days to return deposits. In many cases, a delay in returning the deposit can mean that the tenant does not have enough money to rent another place and may become homeless. The shelter can house 20 - 22 persons daily, depending on the configuration of families staying at the shelter. Nearly twice as many people are turned away as are sheltered, due to a lack of shelter space. Most of the persons seeking shelter are the working homeless, as well as those who are unemployed. More recently, layoffs in the high tech industry have resulted in people seeking help to pay an existing mortgage or pay for health care costs - for which few programs exist. **Conclusion: The lack of an adequate supply of emergency and transitional housing for the homeless is an impediment to fair housing choice.**

**2. Provision of Housing Brokerage Services:** The Jefferson County Association of REALTORS (JCAR) works with area agencies and organizations to ensure that housing brokerage services are provided fairly to all. The association has a code of ethics to help realtors avoid discrimination when marketing and selling property. Training on fair housing policies and procedures is a mandatory requirement for re-issuance of real estate licenses and is also provided with new member orientation. There are approximately 2,400 licensed real estate agents in the Jefferson County area. Association members are representative of the diversity found in the community. JCAR is currently evaluating for adoption, a Colorado Association of REALTORS pledge for racial and ethnic diversity in the real estate community. Some members of the association may also be members of the Colorado Association of Realtors Housing Opportunity Foundation (CARHOF). CARHOF recently sponsored the second annual contest for first time home buyers, where CARHOF gave \$5,000 to six eligible first time buyers who are residents of Colorado, purchase a home in a CAR district, meet credit and loan qualifications, and have a total household income of 80% or less of the 2002 median family income for the county in which the home is being purchased. CARHOF raises funds for the provision of affordable housing in Colorado through special events and is currently raising \$1 million for the CARHOF Legacy Fund to match \$500,000 pledged by the Sturm Financial Foundation in Denver. CARHOF also generates funding through the interest from escrow accounts used by realtor members.

**Conclusion: Current real estate practices and policies do not appear to be impediments to fair housing choice.**

**3. Lending policies and practices:** Local financial institutions and mortgage companies were contacted regarding lending programs and practices. Fair housing and lending training is provided to staff involved in lending, to ensure that there is no discrimination created by lending policies and practices. Local lenders participate in community activities under the Community Reinvestment Act (CRA). The CRA is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, particularly in low-and-moderate-income neighborhoods. In addition to providing lending programs for first time home buyers and households of low and moderate-incomes, many lenders are also providing their expertise in housing by participating in area boards, commissions, and committees that address housing-related issues. The 2001 CRA data shows loan originations and purchases of small businesses, small farms, and community development loans by commercial banks and savings associations. Community development loans are primarily used for affordable housing for low or moderate-income households, community services targeted to these households, activities that promote economic development (financing small businesses or farms), or activities that improve or stabilize low and moderate-income neighborhoods. In Jefferson County in 2001, there were 2,113 loans (or 15.7% of all loans) to persons of low and moderate-income levels; 6,650 loans (or 49.5%) to persons of middle incomes; and 4,647 loans (or 34.6%) to persons of upper incomes. These loan numbers do not just reflect loans made for community development purposes - they also include the small business and farm loans. Nationally, 2001 saw an increase of 25% in the dollar amount for community development loans and an increase of 8% in the number of such loans.

Most area lenders participate in Colorado Housing and Finance Authority (CHFA) programs. CHFA's Home Finance Division offers a variety of programs for low-to-moderate-income Colorado residents for home purchases. These programs include the HomeStart and HomeStart Plus Programs, HomeAccess and HomeAccess Plus, and the Down Payment Assistance Program. The Down Payment Assistance Program is administered through the Colorado Housing Assistance Corporation (CHAC). CHAC participated in 45 loans in Jefferson County during Fiscal Year 2001, which ran from July 1, 2001 through June 2, 2002. The HomeAccess programs are to assist those with disabilities in purchasing their first home. Preferences for the HomeAccess programs are for those using a Section 8 rent voucher. All CHFA borrowers are required to attend a CHFA-approved home buyer education class prior to closing the loan on their new property. Home buyer classes are provided in Lakewood and Jefferson County by CHAC, as well as a number of other organizations, including Brothers Redevelopment, Inc. CHFA funds are now available on a year-round basis to first-time home buyers, rather than limited to several specific times. CHFA recently provided funding for American Housing Preservation Corporation of Portland, Maine to purchase 1,407 units of Section 8 rental housing from Urban, Inc. based in Denver. These units will be preserved as affordable housing as the Section 8 contract is renewed for each property. In Lakewood, Tiffany Square, with 52 family units was included in this sale.

Most lenders participate in traditional FHA and VA loan programs. These programs allow 97% to 100% financing with minimal or no closing costs. Credit history must be very good in order to participate in the 100% program. On January 1, 2001, FHA lowered the required mortgage insurance payment, which in turn, reduces monthly mortgage payments. In addition, there are several local or area lenders that offer notable programs for first-time buyers, or buyers of low-to-moderate income levels. GMAC Mortgage offers the Homestretch Program. This program includes a "silent second" mortgage to cover the down payment of three percent and up to one percent of closing costs. The "silent second" refers to the fact that no interest or principal payments on the second mortgage are required. If the home is owned for ten years or longer, the entire second mortgage is forgiven. If the home is owned for five years or less, the second is paid off when the home is sold. Between five and ten years, the payoff is a sliding scale percentage, with 80% payoff at six years, 60% at seven years, 40% at eight years and 20% of the original second mortgage due at nine years. Vectra Bank offers the Neighborhood Gold Program for first time home buyers. In this program, the three percent down payment is negotiated into the sales price of the home. Neighborhood Gold, a non-profit agency, serves as a third-party to the sale and provides a grant for the total sales price, which is then repaid by the home buyer. 1<sup>st</sup> Bank offers the Affordable and Super Affordable Housing loan programs. The Affordable program is for households earning up to 80% AMI and requires a \$1,000 down payment, prepaid costs, and title insurance. The Super Affordable program is geared to households who have no higher incomes than 50% AMI. This program requires a \$500 down payment, prepaid costs, and title insurance. Down payment assistance may be used with either type of loan program. The H2O (House to Ownership) program is for matching down payment assistance. The property must be owned by the home buyer for at least five years and the money provided as a match by the bank is not due until the time of sale. 1<sup>st</sup> Bank has also recently extended the Affordable and Super

Affordable programs to use for major remodels of existing homes.

In general, underwriting requirements for most loan programs have become more flexible in recent years. A more “common sense” approach to underwriting is more often used, including evaluating alternate factors such as self-employment history, allowing greater debt-to-income ratios, and using utility bill and other similar payments for credit history. Some lenders are using the credit score system, which places a heavy reliance on past credit history and as a result, may mean someone is ineligible due to past credit problems. High points on this evaluation system typically means better interest rates, while lower points mean higher interest rates. First-time home buyer classes are required with most loan programs for first-time buyers. These classes enhance the home buyer’s potential to retain their home and reduces the chance of a loan default, as well as prepares them for the cost of home ownership over time.

Several lenders noted that the biggest difficulty today for home buyers is affording the home purchase price on one income and in some cases, on two incomes. Past credit history is often an issue, as is a lack of credit history. Five years ago, the biggest difficulty for first time home buyers was usually in obtaining the down payment. While there are more sources of down payment assistance now than there were five years ago, the down payment is still typically the largest hurdle for first time home buyers to overcome. Down Payment Assistance programs are provided by the Metro Mayors Caucus, Rocky Mountain Mutual Housing Association, Colorado Housing and Finance Authority, Colorado Housing Assistance Corporation, and Stride.

The Metro Mayors Caucus is an organization of mayors of 31 participating cities that has provided over \$100 million for first-time home buyers in member communities through the Home Mortgage Bond Program. For 2002, interest rates are 30-year, fixed rate mortgages at 6.75% interest. A grant in the amount of 3.5% of the loan amount can be used for closing costs and down payment assistance. The program is funded by private activity bond allocations from the City and County of Denver, Arvada, Lakewood, Northglenn, and Wheat Ridge, and from the State of Colorado. Household income limits for areas outside the City of Denver target area (where income limits are higher) are \$50,000 for a one-person household, \$62,500 for a two-person household, and \$67,000 for a three or more person household. The program can also be used for condominiums, or duplexes, as well as single-family detached or attached (town homes). Purchase price limits are \$204,000 for a new or existing single-family home, or \$225,000 for a duplex that is at least five years old. Guaranty Residential Mortgage and Wells Fargo Mortgage are participating in this program; however, the funds for this program were held until mid-year and in the meantime, interest rates continued to drop. Since the interest was already determined for this program, fewer people have participated because they can find other sources for home mortgages at even lower rates.

The Colorado Housing Trust Fund Coalition recently released a report on the potential sources of revenue for creating a state housing trust fund. Sources of funding being considered include a state real estate transfer tax and a state document recording fee increase. Either of these

measures could raise significant annual amounts for a trust fund. The trust fund would be used to provide grants and loans to private for-profit and non-profit housing developers to encourage the creation, renovation, and preservation of affordable housing. At least 36 other states have housing trust funds, using a variety of ways to fund these trusts.

An increasingly common phenomenon in recent years is predatory lending. This type of lending usually targets seniors with offers “too good to be true” to refinance a first mortgage. These programs typically have high fees and prepayment penalties and may result in the equity essentially being removed from the home. Recently, there have been a number of “affinity” scams also targeted at seniors. In these crimes, someone infiltrates an organization that the victim is a member of (such as a church) with the intent of gaining their friendship and trust and then takes their money. With current low interest rates and brisk home sales, there are more mortgage companies than there were five years ago competing for business, as well as numerous lenders available on the Internet.

The Home Mortgage Disclosure Act (HMDA) data was obtained for the Denver Metropolitan Statistical Area (MSA), which includes Jefferson County as well as the other metro counties. This information provides an overview of mortgage lending practices within the Denver area. This data is for the Reporting Year of 2001. Specific areas to evaluate (which may suggest potential discriminatory practices or trends) include high denial rates for minority and female applicants; very low denial rates; unusually low levels of applications from women, minorities and low and moderate-income persons; and a high number of applications withdrawn by minority applicants, as compared to non-minority applicants.

Some data was available solely for Jefferson County. This data was the disposition of loan applications by property location and it did not include information on race or sex. Of all loan applications in the Denver MSA in 2001, 85.7% were approved and originated in the MSA and 71.8% of those in Jefferson County were approved and originated. Denials were higher in Jefferson County at 8.5% as compared with the MSA, which had 5.0% of applications denied. Loan applications that were withdrawn accounted for 17.9% of loan applications in Jefferson County and 8.1% in the MSA. Incomplete applications were at 1.6% in Jefferson County and 1.0% in the Denver MSA.

Data from HMDA was obtained for a total of 74,591 loan applications made in 2001 for the Denver MSA and is shown in Table 10 on the next page. Loan approval rates ranged from a low of 62.3% for the Native Americans, to a high of 76.9% for Whites and 68.1% for Asians/Pacific Islanders. Loan denial rates ranged from a low of 7.7% for Whites, to a high of 15.8% for African Americans and Hispanics. Loan application withdrawal rates ranged from 7.7% to a high of 16.4%. Data for females and males (where this information was provided on applications) showed Females to have a higher loan approval rate of 73.6%, while Males had higher loan denial rates, loan application withdrawal rates, and higher incidences of incomplete loan applications.

<b>Table 10: Home Mortgage Disclosure Act Data (HMDA) 2001 - loans for 1-4 family dwellings by race for FHA, FHMA, VA &amp; Conventional - Denver MSA, CO</b>					
<b>Race/Sex</b>	<b>Applications Received</b>	<b>Applications Approved &amp; Originated/% of Number Received</b>	<b>Applications Denied/% of Number Received</b>	<b>Applications Withdrawn/% of Number Received</b>	<b>Applications Incomplete/% of Number Received</b>
<b>Asian/Pacific Islanders*</b>	2,461	1,677 / 68.1%	252 / 10.2%	314 / 12.7%	52 / 2.1%
<b>African Americans*</b>	2,586	1,715 / 66.3%	409 / 15.8%	245 / 9.4%	59 / 2.2%
<b>Hispanics*</b>	10,768	7,322 / 67.9%	1,707 / 15.8%	919 / 8.5%	209 / 1.9%
<b>Native Americans*</b>	263	164 / 62.3%	39 / 14.8%	30 / 11.4%	12 / 4.5%
<b>Other/ Race not available</b>	1,188	777 / 65.4%	127 / 10.6%	195 / 16.4%	49 / 4.1%
<b>Whites</b>	57,325	44,121 / 76.9%	4,771 / 7.7%	4,448 / 7.7%	833 / 1.4%
<b>Males*</b>	23,658	16,869 / 71.3%	2,822 / 11.9%	2,161 / 9.1%	739 / 3.1%
<b>Females*</b>	16,616	12,243 / 73.6%	1,788 / 10.7%	1,359 / 8.1%	272 / 1.6%

Source: 2001 HMDA Data - FFIEC

\* Note: numbers do not always equal totals; in some cases, the remaining number of loans were filed jointly by males and females, or gender was not available and is not included. Loans that were approved but not accepted not included in total.

Table 11 on the next page shows reasons for loan denials for all types of home mortgage loans. There were a total of 6,051 loan denials. The most common reasons for loan denial were credit history (total of 2,818 denials) and debt-to-income (1,834 denials). Whites had the highest percentage of denials based on debt-to-income (16.2%), while persons of Hispanic origin had the largest percentage of loans denied based on all other denial reasons. Credit history was the main reason for denial of loans for all persons. Employment history was the lowest denial reason for all groups, with the exception of persons of Hispanic origin. Data for males and females shows females having lower instances of denials than males in all categories.

<b>Table 11: Home Mortgage Disclosure Act Data (HMDA) 2001 - reasons for denial - loans for 1-4 family dwellings by race for FHA, FHMA, VA &amp; Conventional - Denver MSA, CO</b>					
<b>Race/Sex</b>	<b>Debt to Income Ratio/%</b>	<b>Employment History/%</b>	<b>Credit History/%</b>	<b>Collateral/%</b>	<b>Insufficient Cash/%</b>
<b>Asian/Pacific Islanders</b>	58 / 0%	15 / 0%	88 / 1.4%	15 / 0%	17 / 0%

<b>Table 11: Home Mortgage Disclosure Act Data (HMDA) 2001 - reasons for denial - loans for 1-4 family dwellings by race for FHA, FHMA, VA &amp; Conventional - Denver MSA, CO</b>					
<b>African Americans</b>	87 / 1.4%	13 / 0%	149 / 2.4%	14 / 0%	17 / 0%
<b>Hispanics</b>	304 / 5.0%	78 / 1.2%	483 / 7.9%	72 / 1.1%	68 / 1.1%
<b>Native Americans</b>	4 / 0%	3 / 0%	11 / 0%	4 / 0%	1 / 0%
<b>Other/ Race not available</b>	398 / 6.5%	58 / 1.0%	654 / 10.8%	166 / 2.7%	114 / 1.8%
<b>Whites</b>	983 / 16.2%	172 / 2.8%	1,433 / 23.6%	325 / 5.3%	247 / 4.0%
<b>Males*</b>	519 / 8.5%	122 / 2.0%	929 / 15.3%	189 / 3.0%	148 / 2.4%
<b>Females*</b>	411 / 6.7%	50 / 0%	593 / 9.8%	127 / 2.0%	103 / 1.7%

Source: 2001 HMDA Data - FFIEC

\* Note: the remaining number of loans were filed jointly by males and females, or gender was not available and is not included.

Although the HMDA data is not conclusive, it does show loan distributions at proportions somewhat indicative of the population makeup. It is also important to note that this data is for the entire Denver MSA and not just Jefferson County. Mortgage data should be evaluated periodically to ensure that there are no racial or demographic trends occurring, nor any discrimination on the basis of gender. Probably the biggest obstacle to purchasing a home in the Jefferson County area is high home prices and credit history, as evidenced by credit history being the most common reason for denial for all loan applications. **Conclusion: Area lending practices do not appear to be impediments to fair housing choice; however, this data should be evaluated periodically.**

#### **D. Public and Private Sector**

##### **1. Fair Housing Enforcement:**

Fair housing enforcement is handled by the U. S. Department of Housing and Urban Development Office of Fair Housing in Denver, as well as the Colorado Civil Rights Division in Denver (see Section Three of this report). The Housing Authority and other local housing organizations and advocates refer housing discrimination complaints to the Civil Rights Division or to HUD. While the fair housing enforcement mechanisms are in place and there is data on formal housing discrimination complaints, there may still be unreported discrimination occurring in the community, as well. **Conclusion: Housing discrimination may exist in the community as an impediment to fair housing choice.**

**2. Informational Programs:** Informational programs on fair housing are offered by a number of local agencies and organizations. The City of Lakewood Housing Authority sponsored a fair housing seminar in 2001. The Authority and the Jefferson County Housing Authority maintain listings of participating landlords for its Section 8 Voucher tenants. In November of this year, the Citizens for Lakewood's Future, sponsored a town meeting titled "Housing Challenges". Speakers from the City of Lakewood, Holladay Group, Habitat for Humanity, Mercy Housing, and the Lakewood Housing Authority discussed housing needs, the cost of housing, and strategies for providing affordable housing. The Lakewood Housing Authority and Jefferson County Housing Authority also provide information regarding fair housing to their program participants, as well as training for staff members.

Informational programs and/or training about fair housing is offered by the Apartment Owners Association of Metro Denver. The Association has membership from apartment managers and large apartment complexes throughout the Metro area. The association provides fair housing training for anyone that is a member of the association. A more recent type of training that includes fair housing is terrorism training. This training is oriented toward apartment managers to assist them in making sure they are not renting apartments to terrorists and at the same time, not discriminating against anyone. Recent terrorist events have shown that the typical form of housing used by terrorists is a rental unit.

The Colorado Coalition for the Homeless provides outreach through informational programs on fair housing throughout Colorado. Between June 2000 and October 2001, Coalition staff conducted 50 fair housing workshops throughout Colorado. The Coalition holds an annual fair housing conference in Denver in May. The Coalition also staffs a Fair Housing Hotline that takes calls on possible housing discrimination complaints. Referrals are made to the Colorado Civil Rights Division or to HUD. Recent figures provided by the Coalition were that approximately 2,500 fair housing complaints were made to HUD nationwide. Outreach is also conducted by the Coalition staff on predatory lending. **Conclusion: Local informational programs are supportive of fair housing choice in the community.**

## **SECTION FIVE**

### **Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction**

#### **A. Actions and Programs**

The Lakewood Housing Authority recently hired a Housing Development Manager to focus on the development of new affordable housing units, as well as acquisition of existing units for rehabilitation for rent or sale. The ground breaking by the Authority for the new Willow Glen development will provide 75 one and two-bedroom units for seniors. Discussions are also underway with the developers of the Bel Mar project, the former site of Villa Italia Mall, to include an affordable housing component in this primarily commercial redevelopment. Ideally, the Housing Authority would like to build or acquire 100 housing units per year and is always looking



The Lakewood Housing Authority recently acquired 17 multi-family units that will be rehabilitated and sold as townhome units. The Housing Authority is breaking ground for the new Willow Glen development of 75 units for seniors. The Authority staff is also working with the developers of the former Villa Italia Mall site, now known as Bel Mar, to encourage the inclusion of an affordable housing component in this redevelopment project. Two other projects involving the Housing Authority are underway and include rehabilitating 60 existing units and converting 254 units of existing housing to an affordable tax credit project. The Jefferson County Housing Corporation recently paid \$60,000 per unit to purchase existing housing units; however, the Corporation is not able to construct new units at this price, given land and development costs. As a result, the Authority's emphasis will probably continue to be on the acquisition and rehabilitation of existing housing units, which improves the quality and preserves existing housing stock.

Habitat for Humanity of Metro Denver has been constructing homes in the area for a number of years and hopes to build its 150<sup>th</sup> new home by 2005. Habitat has built and/or acquired 36 single-family homes in Lakewood and is planning construction of 18 new town homes on land donated by the Lakewood Housing Authority. Habitat serves many families, including single-parent families and targets families at 50% of AMI and below. Habitat requires prospective home owners to provide "sweat equity" in the construction of their home. Habitat has also rehabilitated several homes in Arvada and then sold them. There are approximately 30 applications for every home that Habitat builds.

Blue Spruce Habitat works in the unincorporated areas of Jefferson County, primarily in the Evergreen and Conifer areas. Blue Spruce has been in operation since 1990 and has constructed 12 homes - six single-family and six duplex units. Future plans are for 2 - 4 homes per year. Blue Spruce had 11 applications for two homes earlier this year. The biggest difficulty faced by both Habitat chapters is the lack of available lots within a price range that Habitat can afford to purchase. Habitat of Metro Denver recently paid \$40,000 for a finished lot and their average lot purchase price in 2001 was \$29,500. Blue Spruce paid \$25,000 for a lot in the mountains, but this price did not include the taps. Both Habitat chapters have faced NIMBY-ism in recent years. Neighbors generally like Habitat; however, they express concerns about the homes being constructed and the future residents.

Rocky Mountain Mutual Housing Association (RMMHA) is a non-profit corporation that has developed, owned, and managed affordable housing in Colorado, Arizona, and Utah for the past ten years. RMMHA targets their housing units for households of 50 - 60% of area median income and owns Foothills Green in Lakewood, a 72-unit housing development. The development of this site was assisted by the Lakewood Housing Authority and the Housing Corporation owns a one percent interest in the property. It is now tax-exempt, which saves the Mutual nearly \$70,000 in property taxes annually. RMMHA has additional property in Lakewood and plans on developing this, as well as a site in Jefferson County (which will be annexed to Arvada), and other homes in Arvada. RMMHA also provides matching funds for

down payment assistance and financial management classes

Mercy Housing, Inc. was established in 1981 in Omaha and has its national headquarters in Denver. It owns nearly 800 units of affordable housing in Colorado for low and moderate-income families, seniors, and persons with special needs. About one-half of these units are in the Denver Metro area. Mercy Housing is currently looking for property in Lakewood and their staff notes that the cost of land, the cost of addressing environmental issues, and NIMBY-ism all make it more difficult to provide affordable housing. Areas such as Lakewood, Golden, and Wheat Ridge are “inner ring” suburbs to Denver that are already developed, so they are areas for redevelopment rather than new development. In addition to developing and owning housing units, Mercy Housing also rehabilitates existing housing stock, loans to non-profit developers for affordable housing financing, and provides property management and on-site programs for residents.

Brothers Redevelopment, Inc. (BRI) has operated in the Denver Metro area for 30 years, with a mission to “help people house each other”. BRI has provided safe, affordable, and accessible housing and services for low-income, seniors, and disabled populations in Colorado. Programs offered include Home Maintenance and Repair, Paint-A-Thon, Neighborhood Caretaker, Home Counseling, and Purchase/Repair/Resale programs. In 2001, home maintenance and repairs were done to 1,164 homes; 92 homes were painted; 48 homes benefitted from the caretaker program, 833 households received home counseling (for first-time home buyers); and 36 homes were purchased, repaired and resold. All but the paint-a-thon saw increases over the work completed in these programs in 2000. In 2001, BRI added its Homeowners Emergency Loan/Grant Program or H.E.L.P. to fund emergency repairs for low-income seniors, persons with disabilities, and families with physically-challenged children. Brothers also owns and manages 321 units of senior housing, with 84 of these units in Edgewater.

The Uptown Partnership works to stabilize and revitalize existing neighborhoods throughout metro Denver and its surrounding counties. It is developing 65-units of rental housing in Arvada, known as Sheridan Ridge Townhomes. The townhomes will include 32 units of permanently affordable rental units for households at 60% of AMI. The Partnership recently received a loan from the Colorado Division of Housing (CDOH) for pre-development expenses for the project. The Lakewood Housing Authority also received a grant from CDOH for the construction of the 75-unit Willow Glen senior project.

Private housing developers have built a fairly significant number of new housing units over the past five years in Jefferson County and its communities. Building permits for over 12,000 new housing units were issued since 1996, although this includes permits for non-profit as well as for-profit builders and developers; however, the vast majority of these units are not affordable for many persons. A collaboration between public and private entities is needed to increase the number of affordable housing units in Lakewood and Jefferson County and sources other than federal funding will be needed. An important point to note is that new housing over the past five

years is beginning to be dispersed into different areas of Lakewood, Jefferson County, and its communities. It is important to note that new housing for households that are below 60% AMI will tend to be provided by non-profit agencies and private developers will usually provide housing for those over the 60% AMI market. Housing for those with incomes at 40% AMI and lower will typically be rental units, while home ownership opportunities generally work best for households with incomes at or above 60% AMI. **Conclusion: New housing construction and the acquisition of existing housing stock is providing housing choices; however, many persons still have income limitations and/or housing costs may be too high to be affordable.**

#### **D. Rental Subsidies**

The City of Lakewood's Housing Authority administers rental subsidies through 1,008 Section 8 vouchers, and 209 scattered-site rental units of public housing for low income persons. The Authority serves families and/or individuals, including those with special needs such as seniors, or persons with disabilities. The Jefferson County Housing Authority administers 1,416 Section 8 vouchers and will be receiving an additional 51 vouchers January 1, 2003. The Authority owns 387 units of affordable housing and 69 units of public housing, the majority of which are scattered site units and also serves families, individuals, and persons with special needs, such as seniors, or persons with disabilities. The Lakewood Housing Authority's Section 8 vouchers (Housing Choice vouchers) may be used at properties in Lakewood, as well as throughout Jefferson County. **Conclusion: Area rental subsidies are supportive of fair housing choice.**

#### **E. Emergency/Transitional Housing**

The Jeffco Action Center Shelter provides emergency shelter to families that are homeless and is the only family shelter in Jefferson County and is located in Lakewood. The shelter has space for 20 - 22 persons per night and typically turns away twice as many people as are sheltered - or approximately 40 - 44 persons are turned away each night. Staff at the Action Center has seen the demand increasing for all of the services provided. They are now seeing people back at the shelter that they haven't seen for several years, who are again in need of assistance.

Emergency shelter is also provided by the faith-based Interfaith Hospitality Network (IHN) of Metro Denver for families in 10 Jefferson County congregations. Families in this program may stay at a host congregation for one week and then move to another host congregation. A maximum of 90 days in the program is permitted. An average of 14 family spaces are served daily and estimates are that there are 25 more families waiting for assistance for every family served. The number of very young children being served is increasing, with 40% of the population served by Interfaith under the age of six years.

Stride (formerly JeSSC - the Jeffco Self-Sufficiency Council) works with families to help them achieve economic self-sufficiency. Programs include Family Self-Sufficiency, Homeless Families, Home Ownership, Johnstone Emergency Loan Fund, and the Children's Education Fund. Thirty-five families are currently being served through the Homeless Families Program. The majority of the participants in the Self-Sufficiency Program are typically single parents with at least one child.

Rental assistance is provided for homeless families and self-sufficiency services are also provided. Stride currently administers 235 Section 8 vouchers for families to use. The Home Ownership Program offers home ownership counseling for first-time home buyers and assists them with credit issues and matching funds of up to \$5,000 for down payment and closing costs. These matching funds are set up as a 0% interest loan and if the buyer remains in the home for at least seven years, the loan is forgiven. Stride has helped 20 families buy their first homes. The emergency loan fund is to assist with unexpected emergencies that could impact the success of a self-sufficiency plan and are 0% interest loans. These funds are often used for auto repairs or other bills. The education fund helps pay for enrichment programs for school-aged children. Stride staff notes that a shortage of funding and/or vouchers for homeless families is a barrier and that since rental vacancies are up, landlords are now much more willing to accept vouchers; however, they suggest that as the economy improves, fewer people may need assistance but that fewer rental units may then be available for households needing to use rental vouchers. Thus, it may be more effective in the long term to focus on increasing the stock of affordable housing units (through new construction or acquisition of existing units) rather than relying on additional Section 8 vouchers.

The Colorado Coalition for the Homeless operates the Renaissance at Concord Plaza. This development consists of 75 mixed-income housing units, of which 50 units are permanently affordable, and 25 are transitional housing units for homeless families. There is also a children's center, health care, and case management services located on site. The child care center can accommodate 100 children and 75 spaces are reserved for children of low-income families. The Coalition also operates the Renaissance at Loretto Heights and recently received funding for the Renaissance at Lowry apartments from the Colorado Division of Housing.

The Colorado Homeless Families Project offers a "one-stop" model of supportive programs for homeless families. The program's goal is to first stabilize the family housing situation, then provide support services such as transportation, child care, and job training. During the third quarter of 2002, 318 families (totaling 473 adults and 667 children) received assistance. Of these, 46% were families receiving assistance for the first time.

The Mountain Resource Center serves a 1,000 square mile area in the mountains west of the Denver Metro area, in Jefferson and Clear Creek Counties. The majority of the area is rural, but also includes the communities of Evergreen and Conifer. The area is somewhat isolated and has very expensive housing costs in the range of \$1,200 - \$1,500 for a rental to accommodate a family of four. The Center offers emergency rent assistance, assistance with rent deposits, and a prevention program that addresses life skills, crisis intervention, and case management. Approximately 30 households receive some form of assistance monthly. Affordable housing is in extremely limited supply in this area and the additional impacts of wildfire and drought were felt in the area this past year. In many cases, wells ran dry and households that could afford it had to drill deeper wells. Many of the housing units in the area are substandard, without heat or running water. To further complicate matters, insurance companies recently announced that home

owner's policies would not be issued for homes in the area due to the recent wildfires, leaving many people without insurance. This means that in some cases, people cannot sell or rent their homes and may be stuck with an uninsured property. This issue appears to be of a magnitude to need state and/or federal intervention for a solution. In the meantime, low and moderate-income households in the area are most vulnerable.

Bridgeway offers transitional housing for pregnant teens between the ages of 16 and 21. Space for 10 residents is available and up to an 18-month stay is possible. Since the program's inception in 1986, over 360 young women have been assisted, with 90% from the Jefferson County area. Residents must remain in school, or be enrolled in a job program if over the age of 18. Bridgeway typically has a waiting list for space. A recent trend is that adoption rates of the babies born of mothers in this program are increasing, as many young women realize the impact on their lives of trying to raise a child at such a young age.

Family Tree provides emergency shelter and transitional housing for youth, families, and individuals in three different programs. Gemini offers crisis intervention and shelter to homeless, abused, neglected, and runaway youth. There is typically a waiting list of up to eight months and youth are either reunited with their families, or alternative housing is found for them. In 2000 - 2001, Gemini provided 6,569 night of shelter and treatment to 215 youth. Women in Crisis provides shelter and support services for victims of domestic violence. In 2001, the shelter provided over 10,000 safe nights of shelter in 2000 for over 200 women and their children. The newest Family Tree program - House of Hope - is a transitional house for homeless families who are working toward self-sufficiency. The House of Hope opened in 2001. Family Tree also provides permanent housing for low and moderate-income families and has facilities in Lakewood, Wheat Ridge, and Englewood.

Housing is also provided at several other area agencies for those who are temporarily homeless, and/or who are seeking treatment or support for specific needs. These include Alternative Homes for Youth and Jefferson Hall Residence, Inc., which is a residential treatment program for troubled youth. Arapahoe House provides drug, alcohol, and behavioral treatment for adolescents, families, and individuals at a number of facilities throughout the Denver Metro area. Arapahoe House also has Section 8 vouchers for homeless clients with substance abuse issues, a transitional housing program, and rental assistance with supportive services for families with children. The Community Responsibility Center offers a residential halfway house program for felons. Most emergency and transitional housing programs are experiencing waiting lists and typically have to turn people away. **Conclusion: A lack of an adequate supply of emergency and transitional housing is an impediment to fair housing choice.**

#### **F. Language**

The 2000 Census shows that 12,542 persons became residents of Jefferson County from foreign counties between 1990 and March of 2000 and in Lakewood, this number was 4,949. These numbers represent an increase of more than 150% since the 1990 Census in the number of

persons immigrating to the area from foreign nations. Based on 2000 Census information, 87.8% of the population in Lakewood speaks only English, while 90.8% of the Jefferson County population speaks only English. While Spanish is the second most common language spoken by residents, the next largest are the Indo-European languages, followed by the Asian and Pacific Island languages. During the Jefferson County Housing Authority's annual two - week application for housing assistance, the Authority staff retains Spanish and Russian translators due to the large number of persons that are seeking housing assistance that speak these languages. A greater number of realtors and lenders, as well as others involved in housing in the area are Spanish-speaking than there were five years ago. A recent publication by the Neighborhood Resource Center of Colorado "Good Neighboring Resource Guide" is published in Spanish and English (as are many other publications) and suggests nine steps for creating a better neighborhood. These steps include enjoying the diversity of your neighborhood, looking out for people with special needs, and dealing with conflicts effectively. The City of Lakewood, Jefferson County, and many of the area housing and related agencies offer publications in Spanish, as well as English and Lakewood employees are encouraged to take foreign language classes. The Family Learning Center offers classes in English as a second language and is finding that although many of their students speak Spanish as their primary language, there are people that speak languages other than Spanish that are taking English classes. As populations from other nations and regions of the world increase, it is anticipated that the need for translators of other languages will also increase. **Conclusion: Language is an impediment to fair housing choice.**

## **SECTION SIX**

### **Public Process**

The public process used for this update included several key components. First, information for this report was gathered through research and a series of interviews conducted by the consultant with the staff and/or representatives of the participating agencies, organizations, and businesses. Over 80 different housing organizations, governmental agencies and advocacy groups involved in housing issues, housing providers, lenders and financial institutions, educational institutions and other organizations involved or interested in housing issues were contacted, or provided information and are listed beginning on Page 5 of this report.

Public involvement was provided through (-- update this section when public process is completed).

## **SECTION SEVEN**

### **Conclusions and Recommendations**

The impediments to fair housing choice and recommended actions listed below have been identified through the preparation of this report. These impediments are not listed in any particular order of priority. Each action includes a target time period for the action to be undertaken and completed. Some actions are noted as on-going.

#### **2002 Impediments to Fair Housing Choice - City of Lakewood**

##### **Impediment 1. NIMBYism is an impediment to fair housing choice.**

Action 1A: The City will work with the County, Housing Authorities, area housing agencies, and housing advocates to develop an Affordable Housing/Fair Housing Public Awareness program to use throughout the community to increase the awareness about housing needs in the community - 2003

Action 1B: The City will use information obtained through needs assessments, surveys, Census data, etc. to clearly identify those needing affordable housing and incorporate this information into Action 1A above - 2003/On-going

##### **Impediment 2. Development costs and impact fees are impediments to fair housing choice as they contribute to housing cost.**

Action 2A: The City will consider establishing a policy to waive or reduce City fees for affordable housing - 2003

Action 2B: The City will work with the Housing Authority, Home Builders Association, area home builders and developers, housing providers and other interested groups and individuals to identify possible solutions and alternatives including such things as fee reductions, waivers, or rebates, as well as other ideas such as fast tracking, to assist in the facilitation of affordable housing - 2004

##### **Impediment 3. The loss of any existing housing units and displacement of those residing in these units is an impediment to fair housing choice.**

Action 3A: Area housing agencies will provide support services for relocation, including housing counseling, to anyone that is displaced - On-going

Action 3B: The City will work cooperatively and proactively with the Housing Authority, area housing agencies, housing providers, and owners of housing developments on renewing housing assistance contracts, or obtaining additional Section 8 vouchers, so that residents in these units

are not displaced, or are able to find alternative affordable housing - On-going

**Impediment 4. A lack of affordable housing units for low and very low-income households, larger housing units for large families, seniors, and accessible units for those with disabilities is an impediment to fair housing choice.**

Action 4A: The City will facilitate the provision of housing for low and very low-income households, large families with children, seniors, and persons with disabilities by directing subsidies to developments targeting these populations - On-going

Action 4B: The City will continue to work with area housing agencies and local lenders to distribute information about affordable housing mortgage programs in the area - On-going

Action 4C: The City will encourage a mix of housing unit types in new neighborhoods and developments for residents of all economic levels, through the development review process - On-going

**Impediment 5. A lack of emergency shelter space and transitional housing is an impediment to fair housing choice.**

Action 5A: Area housing agencies will continue to provide services for those who are homeless, including the provision of additional shelter space and transitional housing opportunities, to assist in the prevention of homelessness - On-going

Action 5B: The City and area housing agencies will support Jeffco Action Center activities for the provision of additional shelter space and transitional housing units - On-going

**Impediment 6. Housing discrimination may exist in the community as an impediment to fair housing choice.**

Action 6A: The City will work cooperatively with the County, Apartment Owners' Association, Jefferson County Association of Realtors, and area housing agencies to provide fair housing workshops, forums, and seminars on a regular basis, using resources from HUD-FHEO, the Colorado Civil Rights Division, Colorado Coalition for the Homeless, and other housing agencies and organizations - 2003/On-going

Action 6B: The City and area housing agencies will work cooperatively to distribute information regarding fair housing to the community at every opportunity - On-going

**Impediment 7. Language barriers are an impediment to fair housing choice.**

Action 7A: The City will work with area educational institutions, lenders, and housing agencies to

develop a translator's list - 2004

**2002 Impediments to Fair Housing Choice - Jefferson County**

(Currently under review by Jefferson County - to be added)

## **2002 Impediments to Fair Housing Choice - Jefferson County, Edgewater, Golden, Mountain View and Wheat Ridge**

**Impediment 1. The Comprehensive Plans and Zoning Codes of the County and its municipalities are generally supportive of fair housing choice; however, there are specific zoning provisions and regulations, including Golden's growth management system, that are impediments to fair housing choice.**

Action 1A: The County and its four municipalities will work with the Home Builders Association, area home builders and developers, housing providers, and other interested groups and individuals to evaluate current regulations that address mixed-use development (with residential components) and infill/redevelopment to identify current barriers, as well as areas that may not be addressed, to facilitate the provision of affordable housing developments - 2003/2004

Action 1B: The County and its four municipalities will monitor the development review process to evaluate its timeliness and effectiveness and make adjustments as warranted - 2003/ongoing

Action 1C: The County will encourage the City of Golden to evaluate its growth management system to determine the impacts on the provision of affordable housing and make adjustments to this system - 2003

Action 1D: The County will encourage the City of Edgewater to address group homes in its zoning regulations - 2004

**Impediment 2. NIMBYism is an impediment to fair housing choice.**

Action 2A: The County and its four municipalities will work with the City of Lakewood, Housing Authorities, area housing agencies, housing advocates, and area lenders to develop and participate in an Affordable Housing/Fair Housing Public Awareness program to use throughout the county to increase the awareness about housing needs in the community - 2003

Action 2B: The County will use information obtained through needs assessments, surveys, Census data, etc. to "put a face" to those needing affordable housing and incorporate this information into Action 2A above - 2003/On-going

Action 2C: The County and the Housing Authority will continue to collect, maintain and distribute information and statistics on housing affordability, such as cost and supply of affordable housing stock - On-going

**Impediment 3. Development costs and impact fees are impediments to fair housing choice as they contribute to housing cost.**

Action 3A: The County will consider establishing a policy to evaluate all goals, policies,

regulations, and fees for their potential impact on the provisions of affordable housing - 2003

Action 3B: The County will work with the Housing and Building Association, area home builders and developers, housing providers and other interested groups and individuals to identify possible solutions and alternatives including such things as fee reductions, waivers, or rebates, as well as other ideas to assist in the facilitation of affordable housing, such as fast tracking for affordable housing developments - 2004

Action 3C: The County will encourage its four municipalities to consider establishing a policy to evaluate all goals, policies, regulations, and fees for their potential impact on the provision of affordable housing - 2004

**Impediment 4. The loss of any existing housing units and displacement of those residing in these units is an impediment to fair housing choice.**

Action 4A: Area housing agencies will provide support services for relocation, including housing counseling, to anyone that is displaced - On-going

Action 4B: The County will work cooperatively and proactively with the Housing Authority, area housing agencies, housing providers, and owners of housing developments on renewing housing assistance contracts, or obtaining additional Section 8 vouchers, so that residents in these units are not displaced, or find alternative affordable housing - On-going

**Impediment 5. A lack of affordable housing units for low and very low-income households, larger housing units for large families, seniors, and accessible units for those with disabilities is an impediment to fair housing choice.**

Action 5A: The County will continue to facilitate the provision of housing for low and very low-income households, large families with children, seniors, and persons with disabilities by directing subsidies to developments targeting these populations - On-going

Action 5B: The County will continue to work with area housing agencies and local lenders to distribute information about affordable housing mortgage programs in the community - On-going

Action 5C: The County will encourage a mix of housing unit types in new developments for residents of all economic levels, through the development review and approval process - On-going

**Impediment 6. A lack of emergency shelter space and transitional housing is an impediment to fair housing choice.**

Action 6A: Area housing agencies will continue to provide services for those who are homeless, including the provision of additional shelter space and transitional housing opportunities, to assist

in the prevention of homelessness - On-going

Action 6B: The County and area housing agencies will pursue additional funding from public and private sources, for the provision of additional shelter space and transitional housing units - On-going

**Impediment 7. Discrimination may exist in the community as an impediment to fair housing choice.**

Action 7A: The County and its four municipalities and area housing agencies will work cooperatively with fair housing enforcement agencies such as HUD-FHEO, Colorado Civil Rights Division, and the Colorado Coalition for the Homeless to find ways to improve tracking and data collection on housing discrimination complaints - 2003/On-going

Action 7B: The County and its four municipalities will work cooperatively with the City of Lakewood, the Apartment Owners Association, Jefferson County Association of Realtors, and area housing agencies to provide fair housing workshops, forums, and seminars on a regular basis, using resources from HUD-FHEO, the Colorado Civil Rights Division, Colorado Coalition for the Homeless, and other housing agencies and organizations - 2003/On-going

Action 7C: The County, its four municipalities, and area housing agencies will work cooperatively to distribute information regarding fair housing to the community at every opportunity - On-going

**Impediment 8. Language barriers are an impediment to fair housing choice.**

Action 8A: The County, its four municipalities, and housing agencies will work with area educational institutions to increase the access to translators and classes for those who need assistance with language - 2003/On-going

Action 8B: The County will work with area educational institutions, lenders, and housing agencies to develop a translator's list - 2004