AFFORDABLE HOUSING:

A Guide for Local Officials

2006

Bill Owens, Governor

Colorado Department of Local Affairs

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INTRODUCTION

The availability of affordable housing is paramount to maintaining healthy regional economies as well as helping families maintain financial stability. While this issue affects many individuals, it has larger impacts on the economy as a whole. Without affordable housing, businesses are not able to recruit and retain workers. Without workers, businesses are not able to function with high efficiencies.

In many communities the cost of housing is becoming a source of community wide concern. New residents have raised the demand for housing units beyond the capacity of many communities to supply them. This high demand has resulted in record prices for land, homes and rental dwellings, even in the face of a softer real estate market. When housing costs are discussed, local leaders often feel that the housing market is beyond their control and there really isn't any role for local government in proposing and executing solutions to housing problems.

The conclusion that local housing markets are not influenced by local actions is not borne out in history. The right of involvement on the part of local elected officials was clearly stated by the New York Court of Appeals in 1936:

> The fundamental purpose of government is to protect the health, safety, and general welfare of the public…its power plant for the purpose consists of the power of taxation, the police, power, and the power of eminent domain. Whereas there arises in the state, a condition of affairs holding substantial menace to the public health, safety, general welfare, it becomes the duty of the government to apply whatever power is necessary and appropriate to check it.

Since the 1930s local governments have used these powers to enhance the general welfare and deal with the problems of health and safety as they relate to overcrowded conditions in slums. The National Industrial Recovery Act of 1933 authorized federal funds for the creation of local housing authorities with the power to finance, develop and own low income housing. Additionally, over time there have been other reasons for local governments to work to improve housing conditions. In reviewing these reasons, all of them reflect the primacy of the local government role in promoting and building an environment where individuals and families can flourish.

First, elected officials – mayors, city council members and county commissioner – have a strong desire to help solve human problems. Constituents who are forced into unsafe or overcrowded housing conditions may vote for candidates who want to improve those conditions. Second, the federal government has been a strong advocate for housing opportunity. Since the New Deal, there has been a declared national goal of a

"decent home" for all Americans. Third, improving neighborhoods and housing conditions is one approach local governments use in combating various social problems from domestic violence to street crime. Lastly, it is in the best financial interest of the local government to stimulate actions that raise property values and increase the valuation of the jurisdiction. The ability to pay for needed government services is directly impacted by the ad valorem tax base of a given locality.

While local elected leaders don't have complete control over all policies and regulations that impact both supply and demand for housing, the residents of a town may come to local leaders for assistance. As the federal government retreats from many programs, the pressure on local officials to be the first responder to problems is not going to recede. Market conditions in Colorado will continue to cause problems for many, and, consequently, local elected officials will have an increasing need for the best information regarding housing. This guidebook is designed to provide some of that information. You will find information that should increase understanding of the following areas:

- Provide a basic framework and rationale for local government involvement in housing markets.
- Provide basic methods to enable communities to recognize and understand markets and the market problems regarding housing.
- Provide basic information on the roles, tools and options that might be considered by a local government desiring to increase the supply of affordable housing in its community.
- Provide information sources and agencies to contact in order to gain more information or assistance on housing issues.

Affordable Housing: A Guide for Local Officials is not intended to be an encyclopedia on housing issues. Local leaders have limited time for single issues. This material is designed to provide enough information to engage in planning and deliberating various potential actions. It is assumed that other volunteers or local government staff will have the ultimate responsibility for implementing plans commissioned by elected officials. The Colorado Division of Housing mission is to help communities reach their housing goals. It is hoped the material presented will help your community take the necessary action to meet its goals.

Kathi Williams
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Colorado Division of Housing

Kathi Williams
Director

1. BUILDING SUCCESSFUL COMMUNITIES

Diversified housing inventory is an essential component of successful communities because it allows for a diversified workforce. Local officials increasingly recognize the need for a balance between jobs and housing, and that land use plays an important role in creating that balance.

The availability and cost of housing can have a major impact on various aspects of your community. Listed here are a few of the ramifications.

- Economic development may be limited if potential new employers feel that employees will have a difficult time finding housing.
- Existing employers may be unable to recruit and retain staff needed for operation of their business.
- Lack of diversified housing may force young people, single households or elderly to live elsewhere.
- Workers may be forced to commute significant distances, leading to traffic congestion and air pollution.
- Unless growth is pursued in a well thought out manner, the values that draw people to our Colorado communities may be eroded.

THE ROLE OF LOCAL GOVERNMENT IN CREATING AFFORDABLE HOUSING

Developing and operating housing is a risky business. Developers, in the creation of market rate projects, willingly entertain that risk, since the prospect of achieving a significant return on investment also exists. Projects that provide workforce or affordable housing, however, may be more difficult and costly to develop. It is here that local governments play a critical role in helping their communities achieve a balance of housing types for all persons in the community.

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BUILDING SUCCESSFUL COMMUNITIES

TEN ACTIONS FOR LOCAL GOVERNMENTS:

1. Conduct a housing needs assessment;
2. Set a community housing plan;
3. Develop criteria or definitions of affordable housing;
4. Reduce the impact of regulations on affordable housing;
5. Contribute land to affordable housing;
6. Provide financial assistance;
7. Reduce, defer, off-set or waive development fees for affordable housing that meets your criteria;
8. Establish a land banking program;
9. Allow property tax/sales and use tax waivers;
10. Allow "Fast Tracking" of affordable housing projects.

OF INTEREST:

According to the national association of homebuilders (NAHB), it is estimated that the one-year impact of building 100 single-family homes in Average City USA include:

- *$11.6M in local income;*
- *$1.4M in taxes and other income for local governments; and*
- *250 local jobs*

INSIDE STORY

Springtree Village Senior Apartments is an affordable housing tax credit project in Durango. The City of Durango leased the land to the project at a low cost to ensure affordability for fifty years.

2. SUPPLY AND DEMAND

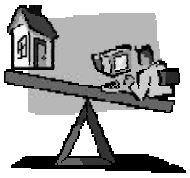
Since the economic downturn of 2001, the housing industry has shown it is one of our nation's biggest economic engines. According to the national Association of Homebuilders, (NAHB), housing accounts for approximately 14 percent of the nation's Gross Domestic Product. The housing industry is vital to Colorado's state and local economies — creating jobs and generating taxes and wages.

As the Colorado economy recovers, it will look different than it did during the high times of the Internet boom. Waiters and waitresses, construction workers, store clerks and others employed in jobs created by disposable income are vulnerable to layoffs or reduction in hours.

There is a need for a continuum of

housing choices for households with different incomes and for those needing housing accompanied by supportive services. While it remains a goal to make many Colorado renters homeowners, many lack the resources to do so. People with the lowest incomes benefit most from deeply subsidized rental housing and housing accompanied by supportive services like case management and access to classes.

JOBS/HOUSING BALANCE AND ANALYSIS OF HOUSING DEMAND



When planning for future economic development, or when responding to economic development proposals, it is important for communities to take their local housing market into consideration. A community that has high housing costs that attracts jobs at $10 an hour or less may find that they have a severe lack of affordable housing for new employees, or that employees are forced to live in other communities and commute long distances to work. Pre-planning to create affordable housing options for low– and moderate-income households will keep new employees in town in safe, decent housing that they can afford. Keeping employees in town helps schools and local businesses and cuts down on traffic and congestion from commuters.

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ANALYSIS OF HOUSING DEMAND

Use these calculations to compare incomes to housing prices:

1. Convert hourly wages to annual incomes:
   Hourly wage x 2080 = Annual income
   Example: $10/hr x 2080 = $20,800

2. To determine how much housing is affordable at these income levels, use the following calculation:
   Annual income / 12 = monthly income
   Monthly Income x .30 = monthly housing budget
   2080 / 12 = $1,733 monthly income
   $1,733 x .30 = $520 monthly housing budget

This wage earner can afford to pay $520 a month for rent and utilities. This analysis does not take into consideration two-income households.

After determining what new employees can afford for rental housing, communities need to look at the prices and availability of units in the local housing market.

OF INTEREST:

According to the national association of homebuilders (NAHB), it is estimated that the construction of 100 multi-family units in Average City USA generates:

- *$5.3M in local income;*
- *$630,000 in taxes and other revenues for local governments; and*
- *112 local jobs.*

INSIDE STORY

Talons Pointe

The Town of Estes Park and local water and sewer special districts waived tap fees in the amount of $41,478 and $11,017 in building permit fees to help create affordable rental and homeownership opportunities for low-income residents of the community. This is in addition to the $400,000 already contributed to the development of the overall project.

3. THE CHANGING LANDSCAPE OF GOVERNMENT ROLES

The downsizing of the federal government recognizes that state and local officials are best positioned to address problems and issues unique to their jurisdictions. It encourages state and local governments to make services more demand responsive and cost-efficient while increasing the willingness of households to pay for and maintain services that they desire.

Local jurisdictions have the simultaneous need to be attractive to business in order to generate income, provide infrastructure and provide for the social needs of their communities.

Private developers react to the basic economic concepts of supply, demand and profit in a fashion similar to other industries. Rising housing development costs, however, increase the purchase price or rents needed to offset those costs, which, added with a profit attractive to most private developers, places much of the private market housing out of reach for many low– and moderate-income families.

Many factors contribute to these costs and can be controlled with measured oversight and innovative planning techniques applied by local governments. Such factors and methods are discussed in more detail in Chapter 5.

THE ROLE OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Housing cost increases are of concern to HUD, as both production costs and rental assistance vouchers escalate. To respond to an ever-increasing demand for dollars, Congress has trimmed the number of Section 8 vouchers available and is evaluating all of its programs. HUD is responding by instituting reforms and placing greater emphasis on partnering its limited federal resources with state and local governments, as well as private sector and nonprofit organizations. While Congress continues to rely on established programs, more reforms are expected and the role of HUD and other federal agencies will continue to change.

PUBLIC HOUSING AUTHORITIES (PHAs)

Public Housing Authorities (PHAs) were created by the Housing Act of 1937 to develop, own, and manage federal public housing under contract with HUD. PHAs are overseen by a Board of Commissioners or Director who are either elected or appointed by the city or town. PHAs administer federal public housing units as well as Section 8 tenant-based vouchers. Historically, PHAs have been highly regulated by HUD. However, recent federal legislation has given greater flexibility to PHAs to decide how to use federal housing resources to meet housing needs in local communities.

Federal public housing is developed, owned, and operated by PHAs. HUD provides an operating subsidy to pay for the costs of operating and managing the housing not covered by tenant rents. Public housing tenants typically pay a percentage (usually 30 percent) of their income as rent to the PHA.

In addition, the Colorado Division of Housing, the Colorado Housing Finance Authority and the Colorado Department of Local Affairs, Supportive Housing and Homeless Programs (SHHP) are PHAs that assist communities in accessing federal housing resources, including Section 8.

RURAL DEVELOPMENT

Rural Development (RD), an arm of the U.S. Department of Agriculture, funds a variety of programs that promote rural homeownership, including self-help housing; housing repair and rehabilitation; and rural housing direct loans. RD also assists multifamily rental housing, including farm labor housing; rural rental housing; rural loan guarantee programs; housing preservation; and rental assistance programs. Additionally, RD provides opportunities in community development and empowerment; business and cooperatives; and community facilities.

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COLORADO DIVISION OF HOUSING: STEPPING UP TO THE PLATE

Barbara Kirkmeyer
Executive Director
Department of Local Affairs

The Division of Housing is a sub-agency of the Department of Local Affairs that works to ensure that Coloradoans live in safe, decent and affordable housing by funding the following:

1. Rehabilitation of existing housing or new construction of single family homes, multifamily apartments and homeless shelters;
2. Direct loans, loan guarantees, equity investments or subordinated debt for construction or permanent financing;
3. Homeownership assistance granted to local agencies who, in turn, provide low-interest down payment assistance loans that are amortized or deferred and are due on sale of the property or death of the borrower.

Kathi Williams, Director,
Division of Housing

Local housing authorities, private developers, nonprofit corporations, cities and counties may apply for financing. Most funds provided by the Division require a contribution from the community served, and the housing must be owned or occupied by persons with moderate incomes.

STATE HOUSING BOARD

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FEDERAL PROGRAMS ADMINISTERED BY DOH

HOME Investment Partnerships:
Eligibility: States, cities, urban counties, and consortia of local governments with binding agreements are eligible to receive formula allocations as determined by HUD. There are four basic program types:

- Homebuyer assistance;
- Rehabilitation for owner-occupants;
- Rental housing acquisition, rehabilitation and construction; and,
- Tenant-based rental assistance.

Within the areas above, there are four eligible activities:
- Acquisition of property, including down payment and closing costs;
- Rehabilitation (conversion and reconstruction);
- New construction; and
- Tenant-based rental assistance.

Community Development Block Grant: (CDBG)

Eligibility: Entitlement Communities receive direct funding. Non-metropolitan cities apply to the state for use of funds on a project-by-project basis.

Principle eligible activities:
- Neighborhood revitalization;
- Economic development
- Improved community facilities
- Infrastructure improvements;
- Affordable housing.

CDH administers the housing portion of CDBG.

PRIVATE ACTIVITY BONDS (PAB)

Fifty percent (50%) of the state Private Activity Bond cap is allocated directly to state authorities, and fifty percent (50%) is allocated to local governments whose populations warrant allocations of $1M or more. These allocations are available to qualifying local governments from January 1 to September 15 of each year, and may be used for manufacturing; qualified redevelopment projects; single family mortgage revenue bonds; qualified residential rental projects; multi-family housing projects; water, sewer and solid waste disposal; and hazardous waste facilities. Any unallocated remainder is retained in the Statewide Balance. Any portion of a direct allocation not used by a state agency or local government to issue bonds for a carry-forward purpose or for a mortgage credit certificate election by September 15, reverts to the Statewide Balance for allocation by the end of the year.

HUD MCKINNEY-VENTO HOMELESS GRANTS ADMINISTERED BY DOH

Emergency Shelter Grant: (ESG) Program

This grant assists homeless persons by providing a complete continuum of supportive services at emergency shelters and transitional housing programs. It also assists in the prevention of homelessness when households experience a sudden, but temporary loss of income that results in an inability to pay rent, mortgage or utilities.

Eligible Recipients:

States, Local Governments or Non-profit Organizations

Eligible Activities:

- Shelter operating expenses;
- Essential services; and
- Homeless prevention activities.

Housing Opportunities for Persons with AIDS (HOPWA) Program

The HOPWA formula grant program provides states and localities with resources and incentives to create long-term comprehensive strategies for meeting the housing needs of low-income persons with Acquired Immune Deficiency Syndrome(AIDS) or related diseases, such as HIV. These strategies may include Tenant Based Rental Assistance (TBRA), Housing Development activities, Supportive Services, and/or Short-Term Rent, Mortgage or Utility Assistance (STRMU).

SUPPORTIVE HOUSING PROGRAM — HMIS IMPLEMENTATION GRANT

This Supportive Housing Program Grant assists small, rural homeless organizations in Colorado with hardware, software, system security and training for implementation of the Homeless Management Information System (HMIS) required by HUD. Eligible organizations are those rural, non-domestic violence agencies receiving Emergency Shelter Grant (ESG) or Community Development Block Grant (CDBG) funding from the State. This grant is available through a partnership with the Colorado Coalition for the Homeless (CCH).

SECTION 8 RENTAL ASSISTANCE AND OTHER PROGRAM STAFF

The Colorado Division of Housing (CDH) offers rental assistance subsidies (Section 8 Vouchers) to very low-income families in 47 Colorado counties. CDH contracts with local housing agencies that focus on family eligibility and ensure that the rental unit meets housing quality standards. CDH offers rental assistance in counties served by small housing agencies and to special populations in the Denver metro area. For a list of CDH contractors in the state, go to www.dola/state.co.us/doh, and choose "Rental Assistance".

Because the demand for rental assistance is high, it is primarily available only to families, senior citizens and disabled individuals whose incomes are less than 30% of the area median income. A family receiving rental assistance pays about 30% of their monthly income toward rent for a unit on the private market, the remainder of the rent is paid to the landlord.

In recent years, Congress began cutting the number of HUD Section 8 vouchers available. HUD, itself, has placed greater emphasis on partnering limited federal resources with state and local governments, the private sector and nonprofit organizations. While it continues to rely on established programs, indications are that more budget cuts are to come.

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HOUSING STANDARDS AND TECHNOLOGY

Inspection Services:
Factory built (modular) housing, commercial structures, and manufactured homes sold in this state must meet Colorado safety standards. The Colorado Division of Housing inspects these buildings to ensure the health and safety of Colorado residents who purchase these units.

There are 15 Colorado counties without building departments. Hotels, motels, and multifamily homes built in one of these counties are required to be inspected by the Division to ensure that they meet the building standards adopted by the State Housing Board.

Manufactured Housing Installation Program:

This program regulates the installation of new and used manufactured homes.

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COLORADO BLUE RIBBON PANEL

Together with the University of Denver and the Rocky Mountain Land Use Institute, the Colorado Division of Housing is proud to sponsor the Colorado Blue Ribbon Panel on Housing. Composed of Realtors, builders, bankers, housing providers, and others closely involved with housing and economic development throughout Colorado, the Blue Ribbon Panel will work toward identifying Colorado's housing needs, defining how housing is a key element in economic development around the state, and promoting sound solutions to the housing crunch in Colorado's many diverse communities throughout the state. The panel is co-chaired by Tom Ragonetti, President of the Rocky Mountain Land Use Institute; and Kathi Williams, Director of the Colorado Division of Housing.

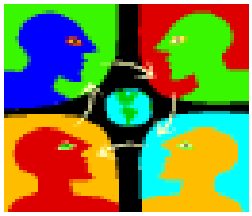
The Blue Ribbon Panel approved four issue areas that the panel will examine and address in its final recommendations:

Identify housing needs by type - What information is available and where? How can the State of Colorado better serve communities in this regard?

Identify tools available to address needs: tax credits, grants, etc. Identify barriers to the use of these tools: regulatory barriers, referenda, etc.

Determine how these tools/barriers affect other sectors of the economy - i.e., determine how these policies/conditions affect economic growth and community development.

Discover how a community's jobs/housing balance can be identified and improved based on each community's preferences.



ROUNDTABLE ADVISORY GROUPS

The Blue Ribbon Panel on Housing solicits input and feedback from Roundtable advisory groups representing Colorado's many regions. These groups will assist the panel in identifying the housing needs of Colorado's diverse and unique communities. The Roundtables are composed of local citizens that meet in the following locations around the state: Lakewood, Ft. Morgan, Glenwood Springs, Grand Junction, Durango, Pueblo, and Colorado Springs.

DOWN PAYMENT ASSISTANCE PROGRAM

CDH provides grant funds to regional housing organizations to provide down payment assistance loans to low and moderate-income families. These loans are set at a low interest rate and can be amortized or deferred depending upon the need of the family. When loan repayment is received, the housing agency places the payment into a revolving loan fund. The primary goals of the down payment assistance program are to:

(1) Provide opportunities for low and moderate income Coloradoans to purchase their own homes.

(2) increase the number of homeowners in the regional housing organization's service area.

(3) Create and maintain a regional revolving loan fund to assist future families with Down Payment Assistance.

(4) Enhance neighborhoods and communities.

(5) Provide stability for families and achieve lower foreclosure rates by requiring pre-homeownership counseling.

Annual follow-up with families is highly recommended, as well as the provision of foreclosure counseling, if needed.

SINGLE FAMILY OWNER-OCCUPIED REHABILITATION PROGRAM

CDH provides grant funds to regional housing organizations throughout the state to provide SFOO Housing Rehabilitation loans to low and moderate-income families. Like the Down Payment Assistance Program, these loans are set at a low interest rate and can be amortized or deferred depending upon the need of the family. When loan repayment is received, the housing agency places the payment into a revolving loan fund. These funds are then recycled back into the community to provide additional housing rehabilitation. The primary goals of the SFOO Housing Rehabilitation program are to:

(1) Preserve, enhance and maintain affordable housing stock through repair and renovation within the community;
(2) Protect the health and safety of the occupants through the correction of housing hazards;
(3) Assist homeowners in improving the condition of their homes;
(4) Allow homeowners to stay in their homes;
(5) Create and maintain a regional revolving loan fund to assist with future housing rehabilitation projects;
(6) Develop and sustain a network of local contractors to complete housing repairs and renovations.

TENANT BASED RENTAL ASSISTANCE PROGRAM

Tenant Based Rental Assistance (TBRA) is a HOME program designed by the Colorado Division of Housing (CDH) to assist homeless families who are working and in need of housing.

This program currently assists homeless families by:

- Providing temporary housing assistance that allows families to stabilize;
- Providing case management to assist families in obtaining long term housing;
- Stabilizing families and helping them move past multiple issues in their lives including limited job skills and/ or lack of problem solving ability, evictions and poor credit;
- Providing opportunities with responsibility to participate:
  - Families are expected to apply for Section 8 (rental assistance) or other housing assistance, or obtain an affordable unit, e.g. Low-Income Housing Tax Credit or other subsidized unit or other housing assistance;
  - Families are expected to work with a case manager and complete case management goals t o secure long term housing;
  - Families pay the *greater of* 30% of income for housing costs or a $100 minimum.

TBRA IN COLORADO COMMUNITIES

TBRA programs are in place in Adams County, Broomfield, Boulder, Colorado Springs, Denver, Fort Collins, Longmont, Loveland and Mesa County. Requests to expand the program to rural areas of the state are under consideration.

Program specifications:

- Requires a local match;
- Requires coordination with other existing TBRA local government programs, public housing authorities and housing providers and workforce centers.
- There is a limit of 18-24 months for rental assistance.

COLORADO HOUSING AND FINANCE AUTHORITY

The Colorado Housing and Finance Authority (CHFA) is an independent, self-sustaining establishment with nearly $3 billion in assets. CHFA sells bonds which enable it to finance single-family mortgages for qualifying homebuyers and facilitate development of multi-family apartments for low- and moderate-income residents through a variety of programs.

Low-income Housing Tax Credit Program (LIHTC) — allows individuals and corporations that invest in qualifying low-income housing projects to receive federal tax credits that directly reduce their tax liabilities for ten years assuming that the project continues to comply with program regulations.

Taxable Loan Program — construction and permanent financing for new construction or substantial rehabilitation projects that are also assisted with LIHTC.

Colorado Historic Preservation Income Tax Credits — owners of historically designated buildings over 50 years old are entitled to tax credits of 20% of rehabilitation costs up to $50,000. The credit reduces income taxes owed to the state and can be carried forward for five years.

Mortgage Revenue Bonds — are issued throughout the year by CHFA, and proceeds are used to purchase below-market rate first mortgage loans from participating lenders for first-time home buyers.

Other programs:

Mortgage Credit Certificate Program; HomeStart Program; Housing Fund; Down Payment Assistance Program; Taxable Bond Program; 501(c) (3) Bond Program; Housing Opportunity Fund; Private Activity Bonds.

Phone: 800-866-2432.

COLORADO DEPARTMENT OF HUMAN SERVICES — SUPPORTIVE HOUSING AND HOMELESS PROGRAMS

Supportive Housing and Homeless Programs (SHHP) is a statewide housing agency that operates in the Colorado Department of Human Services. SHHP's rental assistance programs are available in all 64 counties in Colorado. SHHP partners with over 60 private non-profit agencies to provide housing options for Colorado citizens with special needs. The rental assistance programs provide a subsidy for extremely-low and very low income families — the elderly, the homeless, and persons with disabilities — to rent decent, safe, and sanitary housing in the community. SHHP also provides technical assistance and sponsorship of HUD Supportive Housing Program and Shelter Plus Care Grants.
Phone: 303-866-7350.

COLORADO HOUSING COUNSELING COALITION

The Colorado Housing Counseling Coalition (CHCC) promotes affordable housing for low and moderate-income families through housing counseling and the sharing of knowledge, resources and counseling techniques among members.

CHCC member agencies help people improve their housing conditions and meet the responsibilities of homeownership and tenancy. Among the many services the member agencies provide are: pre-purchase counseling, foreclosure prevention counseling, housing consumer education, debt management, and reverse equity mortgage counseling.

CHCC has staffed the Foreclosure Prevention Hotline, held free seminars for potential homebuyers and distributed brochures promoting the availability of housing counseling all in an effort to continually educate the public about housing. A list of Housing Counseling Organizations may be found at the end of this guide.

HOMEBUYER READINESS

Becoming a homebuyer is a huge step for most families, and readiness may be determined by several factors, including the following:

- Credit history —A family should review their credit report, improve payment patterns and make corrections or updates;
- Savings —A household savings account helps establish the discipline required to reduce debt;
- Income and employment — Steady income and employment patterns promote successful homeownership;
- Homebuyer workshops — Families should attend a homebuyer workshop to understand the process of buying and maintaining a home.

Colorado Division of Housing

Kathi Williams
Director

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOS)

What is a Community Housing Development Organization (CHDO)?
A CHDO (pronounced like cho'do) is a private, nonprofit, community-based service organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves. The Colorado Division of Housing (CDH) is a Participating Jurisdiction (PJ), eligible to receive and utilize HOME dollars to accomplish certain housing-related goals. Certified CHDOs receive certification from a PJ indicating that they meet certain HOME Program requirements and therefore are eligible for HOME funding.
- If an organization becomes a certified CHDO, it is eligible to take advantage of the HOME funds set aside just for CHDOs, as well as additional special technical assistance from HUD.
CHDO set-aside funds provide equity for community-based organizations to undertake projects, build their capacity to serve a broad range of affordable housing needs and provide guaranteed resources for affordable housing development.
CHDOs may:
- Serve as owners, developers, and sponsors of projects undertaken with funds from a PJ's required 15 percent set-aside for CHDOs.
- Receive special assistance, such as predevelopment loans, technical assistance or operating funds, from a PJ that is not available to other types of organizations.
- Perform certain services as contractors to PJs.
- Contract with PJs in the same ways as other nonprofit sub-recipients to do acquisition and/or rehabilitation of rental property;
- new construction of rental housing;
- acquisition and/or rehabilitation of homebuyer property;
- new construction of homebuyer property;
- direct financial assistance to purchasers of HOME-assisted housing sponsored or developed by a CHDO with HOME funds.

BECOMING A CHDO

HUD provides information about CHDO certification at their website. The following internet address is for a "CHDO Checklist" and serves as a guide to the steps required for a community nonprofit agency to become certified as a CHDO.
http://www.hud.gov/offices/cpd/affordablehousing/training/chdo/characteristics/chdochec.pdf
Major topics covered include the following:

- Legal Status
- Capacity
- Organizational Structure
- Relationship with Nonprofit Entities

OTHER HOUSING /DEVELOPMENT PROGRAMS

Low-Income Housing Tax Credits

While The Colorado Division of Housing (CDH) does not manage the low-income housing tax credit program (LIHTC), it does work closely with the Colorado Housing Finance Authority (CHFA) to coordinate funding for projects. Tax credits are an important source of equity for many affordable housing projects.

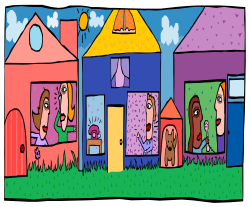
The LIHTC is a credit against regular federal income tax liability for investments in acquisition and rehab or construction of qualified rent-restricted, low-income rental housing. Regulations require that projects set aside a certain percentage of units for low income residents. Investors then take credits on an annual basis over a 15-year period, beginning with the year that the project is placed in service. A "compliance period" dictates strict occupancy regulations.

Nonprofit and for-profit developers apply to CHFA, the State's allocating agency, which then evaluates and scores applications based on federal guidelines and criteria identified in its qualified allocation plan. For more information about LIHTC, contact CHFA at: (303) 297-2432.

New Market Tax Credits

New Market Tax Credits (NMTC) permit individuals and corporate taxpayers to receive a credit against federal income taxes for making qualified equity investments in Community Development Entities (CDEs). The credits total 39% of the cost of the investment and are claimed during a seven-year credit allowance period.

Substantially all of the investment must be used by the CDE in support of business activities in low-income communities.



PRIVATE DEBT SOURCES

Because tax credits and grants are generally not able to fully finance an affordable housing project, private debt sources are usually needed as well. Fannie Mae and Freddie Mac are the two government-sponsored enterprises (GSEs) that help provide additional financing. These agencies purchase investment-quality mortgages from lenders, package the mortgages as securities, and sell them on the open market. Contact your lender for additional information.

OTHER HOUSING /DEVELOPMENT PROGRAMS (CONTINUED)

Federal Home Loan Banks

Federal Home Loan Banks (FHLB) are often able to assist affordable housing projects with loans made at a lower rate than those available through the commercial lending market. These Affordable Housing Program (AHP) loans are often the first piece of funding committed to a project, and are available for purchase, construction, rehabilitation or refinancing of very low– to moderate-income rental housing.

For rental projects, at least 20% of the units must be occupied by and affordable to households at or below 50% of the Area Median Income (AMI). Funds may also be used for additional units that target households at or below 80% AMI. For ownership housing, households must earn less than 80% AMI.

Another product of the FHLB system is the Community Investment Program (CIP). Through this resource, banks and thrifts that are member banks may borrow advances at a discounted interest rate or request letters of credit from their regional FHLB. Lenders may then use these advances to fund predevelopment costs, purchase, construction, rehabilitation or refinancing of housing that will serve households earning up to 115% AMI. It may include rental units if at least 51% of those units serve income-eligible households. Manufactured housing subdivisions or parks may also be eligible under the above criteria.

The Federal Home Loan Bank of Topeka provides these services in Colorado. You may contact them at (785) 233-0507.

COLORADOHOUSINGSEARCH.com

ColoradoHousingSearch.com is jointly sponsored by the Colorado Housing and Finance Authority (CHFA) and the Colorado Division of Housing (CDH) as a public service to the residents of Colorado. The site was developed through collaboration of multiple agencies with a common stake in developing, financing, and preserving affordable housing throughout Colorado. Its goals are to:

- Help Coloradans find and maintain quality, safe and decent places to live;
- Provide a clearinghouse for affordable housing and related services; and,
- Facilitate operating efficiencies in the affordable housing market.

Colorado Division of Housing

Kathi Williams
Director

4. EMPOWERED COMMUNITIES: LEGAL AUTHORITY OF LOCAL GOVERNMENT

In Colorado, local governments are empowered to initiate a number of actions that can affect the cost and supply of housing in their communities. These actions, which may require a direct or indirect role for local government, encompass land use regulations, building code and design standards, and creation of special-use authorities, which can leverage additional resources for developing affordable housing.

The U.S. Constitution bestows to the states certain police powers which include the right to regulate land use, health, and public safety issues. In Colorado, state statutes relinquish that control to local governments who are empowered with the authority for adoption and enforcement of pertinent codes, standards and policies. Accordingly, critical steps in housing development such as zoning, building codes and infrastructure requirements all fall within the discretionary control of Colorado localities. This chapter is intended only to raise awareness of local legal authority. Specific strategies are found in Chapter 5.

DISCRETIONARY CONTROL OF COLORADO LOCALITIES

Land Use Regulations are laws that set a jurisdiction's land use and development standards in regard to a wide variety of issues, including subdivision, annexation, and allowable land uses. While regulations are an integral part of a community's planning process, regulations may also substantially increase time and costs required to build affordable housing.

Zoning Standards are used by local governments as a gauge for land use decisions, and help establish areas of uniform development. These standards, however, may inhibit a jurisdiction from providing a range of housing that meets its housing needs.

Building Codes and Standards are created by local governments to safeguard health, safety, property and public welfare of a community.

Infrastructure, including water, wastewater, sewer, streets, roads, parks, and schools, fall under local control. Local officials can proactively address environmental issues while also containing the cost of housing in their communities.

Colorado Division of Housing

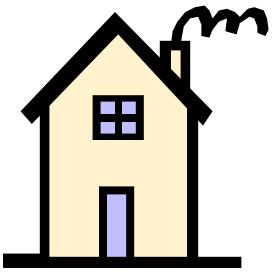
Kathi Williams
Director

CREATING HOUSING AUTHORITIES

Powers of a Housing Authority

1. Ability to apply for loans, grants, and contributions from government or other sources designed for specific authority purposes;
2. Ability to acquire property by purchase, lease, operations, eminent domain, gift, grant, bequest or devise from any person, firm, corporation or city government;
3. Ability to borrow money on terms.

As government-owned businesses authorized to issue their own revenue bonds, housing authorities and urban renewal authorities have been interpreted in legal opinions as enterprises rather than local districts, as long as their annual grant revenue from state and local governments is less than ten percent of their total budget. As a result, certain expenditures by these authorities are not counted against the local or county government limits imposed by the TABOR Amendment, a tax and spending limitation measure. Local interpretation of these authorities varies, however, as it relates to TABOR restrictions.



BENEFITS OF HOUSING AUTHORITIES:

A major benefit of housing authorities is the ability to use additional financial resources to devote to critical community projects in light of restrictions imposed on local governments by the TABOR Amendment. After enactment of TABOR in 1992, local government growth was restrained by requiring voter approval for any increases in revenues, spending, and additional debt. As government-owned businesses authorized to issue their own revenue bonds, housing authorities have been interpreted in legal options as enterprises rather than local districts as long as their annual grant revenue from state and local governments is less than ten percent of their total budget. As a result certain expenditures by these authorities are not counted against the local or county government limits imposed by TABOR.

Colorado Division of Housing

Kathi Williams
Director

CITY/TOWN HOUSING AUTHORITY

Creation of a City/Town Housing Authority (HA) is initiated when a petition, sponsored by twenty-five (25) residents of a community, is filed with the town/city clerk indicating the need for such an authority. After concluding at a community hearing that an HA is needed, a resolution is adopted and forwarded to the mayor's or county clerk's office. Upon filing a signed certificate by the newly appointed HA board with the Colorado Division of Local Government in the Department of Local Affairs, the municipal governing board can act as the board of directors of the authority, or appoint a board of housing commissioners. These officials and their successors are constituted as a housing authority, which is a body corporate and politic. Once established, an HA may employ a secretary who shall be an executive director.

POWERS OF A CITY/TOWN HOUSING AUTHORITY

- Determine whether housing conditions are unsafe, unsanitary, or substandard and investigate methods for improving such conditions;
- Study /make recommendations on city plans addressing the clearing, re-planning, or reconstruction where unsafe, unsanitary, or substandard conditions exist. Provide housing accommodations for low-income persons and cooperate with the city.
- Prepare, carry out and operate projects including the construction, reconstruction, improvement, alteration or repair of any project;
- Assume by purchase, lease, or other means any project undertaken by any government or by the city;
- Act as an agent for the federal government in connection with the acquisition, construction, operation, or management of a project;
- Arrange with the city or with a government for the furnishing, planning, re-planning, opening, or closing of streets, roads, roadways, alleys, property options, property rights, or for the furnishing of property services in connection with a project.
- Lease or rent dwellings, accommodations, lands, buildings, structures, or facilities included in any project, and establish and revise associated rents or charges;
- Access buildings or property to conduct investigations or to make surveys.
- Sell, exchange, transfer, assign, or pledge property to any person, firm, corporation, the city, or government;
- Be exempt from the payment of property taxes to the state or any subdivision of the state;
- Be exempt from the payment of special assessments to the state or any subdivision.

Colorado Division of Housing

Kathi Williams
Director

COUNTY HOUSING AUTHORITIES

A County Housing Authority (HA) is initiated when a petition, sponsored by twenty-five (25) residents of a community, is filed with the county clerk indicating the need for such an authority. After concluding at a community hearing that an HA is needed, a resolution is adopted and forwarded to the county clerk's office. Upon filing a signed certificate by the newly appointed HA board with the Colorado Division of Local Government in the Department of Local Affairs, the county governing board can act as the board of directors of the authority, or appoint a board of housing commissioners. These officials and their successors are constituted as a housing authority, which is a body corporate and politic. Once established, an HA may employ a secretary who shall be an executive d-rector.

POWERS OF A COUNTY HOUSING

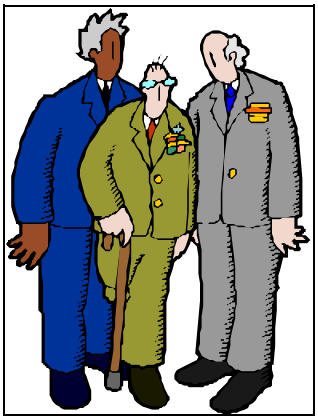
- Determine whether housing conditions are unsafe, unsanitary, or substandard and investigate methods for improving such conditions;
- Study /make recommendations on city plans addressing the clearing, re-planning, or reconstruction where unsafe, unsanitary, or substandard conditions exist. Provide housing accommodations for low-income persons and cooperate with the city.
- Prepare, carry out and operate projects including the construction, reconstruction, improvement, alteration or repair of any project;
- Assume by purchase, lease, or other means any project undertaken by any government or by the county;
- Act as an agent for the federal government in connection with the acquisition, construction, operation, or management of a project;
- Arrange with the county or with a government for the furnishing, planning, re-planning, opening, or closing of streets, roads, roadways, alleys, property options, property rights, or for the furnishing of property services in connection with a project.
- Lease or rent dwellings, accommodations, lands, buildings, structures, or facilities included in any project, and establish and revise associated rents or charges;
- Access buildings or property to conduct investigations or to make surveys.
- Sell, exchange, transfer, assign, or pledge property to any person, firm, corporation, the county, or government;
- Be exempt from the payment of property taxes to the state or any subdivision of the state;
- Be exempt from the payment of special assessments to the state or any subdivision.

Colorado Division of Housing

Kathi Williams
Director

VETERANS HOUSING AUTHORITY

The jurisdiction for the veterans Housing Authority (HA) is the area in which it has been created. All cities and towns, however organized, by ordinance may create veterans' housing authorities and provide their duties and powers to give preferences to veterans of World War II as to all housing constructed, purchased, or leased by or under the direction of the executive director.



POWERS OF A VETERANS HOUSING AUTHORITY

- Study and make recommendations on city plans addressing the clearing, re-planning and reconstruction of areas where unsafe, unsanitary, or substandard conditions exist. Provide housing accommodations for low-income persons and cooperate with the city.;
- Prepare, carry out and operate projects, including the construction, reconstruction, improvement, alteration or repair of any project;
- Assume by purchase, lease, or other means any project undertaken by any government or by the city;
- Act as an agent for the federal government in connection with the acquisition, construction, operation, or management of a project;
- Arrange with the city or with a government for the furnishing, planning, re-planning, opening, or closing of streets, roads, roadways, alleys, property options, property rights, or for the furnishing of property services in connection with a project.
- Lease or rent dwellings, accommodations, lands, buildings, structures, or facilities included in any project, and establish and revise associated rents or charges;
- Access buildings or property to conduct investigations or to make surveys or soundings
- Sell, exchange, transfer, assign, or pledge property to any person, firm, corporation, the city, or government;

AFFORDABLE HOUSING: A GUIDE FOR LOCAL OFFICIALS

Colorado Division of Housing

Kathi Williams
Director

MULTIJURISDICTIONAL HOUSING AUTHORITIES

Any combination of Colorado cities, towns, or counties may, by contract with each other, establish a separate governmental entity to be known as a multi-jurisdictional housing authority.

POWERS OF A MULTIJURISDICTIONAL HOUSING AUTHORITY:

- To plan, finance, acquire, construct/reconstruct/repair, maintain, manage, and operate housing projects and programs pursuant to a multi-jurisdictional agreement;
- To plan, finance, acquire, construct/reconstruct/repair, maintain, manage, and operate housing projects and programs for employees of employers located within the jurisdiction of the authority;
- To make/enter into contracts with any person, including contracts with state or federal agencies, private enterprises, and nonprofit organizations also involved in providing housing or the financing for such housing projects or programs, irrespective of whether such agencies are parties to the contract establishing the authority;
- To employ agents and employees;
- To cooperate with state and federal governments in all respects concerning the financing of such housing projects and programs;
- To acquire, hold, lease (as lessor or lessee), sell, or otherwise dispose of any real or personal property, commodity, or service;
- To condemn property for public use, if such property is not owned by any governmental entity or any public utility, and devoted public use pursuant to state authority;
- Exemption of property taxes to the state or subdivision of the state for properties owned by the housing authority for renters at 50% or below median income.;
- Per Statute 29-1-204.5(7.5) a multi-jurisdictional housing authority may levy, in all of the area within the boundaries of the authority, a sales or use tax, or both, at a rate not to exceed one percent, consistent with sales or use tax levied by the state. The tax imposed is in addition to any other sales or use tax imposed pursuant to law and exempt from the limitation imposed by section 29-2-108. The sales tax will be collected by the Department of Revenue, and must be approved by the eligible voters.
- To levy an ad valorem property tax (not to exceed five mills), a sales and/or use tax (the rate not to exceed one percent), and, if no portion of the authority is located in a county with a population of more than one hundred thousand, development impact fees (two dollars or less per square foot) may be imposed, but must be approved by the eligible voters.
- To establish development impact fees so long as: no portion of the authority is located in a county with a population of more than one hundred thousand and so long as the fee is not levied upon development, construction, permitting, or otherwise in connection with low or moderate income housing or affordable employee housing, and the rate is two dollars per square foot or less.

Colorado Division of Housing

Kathi Williams
Director

5. LAND USE

Demographic forecasters expect Colorado's population to exceed 5.1 million by the year 2010, with continued peaks and valleys of economic change. This represents a 56% increase compared to our 1990 population. Continued growth will impact schools, transportation, air quality, and other public services. The solution adopted by many communities is to have development pay its own way. Where this occurs, future development may include the cost of each of these services: fees for open space, parks and recreation facilities, roads, water and sewage treatment, fire and police protection, and trash removal. This means that the cost for these services will be borne by each new development and not spread among the existing community residents and businesses. In addition to fees for municipal services, developers must also add in the cost of the local standards required to build in each community. These standards can require brick facades, 3-inch diameter trees, or minimum lot sizes. Each adds costs that are passed on to the consumer. Development fees and building standards can increase development costs up to 20% for each housing unit.

What impact does local government have on the cost of housing development? Local government's greatest impact on housing cost is in regulating land use and building standards. It is when a local government includes affordable housing in its long-term development plans that the community achieves the greatest gains in keeping housing affordable to its residents.

LAYING THE GROUND WORK

A strategy for attracting affordable housing must be linked with local capital improvement plans because the lack of sufficient infrastructure increases the cost of housing development, limits site options, diminishes long-term economic competitiveness, and aggravates growth-related disputes. The amount of developable land is often dependent on topography, abutment to state or federal lands, or adjacent municipalities. In many towns, construction of market-priced housing has consumed the remaining buildable sites, so planning ahead is important.

Colorado Division of Housing

Kathi Williams
Director

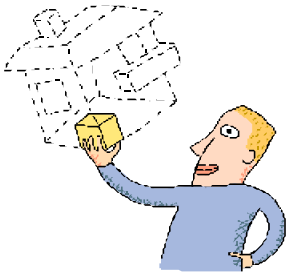
HOW TO CREATE LAND USE POLICIES THAT ENCOURAGE AFFORDABLE HOUSING

STEP 1. Analyze the purpose of land use regulations and building codes.
The primary purpose of these policies is the health and safety of residents living, working or traveling in the community. It is important to assess the cost and benefit of each of these policies regarding their long-term impact on housing development, including consideration of the original purpose of the existing code or standard.

STEP 2. Conduct a housing needs assessment.
A housing needs assessment provides an analysis of the overall condition of a community's housing and the need for specific types of housing, i.e., homeownership, rental, and special needs housing. A housing needs study also examines existing housing stock – its characteristics, physical condition, and the number of units, and may make recommendations about the type and quantity of housing needed to satisfy future needs.

STEP 3. Learn from other Colorado local jurisdictions
Colorado communities have many different approaches to affordable housing. Programs range from incentives to requirements – from monetary contributions to donations of land – from deferral of impact fees to fee waivers.

STEP 4. Create an affordable housing strategy.
Opportunities to create affordable housing occur on a frequent basis in local communities. By creating affordable housing goals and strategies tied to the housing and economic needs of the community, local governments are prepared to take advantage of opportunities in a consistent and rational manner.



THE INSIDE STORY

City of Loveland Affordable Housing Incentives: The City of Loveland offers a variety of incentives to developers and builders of affordable housing within Loveland. These include fast track development review for qualified projects, modification of the development standards, a use tax credit, and density bonuses for qualified projects.

Colorado Division of Housing

Kathi Williams
Director

LAND STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Zone sufficient land for all housing types, including medium and high densities.	Allows market to respond to housing needs. Avoids zoning delays that increase the cost of specific housing developments.	Vacant or under-developed land can be zoned based on projected housing needs including single family, multi-family, affordable and manufactured housing.
Reduce/eliminate minimum lot size.	Provides for more units per acre, thereby promoting efficiency and affordability.	Allow alternative site designs, based on utility access, soils, topography, and other factors to minimize consumption of land.
Increase densities for residential development in commercial areas.	Ensures that housing is located close to employment.	Modify zoning ordinances to allow increased densities in commercial areas.
Allow Planned Unit Developments (PUDs).	As a flexible negotiated tool, PUDs encourage affordable housing.	Modify local zoning or subdivision ordinances.
Enact a parking reduction ratio for projects that meet your standards for affordable housing.	Increases land use efficiency and reduces cost of housing.	Examine parking standards and compute a reduction formula for affordable housing based on your communities needs. Enact by ordnance.

LAYING THE GROUND WORK

Create a dialogue with the development community, including real estate agents, developers, builders, architects, engineers, and planners. Allow everyone an opportunity to express their points of view. Look for creative solutions to difficult issues.

Colorado Division of Housing

Kathi Williams
Director

ADDITIONAL LAND STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Create density bonuses to encourage more efficient land use.	Provides for an increase in density over the otherwise maximum developable density when a project incorporates a certain ratio of affordable units to market units and when those units will stay affordable for a designated period of time.	Modify local zoning laws to allow density bonuses.
Increase densities for residential development along transportation corridors.	Ensures that workers have either proximity to their jobs or access to mass transportation.	Target urban corridors in planning documents as areas of increased density.
Provide a linkage ordinance.	Large-scale businesses provide affordable units during the development process to increase housing units available to their minimum wage workers.	Modify local zoning ordinances to allow for linkage.
Enact a maximum lot size.	Decreases sprawl, increases densities and helps promote production of affordable housing units.	Identify and designate areas for maximum lot size development through the comprehensive plan.
Encourage mixed-used development.	Allows residential to co-exist with commercial uses.	Modify zoning regulations to allow for mixed-use development.
Allow zero lot-line development.	Allows houses to be sited on a common lot line to double the usable space on the other side.	Adopt/modify local zoning laws to allow zero side or rear yard setbacks.
Allow/encourage clustering of housing units.	Reduces development and facility maintenance costs and provides incentives for efficient development.	Modify subdivision or zoning regulations to allow for clustering.

Colorado Division of Housing

Kathi Williams
Director

CONSTRUCTION STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Enact uniform building codes that are accepted by all local governments.	Allows builders to use economies of scale for construction designs and materials, reduces design and construction errors.	Adopt uniform building code. Limit amendments to local health and safety issues only. If amendments to building codes are being considered, the cost of these variations should be considered in the decision.
Allow flexibility in rehabilitation codes while maintaining protection of health and safety.	Allows rehab and conversion of buildings to affordable housing while maintaining standards for community health and safety.	Adopt a scoring system that quantifies the overall standard of safety by assigning points to each improvement relative to each other. This creates an overall safety threshold, but allows cost savings on individual improvements.
Promote the use of infill development.	Enhances housing affordability by using existing infrastructure and services rather than requiring expensive new roads, water and sewer lines.	Exempt or defer infill development areas from some fees or permit requirements, or grant tax rebates or density bonuses.

INSIDE STORY

Grand County Affordable Housing program requires that developers of five (5) or more housing units develop a plan along with the Grand County Housing Authority to address affordable housing either within their project or within the county at large. These efforts vary from project to project.

ADDITIONAL CONSTRUCTION STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Provide an infrastructure loan or grant (up to a designated percentage) to meet off-site infrastructure requirements for a project that meets criteria established by the local government. For example, the local government may provide a loan or grant up to 15% of any off-site cost deemed extraordinary by both the local government and the developer.	Encourages affordable housing by deferring extraordinary off-site costs until the project is able to recoup some of these costs as other sites develop.	On a case-by-case basis, a local government may provide a loan or grant (up to a designated percentage) to a project that meets the criteria established by the local government.
Ensure that zoning and land use regulations allow manufactured homes to be installed on permanent foundations.	Prefabricated homes are constructed under strict standards, have many styles, and offer an important affordable alternative to site-built homes.	Modify zoning and land use regulations to allow manufactured housing to be installed on permanent foundations.
Allow innovative construction methods.	New materials and design elements may contribute to housing affordability if allowed by a local government.	Modify building code regulations to allow innovative construction. Examples may include new plumbing or electrical techniques or materials.
Assess development charges based on square footage rather than on a per-unit basis.	Costs for modest homes and apartments will decrease and larger, less land-efficient homes will pay more, thus encouraging affordable housing.	Develop and adopt a formula for assessing development fees that relates to cost per square foot.

Colorado Division of Housing

Kathi Williams
Director

FINANCING STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Use one-stop or parallel permit processing.	Reduces time delays caused by multiple agency reviews. Such delays add to the carrying costs of housing development for time sensitive items such as property taxes and construction loan interest.	Vacant or under-developed land can be zoned based on projected housing needs including single family, multifamily, affordable and manufactured housing.
Set time limits for multiple agency review and approval of building plans.	Reduces time delays and uncertainties.	The lead municipal agency should transmit a single master application to appropriate departments giving each a set time for response. After joint hearings with the developer, each department has a limited amount of time for final decision.
Provide for waiver or deferral of fees.	Reduces up-front development costs and retains savings in the project. The project becomes more affordable for current and future residents.	Establish affordable housing criteria for which waivers may be considered. Projects that meet criteria are eligible for waiver or deferral.

TIME IS MONEY

To reduce costs for affordable housing in your community, include the following in your expedited process: building permit, zoning permit, subdivision approval, rezoning, certification, special exception, variance, or any other official action of your jurisdiction having the effect of permitting the development of land.

Colorado Division of Housing

Kathi Williams
Director

ADDITIONAL FINANCING STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Resolve historic and natural resource protection issues, such as landmarks or open space during the planning process, rather than have these issues delay the permitting process and add cost to the project.	Saves time and money. Provides more certainty in the permitting and development process. Eliminates second-guessing or hidden costs during the development process.	Requires that historic or natural resources be inventoried, evaluated, and protected during comprehensive plan updates. Resource protection measures must be clear and objective.
Allow a Property Tax exemption for those developments meeting defined criteria.	Encourages affordable housing. Fewer costs are borne by the units.	Develop affordable housing criteria that affordable projects must meet to qualify for a defined term of property tax exemption.
Allow for Transfer of Development Rights (TDRs).	Accommodates housing construction while protecting environmental resources or open space .	Development rights are assigned to land that is designated for open space. These development rights may be sold by the landowner and transferred to other areas where development is more desired.
Use development agreements.	This process works best as a public/private partnership where the risk can be borne by both sectors.	Developers enter into an agreement with the local government which “freezes” the regulations applicable to the development for a period of time specified in the agreement. The Development Agreement includes the savings accrued from regulatory concessions in return for the construction of affordable housing, public facilities, or preservation of environmentally sensitive land or historic structures.

Colorado Division of Housing

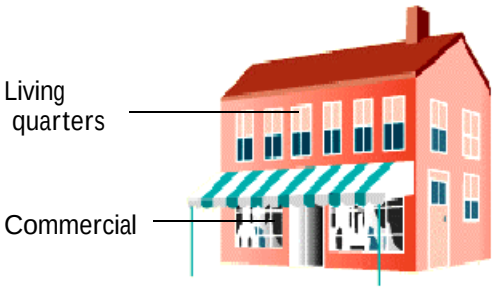
Kathi Williams
Director

INCENTIVES AND OTHER STRATEGIES

STRATEGY	BENEFIT	PUBLIC ACTION
Establish a local housing trust fund.	Provides a dedicated funding stream for affordable housing in a community.	Depending upon the proposed source of funding, a new revenue stream or tax could be subject to voter approval under the TABOR amendment.
Create an incentive for infill housing by reimbursing development fees for affordable housing built inside defined boundaries.	Utilizes infrastructure already in place and reduces traffic impact of development.	Passage of an enabling ordinance to allow reimbursement when infill housing occurs.
Enact a parking ratio reduction for affordable housing units.	Increases space that can be used for affordable housing units.	Develop affordable housing criteria or standards and enact a resolution that allows reduction in the ratio of required parking spaces if standards are met.
Allow accessory dwelling units.	Allows for increased densities. An accessory dwelling unit is an additional living unit attached to a primary residence on a single-family lot.	Create conditional use standards and criteria for parcels on which accessory dwellings may be built, including lot size, set back requirements, access and parking.

WORK/LIVE POLICIES

A work/live policy encourages mixed uses in appropriate nonresidential or existing mixed-use areas to help achieve a reduction in commuter traffic; provide affordability; provide living space in renovated, redesigned structures. This policy can be used to encourage and support artists, lone-eagle computer-based residents, home occupations and other compatible employment.



Colorado Division of Housing

Kathi Williams
Director

EXAMPLES OF AFFORDABLE HOUSING PROGRAMS

El Paso County Housing Trust: Provides loans and grants to local nonprofit agencies to finance hard costs in the development or acquisition of affordable housing.

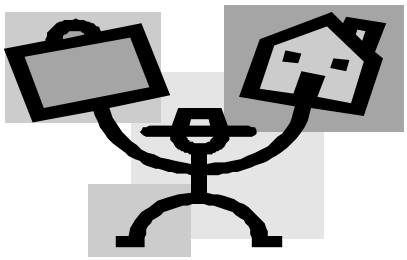
Garfield County Affordable Housing Program: Requires all new developments to make 15% of units affordable to families with incomes equal to or less than 80% of the county median income. The program is voluntary at this time.

City of Lakewood: Waives planning fees associated with housing projects proposed by nonprofits, and allocates financial resources to develop affordable housing projects.

Assesses a fee used to mitigate the housing need created by the new development. Developers may choose to enter into an agreement with the town to build affordable units within their development. Proceeds go to support affordable housing.

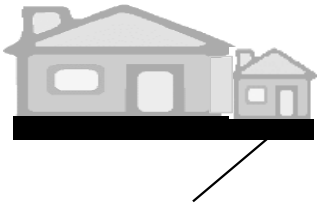
Town of Breckenridge Fee Waiver Program: Waives all city-generated fees. These fees include building and permit fees, planning review, water tap , and annexation surcharges.

Town of Winter Park: A developer may either construct an "affordable housing unit" or pay $3.00/sq. ft. as part of all new construction, including multifamily, commercial, etc. The Town government purchased eight acres earmarked for an affordable housing "for sale" project and is currently in contract negotiations with a potential partner to build the project.



ACCESSORY DWELLING UNIT

An accessory dwelling unit is an additional living unit attached to a primary residence on a single-family lot. Most local governments provide stringent guidelines which detail how and when these units will be allowed. Some communities approach the issue on a case-by-case basis. Other communities utilize conditional use permits and a set of criteria for parcels on which accessory dwellings may be built, such as lot size, set back requirements, access, and parking.



Colorado Division of Housing

Kathi Williams
Director

6. LOCAL HOUSING NEEDS ASSESSMENTS

This chapter of the Guide for Local Officials summarizes the steps needed to quantify and confirm the scope of housing needs facing a community. Below are definitions of two distinct terms that tend to be confused and incorrectly substituted for each other.

Housing Needs Assessment – A housing needs assessment provides a general analysis of the overall condition of the various types of housing in a community and the need for specific types of housing (homeownership, rental, special needs housing). The Housing Needs Assessment is important in determining the type and magnitude of housing issues and needs in a community. In addition, it is an important tool in narrowing the focus of possible housing proposals and provides an overall guidance document. The most useful Housing Needs Assessments will be designed to allow for easy updates.

Market Study – A Market Study provides independent confirmation that a specific housing proposal will be successful in the market place. Most lenders require an independent Market Study to confirm assumptions about your housing proposal. The following criteria will be analyzed as part of a market study: project location (shopping, employment, neighborhood), market area identification (socioeconomic characteristics, physical and political boundaries), demographic data (age, household size, number of households), relationship to existing and anticipated comparable developments, i.e., competing products and a statistical analysis of the number of households that will be available for the proposed housing project.

FRAMEWORK

The following steps provide a general framework for completing a review of local housing needs and creating and implementing an action plan to address housing issues:

1. Assemble the team
2. Identify and organize data sources
3. Compile and analyze of results
4. Determine and implement an action plan.

Colorado Division of Housing

Kathi Williams
Director

HOUSING NEEDS ASSESSMENTS
STEP ONE: ASSEMBLING THE TEAM

An important step in the analysis of local housing needs is assembling a team of individuals and organizations to involve in the needs analysis process. The goal of this team is to collect and analyze housing related information and to provide the results of this analysis to the broader community.

Local Task Force—The goal of a local task force is to bring together concerned citizens from public, private and nonprofit sectors to analyze local housing supply and demand. A task force with diverse and representative composition can provide a wide range of perspectives and foster a cooperative working relationship for future efforts.

Outside Professionals—Many local task forces determine that outside assistance is necessary to develop, analyze, and present housing needs and issues to the community. Professional housing needs assessment and market study firms bring an objective, outside perspective on the housing issues in a community. This is critical in providing an accurate and unbiased housing needs assessment to the community that balances community desires and objectives with the proposed outcomes suggested by the collected and analyzed data. An RFP can be used to select a qualified consultant.

Local Responsible Party—A trusted and responsible local individual should be selected to organize, support and manage the Housing Needs Assessment process. This individual will need to have the time and resources available to see the project through to completion. This individual may be a local government employee or an individual with ties to the housing industry in the community.

INSIDE STORY

A professional consultant may be selected through an RFP (request for proposal) or RFQ (request for qualifications) process. The selected professional should bring strong analytical skills that are complimented by experience working in communities with similar populations and demographics.

Colorado Division of Housing

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Director

HOUSING NEEDS ASSESSMENTS
STEP TWO: DATA SOURCES

A great deal of information is available for use in conducting a Housing Needs Assessment, including sources maintained by federal, state and local governments and the private sector. Many sources offer access to their housing data via website.

Public Purpose Housing Organizations that assist low income households with housing vouchers, weatherization, or other resources can provide valuable data on unmet housing needs and special populations in the community. Many agencies maintain waiting lists of eligible households that are unable to be served due to a shortage of resources.

U.S. Census Data—This data is organized by regions, metropolitan statistical areas, urbanized and rural areas, counties, census tracts, block groups and blocks. The last census was completed in 2000.

Other Housing Assessments - Local planning agencies, the local housing authority, or the Colorado Division of Housing may have completed a recent assessment of housing needs as a condition of receiving federal housing funds.

State Demographers Office - Extensive data on specific areas of Colorado by population and economy can be obtained from the State Demographers Office.

A **Windshield Survey** is an informal site inspection of housing stock in a community. It is a way to become familiar with the housing stock and assess the condition of occupied buildings, the number of "for rent" and “for sale” signs, and identify vacant land suitable for construction.

Building Permits contain information about the estimated value of the construction. Estimated value can indicate trends in housing costs. Information about building permits can be obtained from the local government agency that administers building permits.

Interviews, Focus Groups and Surveys with residents, local property managers, real estate agents, grassroots organizations and local civic leaders can be used to collect information about housing needs in the community.

Local Real Estate Agents and Property Managers — The local Board of Realtors, local real estate agents and property managers may have valuable information about community housing needs and the types of housing that are available.

Housing Affordability — Median income for each county can be obtained from the Colorado Division of Housing. Current rents and purchase prices can be obtained from DOH and the local real estate community.

Housing Conditions Census data and local surveys can be useful in estimating how much of the housing stock is in need of rehabilitation.

Colorado Division of Housing

Kathi Williams
Director

HOUSING NEEDS ASSESSMENTS
STEP THREE: COMPILATION AND ANALYSIS OF THE RESULTS

The completed Housing Needs Assessment is a preliminary evaluation that should give the community a general idea of the size and type of housing development needed to meet the housing demand in the target area. The next step in the process is determining how to use the information contained in the Assessment. Depending on the established goals of the local task force, listed below are some of the criteria to use in analyzing the Housing Needs Assessment information.

1. **Unmet Need** – This criteria describes the frequency of unmet low income housing requests that represent real demand for units;
2. **Incidence of Complaints** – This criteria describes the incidence of complaints about housing quality and conditions to local service organizations or code enforcement authorities;
3. **Vacancy Rates** – This criteria provides vacancy rate information about housing affordable to lower income populations; and
4. **Housing Stock Conditions** – This criteria describes the condition of the housing stock in the community (boarded or abandoned buildings, vacant lots, seriously deteriorated occupied homes).

If an analysis of the Housing Needs Assessment results indicate that the figures in criteria (1) and (2) are sufficiently high and rates in (3) are extremely low, the next step would to be to proceed to identifying housing development goals. The analysis of criteria (4) can help determine the type of development that will be the most suitable for the community. A substantial number of boarded and/or abandoned houses -- that are viable structures -- can suggest a focus on housing rehabilitation. A lack of viable structures and a high number of inadequate structures would justify a new construction strategy.

INSIDE STORY

Local realtors and property managers may have valuable information about the need for housing in your community and the types of housing that are available. Pertinent questions to ask of these professionals may include typical rents by type and size of units, property condition, renter preferences and special need units available.

HOUSING NEEDS ASSESSMENTS STEP FOUR: THE ACTION PLAN

There are many possible actions to solve community affordable housing needs:

- New construction of affordable ownership and rental units;
- Rehabilitation of existing housing;
- Purchase/conversion of existing market rate units to affordable units by nonprofit housing providers;
- Creation of rental assistance programs;
- Creation of homeownership assistance programs; and
- Creation of housing for special needs populations.

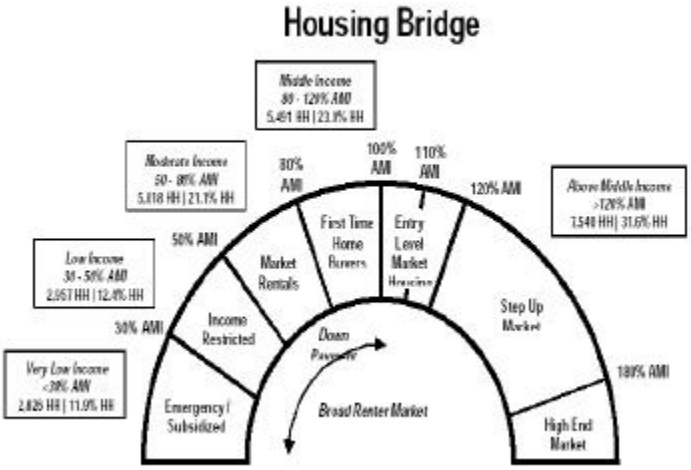
The final goal of an action plan is to assure that safe, decent and affordable housing is available to all members of the community. New public-private partnerships can help meet this goal. For example, a community may decide to address low-income family housing with construction of new rental units by a housing authority. Concurrently, the need to preserve home ownership for low and moderate-income families could be met by a single family homeowner rehabilitation loan program, operated by the housing authority with grant funds provided by the Division of Housing.

Moderate-income residents might be assisted in attaining home ownership through a down payment assistance loan program administered by a local nonprofit. While these programs are being developed, the housing authority could administer a Section 8 rental assistance program for very low-income families.

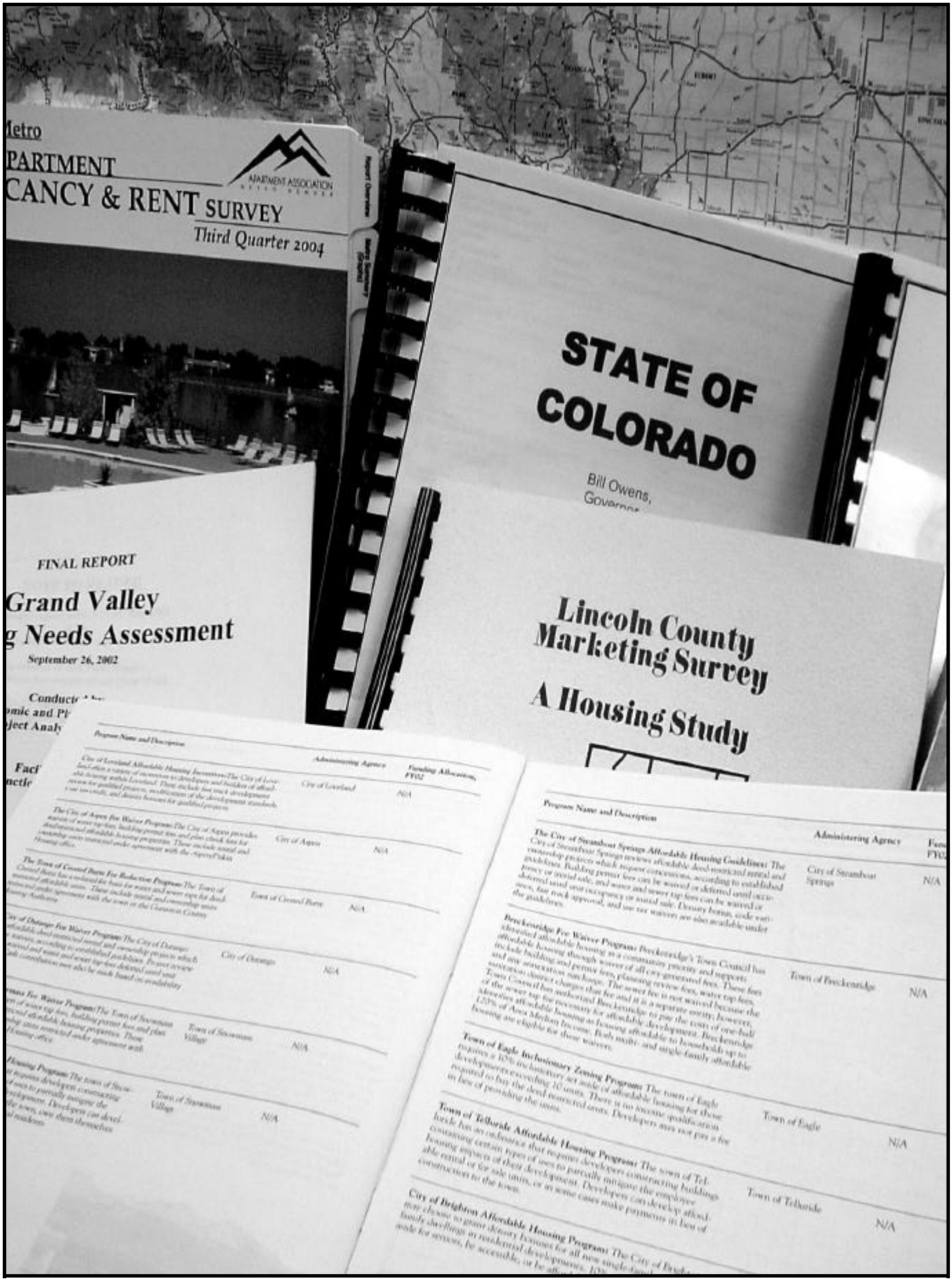
Churches or social service providers might form partnerships to address the needs of homeless or mentally ill residents with city support or grants from private foundations. The overall plan can address all the segments of need identified in the community without overburdening any single organization or service provider.

HOUSING BRIDGE

The housing bridge is a needs assessment tool that may be used to help a community achieve housing balance.



Housing Bridge used with permission of McCormick and Associates, Inc.


Metro
PARTMENT
CANCY & RENT SURVEY
Third Quarter 2004
APARTMENT ASSOCIATION
STATE OF
COLORADO
Bill Owens,
FINAL REPORT
Grand Valley
g Needs Assessment
September 26, 2002
Lincoln County
Marketing Survey
A Housing Study
Program Name and Description
Administering Agency
Funding Allocation, FY02
City of Steamboat Springs Affordable Housing Guidelines
City of Steamboat Springs
N/A
Breckenridge Fee Waiver Program
Town of Breckenridge
N/A
Town of Eagle Inclusionary Zoning Program
Town of Eagle
N/A
Town of Telluride Affordable Housing Program
Town of Telluride
N/A
City of Brighton Affordable Housing Program

7. HOUSING PARTNERSHIPS

As with any mechanism, an initial spark is needed to get the machine running. This is often the role of the local government in affordable housing. Active local government participation in an affordable housing project can lower the risk, reduce costs by streamlining some of the processes and help to develop the best product to meet local needs.

This chapter will highlight: methods for assessing local government capacity; identifying partners; defining roles of potential partners; and forms of partnerships.

One way to begin a housing project is to form a Housing Task Force. The local government can work with the Task Force in clearly defining its mission, activities, and responsibilities in the development process. Following are some questions to answer:

Priority Needs - What are the housing need priorities of the community to be addressed by the task force?

Resources in the Community - What groups and/or services currently exist in your community that could assist in meeting the goals and objectives identified by the task force?

Process - How will the task force be structured? What are the roles for each member? How can task force members collectively and individually work to remove barriers and facilitate the development process? What will be the management structure of the housing project?

Outcome - What product is desired? Does the product or project effectively respond to or fill a gap in the housing needs of the community?

INSIDE STORY

Collaboration brought together a variety of agencies and entities to create Colorado House, a transitional housing project in a former motel and restaurant in downtown Colorado Springs. The property provides improved living accommodations to those homeless households that want to participate in a variety of case management programs being offered on-site. Participating agencies include Rocky Mountain Community Land Trust, American Red Cross, Homeward Pikes Peak, Partners in Housing, the City of Colorado Springs, El Paso County and a variety of foundations and other funders.

Colorado Division of Housing

Kathi Williams
Director

ASSESSING CAPACITY

Rarely does a single entity have the resources and capacity to develop affordable housing. Consequently, partnerships bring together the expertise and resources needed to complete the housing development process and may enable a local government to work on solving different aspects of the local housing picture, without pushing any one agency beyond capacity or duplicating services. When deciding on a course of action to address community housing needs, local governments must first determine their internal capacity, deficiencies, and gaps in order to assess where partnerships may be required.

Evaluating Capacity

The following questions can assist local officials in assessing their capacity:

- Should we begin the process with the resources we have or hire professional help?
- If we begin on our own, at what point, and for what tasks do we hire professionals?
- How much time and money are we willing and able to invest in exploring our options?
- Can we rely on our internal staff and funds to cover the initial expenses?
- Are there staff members with time and skills to undertake this process?
- Will we need this skill again in the future?
- Are there community volunteers that can be called upon to help with critical tasks?
- Will the involvement of these community volunteers increase local support for the project?
- Are there other ways to accomplish this project or find the money for it?
- Are we the most appropriate entity to get this project done?
- If there are possible sources of revenue to help with the initial project phases, does this affect these decisions?

DEVELOPMENT OPTIONS

(1) Use a Request for Proposals to publicize needed services for interested parties to submit statements of qualification, services and prices.
(2) Hire a developer to manage the whole process.
(3) Assemble an initial project team from people who can carry out early activities without payment.
(4) Apply to public agencies for operating funds or pre-development funding
(5) Form a development committee as part of the project.

Colorado Division of Housing

Kathi Williams
Director

PICKING THE RIGHT PLAYERS

No matter the nature of the partnership or housing project, local government officials need to ask questions about the capacity and role of potential partners. It is critically important for the local government to participate in this process.

When seeking out potential partners be sure to consider these issues:

- What is the work history and background of the potential partner?
- Do the references confirm what the partner is saying?
- Are the financial records organized and well kept?
- What is the organization's experience in this particular form of development?
- Does the partner have experience in areas that are lacking by other members of the partnership?

Increasingly, non-profit organizations are becoming valuable partners for local governments in each stage of housing development. These organizations often have access to a substantial pool of volunteers as well as funding sources for pre-development costs, operating expenses, and construction activities specifically earmarked for non-profits.

When partnering with more than one local government in a housing project, it is advisable to clearly delineate in a written agreement which is the lead government agency, what each government's roles and responsibilities are, and, most importantly, the expectations of the project outcome. These are especially important in rural areas when a housing project may draw its clientele from many of the smaller communities.

POTENTIAL PARTNERS

Funding Partner - Provides grants or loans to the project in return for long-term affordability.
Project Developer—Manages the team
Construction/Project manager - Day-to-day project oversight.
Service Provider - Provides services to the project once it is built.
Housing Authority - May provide Section 8 vouchers and ability to exempt property taxes.
Property Management—Manages the project upon completion.
Neighborhood Partners - Engage community members in a positive fashion about the project.
Lenders - Provide financing for project.

PARTNERSHIP EXAMPLE
HOLIDAY NEIGHBORHOOD, BOULDER

Boulder Housing Partners (BHP) is master developer of an entire site that was once the Holiday Drive-In. The agency sold finished lots to a wide variety of builders. BHP has finalized purchase agreements with three different developers to buy 56 of those affordable units. The entire development will include 330 dwelling units, a community garden, a new city park, artist studios, offices, restaurants, and other neighborhood businesses.

About 137 of the dwelling units will be permanently affordable. BHP will acquire 22 one-bedrooms, 29 two-bedrooms, and 5 three-bedroom units. The Boulder County Mental Health Center will screen applicants and provide them with rental subsidies and on-site supportive services. Four additional units will serve households at or below 30%.

The City of Boulder provided a Section 108 loan of $4.2 million to purchase the entire Holiday Drive-in site in 1997. The City also committed $2,276,000 in grants to the overall project.

The other partners included the Mental Health Center of Boulder County; Federal Home Loan Bank of Topeka, the Colorado Division of Housing, and the U.S. Department of Housing and Urban Development (HUD).

Colorado Division of Housing

Kathi Williams
Director

8. REDUCING REGULATORY BARRIERS

The state's rapid increase in development from the early 1990's to early 2000's made growth management a primary concern for state and local elected officials in Colorado. Many communities closely examined public policies used to guide the creation of transportation systems, water supply, open space, and housing. Many also adopted policies that growth should "pay its own way," resulting in sometimes complex and confusing impact fee structures.

Although Colorado's economy slowed for a time, indications are that it is now rebounding. Most growth-control policies and fees have remained in place, ready for when the economy does turn around.

Public policies related to growth control direct development according to a community's wishes. Sometimes, however, those tools inhibit housing that is affordable to current or prospective residents and may affect a community's ability to attract an adequate workforce. It is imperative that a community examine its growth regulations to understand and lessen their impact on affordable housing.

CDH has identified four types of land use regulations frequently cited as barriers to affordable housing. Those regulations include annexation, subdivision and zoning policies; development processing and building codes; public improvement financing; and regulations to protect environmental and cultural resources.

REDUCE LAND COST BARRIERS

THE THREE "R"S

- Reinvest in your community's housing stock to help develop affordable housing for local families;
- Reform community development policies to help achieve a housing balance.
- Renew community housing partnerships that help produce affordable multi-family units for working families.

Colorado Division of Housing

Kathi Williams
Director

ANNEXATION, SUBDIVISION AND ZONING POLICIES

Traditional land-use controls such as *annexation*, *zoning ordinances* (which regulate the general placement and density of land uses in a community) and *subdivision regulations* (which govern site-specific development) can have significant impacts on the price of housing. Laws governing annexation and subdivision may increase time and costs of developing land adjacent to a municipality.

While zoning generally is intended to separate incompatible land uses, the use of exclusionary criteria in defining the term "incompatible" can lead to overly strict restrictions or prohibitions on housing types that are most likely to be affordable, including multifamily or manufactured housing.

Other examples of zoning matters that affect housing affordability:

- *Minimum house size, lot size, or yard size requirements;*
- *Prohibition of accessory dwelling units;*
- *"Excessive" subdivision standards;*
- *Restrictions on land zoned and available for multifamily housing or manufactured housing.*

Regulations often present either a cost incurred by the development, or a lost opportunity to balance a community's housing stock. The more regulations, the higher the cost to the community. Ultimately, development costs are passed on to the consumer, whether renter or homeowner, as a higher cost per square foot. The higher the cost per square foot, the less affordable the unit.

During times of economic recession, it becomes critical for state and local governments to provide housing opportunities for all income levels as a means to encourage new employment. Employment and housing are inextricably joined together. Across Colorado, more communities are acknowledging the linkage and reviewing their land use and subdivision regulations with a goal of increasing housing af-

EXAMPLES THAT BALANCE LAND USE:

MIXED USE - allows housing to exist above retail shops or other commercial development.

OVERLAY DISTRICTS - allow for flexibility of zoning and development standards and could include such things as small building setbacks, garages placed in the rear of homes, narrow streets to calm traffic, and vertical mixed uses.

PLANNED UNIT DEVELOPMENT - allows substantial flexibility in planning and designing a proposal such as increased densities in return for more project amenities.

Colorado Division of Housing

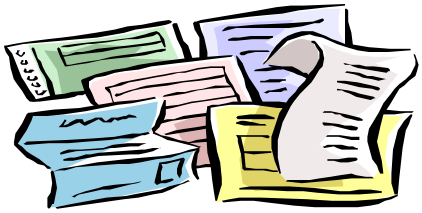
Kathi Williams
Director

DEVELOPMENT PERMIT PROCESSING AND BUILDING CODES

A second type of regulation likely to affect a community's supply of affordable housing is development processing and permitting. The permitting process can be expensive. Separate fees may be charged for issuance of valid building, electrical, plumbing, heating, and gas permits. In addition, fees may be charged simply to review builder plans to ensure compliance with various rules and regulations.

In addition, permit approval procedures can overlap between agencies or jurisdictions, resulting in similar substantive reviews being required more than once. In some jurisdictions, as many as seven different agencies may review the adequacy of storm drains in a new residential subdivision.

Building codes serve the important public purpose of health and safety by governing the use and installation of materials and the design and construction standards for the building. A local building code plays a vital role in protecting not only the occupants of the building but also its long-term value. In Colorado, the total cost of permit and review fees may run over $1,200 per house. Since most of this cost is passed directly from the builder onto the price of the home, overall home prices rise and the overall supply of affordable housing decreases.



DECREASING THE COST OF REGULATION

COORDINATE HOUSING STRATEGIES
Coordinate housing strategies between municipalities and counties in planning affordable units;
STREAMLINE PERMIT REVIEW PROCESS
Streamline permit review process between agencies and jurisdictions;
CREATE FLEXIBLE DESIGN STANDARDS
Build flexibility into local codes for design standards. There may be adequate, but less expensive design alternatives that can reduce costs while still producing a quality product.

Colorado Division of Housing

Kathi Williams
Director

FINANCING PUBLIC IMPROVEMENTS

Local comprehensive land use and capital construction plans solidify a community's long-term vision. In the face of tremendous growth, planning ensures a community can handle new business opportunities and accommodate future residential development. In times of slower growth, planning enables local jurisdictions to allocate scarce resources in an efficient and consistent manner. To pay for many residential services, local governments have begun to charge for the services they provide, using a "pay-as-you-go" plan to recoup service and infrastructure costs. These development charges include fees in lieu of payment, impact fees, administrative processing fees and plant investment fees to pay for service expansion in their communities.

While increasing revenues to pay for growth, these fees become increased costs for renters and homebuyers. While a community may recoup the cost of its infrastructure, it may reduce housing affordability and result in a workforce that cannot afford to reside in the community in which it is employed. A community that does not have adequate housing for its workforce may find that the employers they hoped to attract locate in communities that have more affordable housing. The best approach is to find a balance that maintains the integrity of a community's infrastructure but eases regulatory cost burdens by incorporating waivers, deferral or off-set of fees for housing that will remain affordable.

EXAMPLES : DECREASING THE COST OF REGULATION

REGULATORY REQUIREMENT	REMEDY
Water/Sewer Tap Fees	The Town of Crested Butte has a reduced fee basis for water and sewer taps for deed restricted housing units.
Exactions	The City of Colorado Springs shared the on-site drainage improvements for an affordable housing project.
Development Impact Fees	The Town of Breckenridge waived all city-generated fees except sewer fees for housing affordable to households up to 120% of Area Median Income.

Colorado Division of Housing

Kathi Williams
Director

EFFECT OF ENVIRONMENTAL AND CULTURAL PROTECTIONS ON AFFORDABLE HOUSING

Probably the most commonly recognized, and potentially the most far-reaching, resource protection statutes that affect affordable housing are the major federal laws such as the Clean Water Act and the Endangered Species Act. These statutes have a potentially large impact on housing construction. Such statutes tend to require significant amounts of time and/or money for compliance, because of their unpredictability and because of their poor coordination with each other and with state and local programs. They may also lack any standard dispute resolution process, other than federal courts.

Examples include:

- *Clean Water Act (CWA).* The nation's primary water quality protection statute affects planning and development for housing construction in a number of ways. First, it contains strict prohibitions on any construction activity potentially affecting wetlands. The Act also controls storm water runoff and non-point source discharges, which can impose additional strict requirements on housing construction.
- *Endangered Species Act (ESA).* The ESA protects endangered and threatened species and their habitat. Listing a species as endangered or threatened occasionally can remove thousands of acres from development, though this is rare.) In recent years, developers and local governments have begun working cooperatively to avoid standoffs by designing and implementing habitat conservation plans
- *National Environmental Policy Act (NEPA).* NEPA requires environmental impact statements (EIS) to be prepared prior to construction for certain projects involving federal funding or approvals. Preparation of an EIS may take months to complete, depending on the size and complexity of the proposed project and the development site.

EXAMINE *YOUR* REGULATION:

Review your cultural and environmental policies and regulations to ensure their reasonability;
Review historic preservation ordinances;
Allow adaptive reuse or conversion of surplus buildings.

For more information, visit HUD's Regulatory Barriers Clearinghouse at the following link:
http://www.huduser.org/rbc/search/rbcdetails.asp?DocId=1242

AFFORDABLE HOUSING PROGRAMS & STRATEGIES

EL PASO COUNTY HOUSING TRUST FUND provides loans and grants to local nonprofit agencies to finance hard costs associated with the development or acquisition of affordable housing.

CITY OF LOVELAND offers a variety of incentives to developers and builders of affordable housing within Loveland. These include fast track development review for qualified projects, modification of the development standards, a use tax credit, and density bonuses for qualified projects.

TOWN OF FRASER assesses a fee on all habitable construction. The fee is used to mitigate the housing need created by new development. Developers can also choose to enter into an agreement with the town to build affordable units within their development. Proceeds go to support affordable housing

TOWN OF BRECKENRIDGE has adopted policies and regulations to address the need for affordable housing.

TOWN OF CRESTED BUTTE has a reduced fee basis for water and sewer taps for deed-restricted affordable units. These include rental and ownership units restricted under agreement with the town or the Gunnison County Housing Authority.

CITY OF STEAMBOAT SPRINGS reviews affordable deed-restricted rental and ownership projects which request concessions, according to established guidelines. Building permit fees can be waived or deferred until occupancy or initial sale, and water and sewer tap fees can be waived or deferred until unit occupancy or initial sale. Density bonus, code variance, fast track approval, and use tax waivers are also available under the guidelines.

CREATING A COMMUNITY HOUSING TRUST FUND

A community housing trust fund (HTF) allows local governments to respond to affordable housing or workforce housing opportunities on a case-by-case basis. HTFs generally have a committed, ongoing source of funding such as a dedicated portion of a sales tax or other revenue, or they may be funded from the sale of surplus property or through an annual commitment of general fund dollars. A local jurisdiction may set aside monies for future participation in affordable housing, provide dollars to housing nonprofit organizations, or use the dollars to prevent the loss of affordable housing stock. HTFs are flexible, community-based tools.

Colorado Division of Housing

Kathi Williams
Director

9. MANUFACTURED HOUSING, AN AFFORDABLE ALTERNATIVE

Manufactured housing has evolved dramatically from its early roots in the travel trailers of the 1920's and 1930's, through defense worker housing in the 1940's, and the mobile homes of the postwar era. The dominant trend has been an evolution from trailer vehicle to conventional house.

Manufactured housing is today less mobile, sturdier, safer, and more like site-built homes. The industry continues to meet homebuyer preferences for designer bathrooms, walk-in closets, large master bedroom suites, open floor plans, conventional exterior finishes, and other amenities commonly associated with site-built custom homes. The result is that many manufactured homes are indistinguishable from their site-built counterparts. Manufacturers are able to offer consumer savings in the 10-20 percent range from a comparable site-built home. These savings can be realized due to the inherent efficiencies in using an assembly line manufacturing process, cost savings in bulk material purchasing, sophisticated materials and assembly handling systems, and engineered construction techniques. In the end, today's manufactured home can be an affordable alternative for nearly all homebuyers.

DIVISION OF HOUSING INSPECTION AND OTHER SERVICES

1. Approval of the manufacturer's product design.
2. Approval of the manufacturer's quality control program.
3. Approval of the manufacturer's plant facility and manufacturing process.
4. Performance of on-going inspections of the manufacturing process in each plant.
5. Performance of inquiry, follow-up, and, when necessary, inspection of consumer complaints to ensure that the manufacturer corrects all code items.
6. Administration of a dealer registration program for retail sellers of factory built housing.
7. Administration of a manufactured home installation program and oversight inspections to ensure proper home installations.

Colorado Division of Housing

Kathi Williams
Director

HUD-MANUFACTURED HOUSING PROGRAM

A **Manufactured Home** is a structure, transportable in one or more sections, which is eight body feet or more in width or four body feet or more in length, or when erected on site, is 320 square feet or more, is built on a permanent chassis and is designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, including plumbing, heating, air-conditioning, and electrical .

These homes have a permanent red HUD label attached to the tail light end, approximately one foot up from the bottom of the house. This label states that this home has been inspected and constructed in compliance with HUD Standards. In addition to this label, each manufactured home bears a data plate stating that the home has been designed to comply with HUD construction standards. The data plate is located either in the utility room, the master bedroom closet or behind one of the cabinet doors in the kitchen.

Colorado has participated in the HUD-Manufactured Housing Program since 1976 as a HUD-approved in-plant construction inspection agency (IPIA) for all homes built in Colorado in compliance to the HUD Construction and Safety Standards. Concurrently, Colorado Division of Housing (CDH) also became a HUD approved State Administration Agency (SAA) which consists of reviewing consumer complaints for code and non-code complaint items, providing the manufacturer a copy of the complaint and making determinations that the manufacturer has addressed the complaint in compliance with the Federal Act. Additional follow up actions such as site visits, pursuing investigations, conducting hearings and other activities are performed as necessary.

DEALER REGISTRATION PROGRAM

Consumer protection against unethical or unlawful manufactured housing sales practices is available through the CDH Dealer Registration Program.

Civil litigation and/or criminal prosecution may provide recourse for other unlawful practices.

Colorado Division of Housing

Kathi Williams
Director

DESIGN AND CONSTRUCTION OF MANUFACTURED HOMES

Manufactured housing is, today, less mobile, sturdier, safer, more expensive, and more like conventional site-built housing.

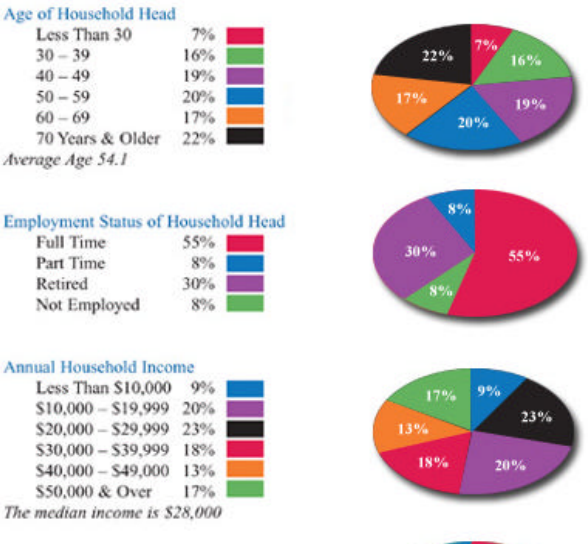
Construction. Building practices for manufactured homes are basically the same. The typical chassis is a welded steel frame, custom designed and fabricated for the loads of the particular model. The chassis must support the unit during transport, balancing necessary flexure and excessive movement. The house is typically framed conventionally with lumber above the chassis. Once on the site, the wheels and towing hitch can be removed from the chassis.

Interior/Exterior Design. To meet home buyer preferences and to make manufactured homes more compatible with the architecture of communities where they will be located, manufacturers now produce homes that are more like site-built homes in construction, size, and appearance. Conventional lap siding, double-hung windows, and higher sloped shingle roofs can make double-section homes undistinguishable from their site-built counterparts. Most of today's manufactured homes have vinyl, hardboard, or plywood siding, with wood or vinyl trim, and conventional fiberglass shingled roofs.

WHO LIVES IN MANUFACTURED HOMES?

Many families find manufactured housing to be an affordable alternative to stick-built housing. According to the 2002 Foremost study,

- Fifty five percent (55%) of persons living in manufactured housing work full-time;
- Thirty percent (30%) of residents in manufactured housing are retired.
- Thirty percent (30%) of households residing in manufactured housing have incomes above $40,000;
- The median income is $28,000.
- Average age is 54.1 years.



Colorado Division of Housing

Kathi Williams

FACTORY BUILT PROGRAM (FB) RESIDENTIAL CONSTRUCTION

The Division of Housing administers and enforces the construction standards adopted by the Colorado State Housing Board, currently the 2003 International Residential Code (IRC) and 2002 National Electric Code (NEC); reviews and approves manufacturer Quality Assurance (QA) programs; reviews and approves manufacturer engineering manuals; reviews and approves in-plant quality assurance inspection agencies; reviews and approves design and construction documents; issues/affixes approval insignias; enforces the Boards authority to pre-empt local ordinances and regulations; reviews and approves construction modifications to units prior to, or during installation; collects fees adopted by the Board to pay for reasonable costs incurred; and provides inspections in certified Colorado manufacturing plants.

Benefits: Colorado citizens are ensured that factory-built homes are properly constructed and manufacturers are ensured that their homes will be accepted throughout the State. The Section is a single point of contact for citizens with questions or issues related to factory-built residential homes and resolves consumer complaints related to construction standard deviations. Local building departments are benefited by the knowledge and expertise of Section staff in factory-built residential construction and having a single point of contact for resolving all Colorado factory-built residential issues.

Factory Built Manufacturing Concept: The manufacturers of Colorado Factory Built (Modular) homes offer consumers homes built to the same model building codes generally used by local Colorado building departments for the construction of site-built homes. By using a manufacturing process, these homes are constructed at a lower cost per square foot. The manufacturing concept involves training unskilled workers to perform a skilled task in a consistent and proper manner much like the automobile industry does. Additionally, the process is in place to ensure the inspection and approval of all manufacturing work.

Colorado Division of Housing

Kathi Williams
Director

10. DESIGNING SUCCESSFUL NEIGHBORHOODS

Whether your community is promoting infill development, redeveloping existing areas, extending its boundaries, or working on all of these, it is important to create well-functioning, successful neighborhoods, that include sufficient, safe and affordable housing.

Housing choice accommodates differing needs, ages, lifestyles and family economic factors. Also important to neighborhoods, are social and economic infrastructures that strengthen the workforce and provide community support.

Population diversity and dispersal are important elements in creating successful neighborhoods, especially as employment becomes more regional in nature. Other attributes of healthy neighborhoods include parks and open space, schools, pedestrian access, commercial or mixed use areas, access to transportation, community institutions and the creation of a neighborhood improvement plan.

STRENGTHENING NEIGHBORHOOD DYNAMICS

- Analyze existing neighborhoods to understand characteristics that make them attractive and well-functioning. Encourage as many of these elements as possible into new or redeveloping areas.
- Determine features that help neighborhood residents interact successfully.
- Allow for mixed uses, that is, residential with commercial.
- Create neighborhoods that allow a range of age groups.
- Encourage small establishments that draw people that may provide informal meeting space.
- Strengthen community engagement and participation. Churches, service clubs and other local institutions are important neighborhood meeting places.
- Create programs to improve the physical conditions of older neighborhoods.
- Ensure that both rental and homeownership opportunities are available.

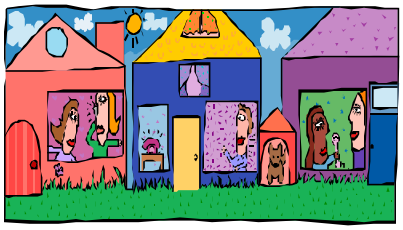
Colorado Division
of Housing

Kathi Williams
Director

ELIMINATING NIMBY — "NOT IN MY BACKYARD"

The "Not In My Back Yard" syndrome, or "NIMBY", as it is often called, is the tendency of neighbors adjoining a new use or new development to testify against a proposed project, often based on misconceptions or fears that property values, safety, or quality of life will be compromised. It is important to begin early to create a process that builds and maintains community support for affordable housing.

- Anticipate and address neighborhood concerns regarding the developing area or the specific project.
- Provide factual information on community issues, i.e. design, density, crime, traffic, parking or other topics.
- Promote housing affordability as a positive and important factor in improving neighborhood conditions.
- Ask about people's concerns and acknowledge/address those concerns.
- Require housing developers to contact and involve all neighborhood groups and constituencies to insure their inclusion in the process.
- Demonstrate that affordable housing is a local community asset, i.e. provides housing for the workforce, provides local jobs during and after construction, brings federal and state subsidies, addresses jobs/housing balance, generates sales tax revenues, reduces traffic/pollution.



EVENTS AND ACTIVITIES

- Hold an affordable housing forum or town hall meeting;
- Host an affordable housing breakfast for citizens and housing professionals;
- Host a community affordable housing fair;
- Request affordable housing as a topic of a Chamber of Commerce retreat;
- Host community round tables on affordable housing;
- Provide information on the linkages of affordable housing with other aspects of community life.

11. NATIONAL, STATE AND LOCAL HOUSING ORGANIZATIONS

America's Community Bankers
www.ACBMortgage.com

American Bankers Association
www.aba.com

American Institute of Architects
www.aia.org

American Land Title Association
www.alta.org

American Planning Association
www.planning.org

Appraisal Institute
www.appraisalinstitute.org

Association of Community Organizations for Reform Now (ACORN)
www.acorn.org

Center for Neighborhood Technology
www.cnt.org

Community Development Financial Institutions Fund
www.cdfifund.gov

Corporation for National and Community Service
www.national service.org

Corporation of American Building Officials
www.cabo.org

Council of State Community Development Agencies
www.coscda.org

Fannie Mae
www.fanniemae.com

Federal Deposit Insurance Corporation
www.fdic.gov

Federal Home Loan Bank System
www.FHLBanks.com

Freddie Mac
www.freddiemac.com

Habitat for Humanity International
www.habitat.org

Harvard Joint Center for Housing Studies
www.gsd.harvard.edu/jcenter

Housing Assistance Council
www.ruralhome.org

Housing and Development Law Institute
www.hdli.org

Housing Partnership Network
www.housingpartnership.net

Local Initiatives Support Corporation
www.liscnet.org

Manufactured Housing Institute
www.mfghome.org

Mortgage Bankers Association
www.mbaa.org

Mortgage Insurance Companies of America
www.micanews.com

National Affordable Housing Training Institute
www.nahti.org

National American Indian Housing Council
www.naihc.indian.com

National Association for the Advancement of Colored People
www.naacp.org

National Association of Affordable Housing Lenders
www.nalhfa.org

NATIONAL, STATE AND LOCAL HOUSING ORGANIZATIONS (Continued)

National Association of Counties
www.naco.org

National Association of County Community and Economic Development
www.nacced.org

National Association of Home Builders
www.nahb.com

National Association of Local Housing Finance Agencies
www.nalffa.org

National Association of Real Estate Brokers
www.nareb.com

National Community Development Association
www.ncda.org

National Community Reinvestment Coalition
www.ncrc.org

National Conference of States on Building Code Standards
www.ncsbcs.org

National Congress of community Economic Development
www.ncced.org

National Cooperative Bank
www.ncb.com

National Council of La Raza
www.nclc.org

National Council of State Housing Agencies
www.ncsha.org

National Foundation for Consumer Credit
www.nfcc.org

National Housing Conference
www.nhc.org

National League of Cities
www.nlc.org

National Low Income Housing Coalition
www.nlihc.org

National Neighborhood Coalition
www.neighborhoodcoalition.org

National Trust for Historic Preservation
www.nationaltrust.org

National Urban League
www.nul.org

Neighborhood Reinvestment Corporation
www.mortgagemag.com

The Enterprise Foundation
www.enterprisefoundation.org

The Federal Housing Finance Board
www.fhfb.gov

U.S. Department of Housing and Urban Development
www.hud.gov

U.S. Conference of Mayors
www.usmayors.org

U.S. Department of Veterans Affairs
www.va.gov

U.S. Department of Agriculture, Rural Development
www.rurdev.usda.gov

Urban Land Institute
www.uli.org

COLORADO COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs)

CARE Housing
Chadrick Martinez
Executive Director
1303 West Swallow Ave, Bldg. 11
Fort Collins, Co. 80526
Phone: (970) 282-7522
Fax: (970) 282-7524
email: cmartinez@carehousing.org
Larimer County

Greeley Center for Independence
Hope Cassidy
Executive Director
1734 8th Avenue
Greeley, Colorado 80631
Phone: (970) 352-8484
Weld County

Northeast Denver Housing Center
Getabecha Mekonnen
Executive Director
1735 Gaylord Street
Denver, CO 80206
Phone: (303) 377-3334
Fax: (303) 377-3327
Northeast Denver

Thistle Community Housing
Aaron Miripol
Executive Director
1845 Folsom St.
Boulder, CO 80302
Phone: (303) 443-0007x113
Fax: (303) 303-443-0098
email: amiripol@thistlehousing.org
Boulder County
Broomfield County

Housing Solutions for the South-west
Tony Stohl
Executive Director
295 Girard Street
Durango, Colorado 81301
Phone: (970) 259-1086
Fax (970) 259-2037
Archuleta County
La Plata County
Montezuma County
San Juan County
Dolores County

Posada
Kim Passanante, Development Director
Alpha West
1008 N. Grande
Pueblo, CO 81004
Phone: (7190 545-8776
Fax: (719) 544-6006
Kpassanante@netscape.net
Pueblo County

San Luis Valley Housing Coalition
Rachel Willis
Executive Director
PO Box 592
Alamosa, Colorado 81101
Phone: (719) 587-9807
Fax: (719)587-9871
email: hc@amigo.net
Alamosa County
Rio Grande County
Conejos County
Costilla County
Saguache County
Mineral County

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs) Continued

Housing Resources of Western Colorado
Dan Whalen
Executive Director
128 S. 5th Street
Grand Junction, CO 81501-2602
Phone: (970) 241-2871
Fax: (970) 245-4853
Mesa County
Town of Rangely

Greccio Housing Unlimited
Rich Strycker
Executive Director
1808 W. Colorado Ave.
Colorado Springs, Co. 80904
Phone: (719) 475-1422
Fax: (719) 578-0030
email: rstryker@ppcaa.org
City of Colorado Springs

Partners in Housing
Richard Conn
Executive Director
7 East Bijou, Suite 211
Colorado Springs, CO 80903
Phone: (719) 473-8890
Fax: (719) 635-9360
email: richard@partnersinhousing.org
City of Colorado Springs

Northeast Colorado Housing, Inc.
Ms. Sharon Helms
Executive Director
329 1/2 East Platte Avenue
Fort Morgan, CO 80701
Phone: (970) 542-0955
Fax: (970) 542-0953
Logan County
Morgan County
Sedgwick County
Washington County
Yuma County
Phillips County

Tri-County Housing, Inc.
Jim Liles
Director
P.O. Box 87
Fowler, CO 81039
Phone: (719) 263-5168
Fax: (719) 263-5845
jim@tchcdc.org
Otero County
Bent County
Crowley County

Hope Communities
Mr. Brad Bates
Executive Director
2444 Washington Street
Denver, CO 80205
Phone: (303) 860-7747
City of Denver

Community Housing Development Assoc.
David G. Murphy, President
11111 East Mississippi Avenue
Aurora, CO 80012
Phone: (303) 360-6600
Adams County
Arapahoe County
Jefferson County
Denver County
Douglas County

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs) Continued

TRAC—The Resource Assistance Center
Jim Riesburg
Executive Director
2627 Redwing Road, Suite 360 G
Fort Collins, CO. 80526
Phone: (970) 266-1126
Fax: (970) 226-4959
Larimer County

The Uptown Partnership
Maren McCleary
Executive Director
740 E. 18th Avenue
Denver, CO 80203
Phone: (303) 832-6832
Fax: (303) 830-8479
Email: mmccleary@tup.org
North Capital Hill—City of Denver

High Plains Development Corp.
Tom Teixeira
Executive Director
315 North 11th Ave. Building B
Greeley, CO 80631
Phone: (970) 346-6559
Fax: (970) 346--7690
Email: Tom@greeley-weldha.org
Weld County

Rocky Mountain Community Land Trust
Bob Koenig
Executive Director
702 East Boulder Street
Colorado Springs, CO 80903
Phone: (719) 447-9300
Fax: (719) 329-0900
El Paso County

Child and Migrant Services
Christine Mok-Lamme
Executive Director
721 Peach Avenue
PO Box 1038
Palisade, Co 81526
Phone: (970) 464-5226
Mesa County

Mountain Regional Housing Corporation
Susan Shirley
Executive Director
PO Box 2001
Carbondale, CO 81623
Phone: (970) 963-3211
Fax: (970) 963-3259
Garfield County
Pitkin County
Eagle County

Neighbor to Neighbor
Wendy Robinson
Executive Director
424 Pine Street
Fort Collins, CO 80524
Phone: (970) 484-7498
Fort Collins—Larimer County

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs) Continued

Upper Arkansas Area Development Corporation
Judy Lohnes
Director
330 Royal Gorge Blvd.
PO Box 510
Canon City, CO 81215
Phone: (719) 269-7687
Fax: (970) 275-2907
Housing@uaacog.com
Fremont County
Chafee County
Custer County
Lake County

Almost Home
Terry Moore
Executive Director
568 E. Bridge St.
Brighton, CO. 80601
Phone: (303) 659-6199
Fax: (303) 659-8859
email: Terry@almosthomeon-line.org
Brighton—Commerce City area of Adams County

South Central Council of Governments
Kerry Gabrielson
Executive Director
300 Bonaventure Avenue
Trinidad, CO 81082
Phone: (719) 845-1133
Fax: (719) 845-1130
email: cogkerry@adelphia.net
Huerfano County
Las Animas County

One-on-One Community Development Corporation
Kimberly Tyler-James
Executive Director
141 Fountain Blvd.
Colorado Springs, CO 80911
Phone: (719) 392-4282
kimberly@tyler-james.com
Unincorporated El Paso County

Healthy Living Systems
Jan Brandt
Executive Director
511 Quandary Ave.
Flagler, CO 80815
Phone: (719) 765-4889
Kit Carson County

HOUSING AUTHORITIES

Adams County
Phone: (303) 227-2075
Fax: (303) 227-2098

Aguilar
Phone: (719) 941-4357
Fax: (719) 941-4191

Alamosa
Phone: (719) 589-6694
Fax: (719) 589-8474

Antonito
Phone: (719) 376-5487
Fax: (719) 376-5405

Archuleta County
Phone: (970) 264-2195
Fax:

Arvada
Phone: (720) 898-7494
Fax: (720) 898-7490

Aurora
Phone: (720) 251-2100
Fax: (303) 340-1972

Boulder City
Phone: (303) 441-3150
Fax: (303) 939-9569

Boulder County
Phone: (303) 441-3929
Fax: (303) 441-4550

Brighton
Phone: (303) 655-2160
Fax: (303) 655-2152

Brush
Phone: (970) 842-5046
Fax: (970) 842-5007

Burlington
Phone: (719) 346-5464
Fax: (719) 346-5077

Center
Phone: (719) 754-2537
Fax: (719) 754-2477

Cheyenne Wells
Phone: (719) 767-5964
Fax: (719) 767-5396

Colorado Bluesky Enterprises, Inc.
Phone: (719) 546-0572
Fax: (719) 546-0577

Colorado Department Of Human Services
Phone: (303) 866-7350
Fax: (303) 866-7359

Colorado Division Of Housing
Phone: (303) 866-2033
Fax: (303) 866-4077

Colorado Housing Finance Authority
Phone: (303) 297-7302
Fax: (303) 297-2615

Colorado Springs
Phone: (719) 387-6700
Fax: (719) 632-7807

Conejos County
Phone: (719) 274-5417
Fax: (719) 274-0417

HOUSING AUTHORITIES (CONTINUED)

Costilla County
Phone: (719) 672-3379

Delta
Phone: (970) 874-7266
Fax: (970) 874-8612

Denver
Phone: (720) 932-3000
Fax: (720) 932-3001

Douglas County Housing Partnership
Phone: (303) 784-7857
Fax: (303) 814-2966

El Paso County
Phone: (719) 520-6480
Fax: (719) 520-6486

Englewood
Phone: (303) 761-6200
Fax: (303) 781-5503

Fort Collins
Phone: (970) 416-2910
Fax: (970) 221-0821

Fort Lupton
Phone: (303) 857-4400
Fax: (303) 857-6847

Fort Morgan
Phone: (970) 867-2734
Fax: (970) 867-7303

Fountain
Phone: (719) 382-5639
Fax: (719) 382-4113

Garfield County
Phone: (970) 625-3589
Fax: (970) 625-0859

Grand Junction
Phone: (970) 245-0388
Fax: (970) 241-5514

Greeley
Phone: (970) 346-7660
Fax: (970) 346-7690

Haxtun
Phone: (970) 774-7251
Fax: (970) 774-6646

Holly
Phone: (719) 537-6050
Fax: (719) 537-6875

Holyoke
Phone: (970) 854-2289
Fax: (970) 854-2245

Jefferson County
Phone: (303) 422-8600
Fax: (303) 422-3229

Julesburg
Phone: (970) 474-3675
Fax: (970) 474-2072

La Junta
Phone: (719) 384-9055
Fax: (719) 384-7221

HOUSING AUTHORITIES (CONTINUED)

La Plata
Phone: (970) 382-6452
Fax:

Las Animas
Phone: (719) 456-2748
Fax: (719) 456-2744

Lakewood
Phone: (303) 987-7599
Fax: (303) 987-7693

Lamar
Phone: (719) 336-9575
Fax: (719) 336-9529

Larimer County
Phone: (970) 416-2910
Fax: (970) 221-0821

Limon
Phone: (719) 775-9309
Fax: (719) 775-9309

Littleton
Phone: (303) 794-9608
Fax: (303) 798-6244

Longmont
Phone: (303) 651-8581
Fax: (303) 682-5421

Louisville
Phone: (303) 441-3825
Fax: (303) 441-4550

Loveland
Phone: (970) 667-3232
Fax: (970) 667-2860

Montrose County
Phone: (970) 323-5445
Fax: (970) 323-6179

Manitou Springs
Phone: (719) 387-6700
Fax: (719) 632-7807

Montezuma County
Phone: (970) 565-3831
Fax: (970) 565-0860

Otero County
Phone: (719) 384-9055
Fax: (719) 384-7221

Pueblo
Phone: (719) 544-6230
Fax: (719) 546-5364

Rocky Ford
Phone: (719) 254-6902
Fax: (719) 254-6867

Salida
Phone: (719) 539-6243
Fax: (719) 539-5317

Sheridan
Phone: (303) 761-6200
Fax: (303) 781-5503

Sterling
Phone: (970) 522-0869
Fax: (970) 522-6902

Timberwood
Phone: (303) 732-4221
Fax: (303) 732-0979

HOUSING AUTHORITIES (CONTINUED)

Trinidad
Phone: (719) 846-7204
Fax: (719) 846-8217

Walsenburg
Phone: (719) 738-2720
Fax: (719) 738-2258

Weld County
Phone: (970) 346-7660
Fax: (970) 346-7690

Wellington
Phone: (970) 416-2910
Fax: (970) 221-0821

Wray
Phone: (970) 332-4238
Fax: (970) 332-4238

Yampa Valley
Phone: (970) 870-8976
(970) 870-6047

Yuma
Phone: (970) 848-5590
Fax: (970) 848-5611

EMERGENCY SHELTER GRANT HOMELESS AGENCIES

Access Housing
Commerce City
Phone: (303) 289-7078

Adams County Housing Authority
Adams County
Phone: (303) 227-2075

Almost Home
Brighton
Phone: (303) 659-6199

Arapahoe House
Arapahoe, Denver Counties
Phone: (303) 825-0508

Boulder Shelter for the Homeless
Boulder
Phone: (720) 565-3004

Caring Ministries of Morgan County
Fort Morgan
Phone: (970) 867-3339

Catholic Charities—Pueblo
Pueblo
Phone: (719) 544-4233

Cooperating Ministries of Logan County
Sterling
Phone: (970) 522-6405

Crossroads Managed Care
Pueblo
Phone: (719) 542-4991

Delores Project Women's Shelter
Denver
Phone: (303) 668-0674

The Empowerment Program
Denver
Phone: (303) 320-1989

Family Tree — House of Hope
Englewood
Phone: (303) 422-2133

Father Ed Judy House—Catholic Charities
Denver
Phone: (303) 742-0828

Grand Valley Catholic Outreach
Grand Junction
Phone: (970) 241-3658

Growing Home
Adams County
Phone: (303) 426-0430

Guadalupe Shelter—Catholic Charities N.
Greeley
Phone: (970) 353-6433

Housing Solutions for the Southwest
Durango
Phone: (970) 259-1086

Inter-Faith Community Services
Englewood
Phone: (303) 789-0501

Interfaith Hospitality Network of Greater
Denver
Jefferson County, Denver County

Jeffco Action Center
Lakewood, CO
Phone: (303) 237-7704

EMERGENCY SHELTER GRANT HOMELESS AGENCIES

Jefferson Center for Mental Health
Jefferson County
Phone: (303) 432-5432

La Puente Home
Alamosa
Phone: (719) 589-5909

Loaves and Fishes Ministries
Canon City
Phone: (719) 275-0593

Mountain Family Center
Hot Sulphur Springs
Phone: (970) 725-3257

Neighbor to Neighbor
Fort Collins
Phone: (970) 484-7498

Otero County Housing Authority
Otero County
Phone: (719) 384-9055

Park County Crisis Center
Bailey
Phone: (303) 838-7176

Pikes Peak Community Action Program
El Paso County
Phone: (719) 471-7870

Posada
Pueblo
Phone: (719) 545-8776

Room at the Inn
Greeley
Phone: (970) 378-0100

Saint Francis Center
Denver
Phone: (303) 297-1576

Samaritan House—Catholic Charities
Denver
Phone: (303) 742-0828

Southeast Compassion Center
Lamar
Phone: (719) 336-5422

Stepping Stones of Windsor
Windsor
Phone: (970) 686-2368

Summit Count Family and Intercultural Resource Center
Summit County
Phone: (970) 262-3888

The Gathering Place
Denver
Phone: (303) 996-2027

The Pinon Project
Cortez
Phone: (970) 564-1195

Urban Peak
Denver
Phone: (303) 777-9198

Urban Peak
Colorado Springs
Phone: (719) 630-3223

DOMESTIC VIOLENCE HOTLINES

Adams—Alternatives to Family Violence
Phone: (303) 289-4441

Alamosa—Tu Casa
Phone: (719) 589-2465

Arapahoe—Gateway Battered Women's Shelter
Phone: (303) 343-1851

Archuleta—Archuleta County Victim Assistance
Phone: (970) 264-9075

Archuleta—Alternative Horizons
Phone: (970) 247-9619

Baca—Domestic Safety Resource Center
Phone: (719) 336-HELP

Bent—Arkansas Valley Resource Center
Phone: (719) 456-6031

Boulder (Boulder, Lafayette, Louisville, Nederland)—Safehouse Progressive Alliance for Non-Violence
Phone: (303) 444-2424

Chaffee—Alliance Against Domestic Abuse
Phone: (888) 823-1162

Cheyenne—Domestic Safety Resource Center
Phone: (719) 336-HELP

Clear Creek—Clear Ck County Advocates
Phone: (303) 569-3251 x426

Conejos—Tu Casa
Phone: (719) 589-2465

Costilla—Tu Casa
Phone: (719) 589-2465

Crowley—Arkansas Valley Resource Center
Phone: (719) 267-8935

Custer—Family Crisis Services
Phone: (719) 275-2429

Delta (Northern Delta County)—Latimer House
Phone: (970) 241-6704

Delta—Tri-County Resource Center
Phone: (970) 874-4941

Denver—VOA Brandon Center
Phone: (303) 620-9190

Denver—DOVE (Deaf abused women & children) TTY
Phone: (303) 831-7874

Denver—Safehouse Denver, Inc. (English & español)
Phone: (303) 318-9989

Denver—Colorado's Jewish Community Resource on Domestic Abuse
Phone: (303) 203-6511

Denver—Servicios de la Raza (English & español)
Phone: (303) 458-7088

Dolores—Renew, Inc.
Phone: (970) 565-2100

DOMESTIC VIOLENCE HOTLINES (CONTINUED)

Dolores—VOA Southwest Safehouse
Phone: (970) 259-5443

Douglas—Women's Crisis Center
Phone: (303) 688-8484

Eagle—The Resource Center of Eagle County
Phone: (970) 949-7086

Eagle (Western Eagle County)—Response Help for Battered Women
Phone: (970) 925-7233

El Paso—T.E.S.S.A. (Formally The Center for Prevention of Domestic Violence)
Phone: (719) 633-3819

Elbert—Women's Crisis Center
Phone: (303) 688-8484

Fremont (Western Fremont County)—Alliance Against Domestic Abuse
Phone: (888) 823-1162

Huerfano—Advocates Against Domestic Assault
Huerfano—Otherways

Fremont—Family Crisis Services
Phone: (719) 275-2429

Gilpin—Women in Crisis
Phone: (303) 420-6752

Garfield— Advocate Safehouse Project
Phone: (970) 945-4439

Grand—Advocates Against Battering & Abuse
Phone: (970) 879-8888

Grand—Advocates: Victim Assistance Team
Phone: (970) 725-3412

Gunnison—Jubilee House
Phone: (970) 641-8000

Hinsdale (Northern Hinsdale County)—Jubilee House
Phone: (970) 641-8000

Hinsdale (Southern Hinsdale County)—Archuleta County Victim Assistance
Phone: (970) 264-9075

Huerfano—Advocates Against Domestic Assault
Phone: (719) 738-1600

Huerfano—Otherways
Phone: (719) 989-0536

Jefferson—Family Tree/Women in Crisis
Phone: (303) 420-6752

Jefferson—Park County Crisis Center
Phone: (303) 838-7176

Kiowa—Domestic Safety Resource Center
Phone: (719) 336-HELP

LaPlata—Alternative Horizons
Phone: (970) 247-9619

La Plata—VOA Southwest Safehouse
Phone: (970) 259-5443

DOMESTIC VIOLENCE HOTLINES (CONTINUED)

Lake—Advocates of Lake County, Inc.
Phone: (719) 486-3530
or Evenings (Via Sheriff) 719-486-1249

Larimer (Southern Larimer County)—
Alternatives to Violence
Phone: (970) 669-5150

Larimer (Northern Larimer County)—
Crossroads Safehouse
Phone: (888) 541-7233

Larimer (Estes Park)—Estes Valley Victim Advocates
Phone: (970) 586-4000

Las Animas—Advocates Against Domestic Assault
Phone: (719) 846-4357

Logan—Help for Abused Partners
Phone: (970) 522-2307

Meeker—Safehouse, Inc. (contact Sheriff, ask for advocate)
Phone: (970) 878-3131

Mesa—Latimer House
Phone: (970) 241-6704

Mineral (Southern Mineral County)—
Phone: (970) 264-9075

Moffat—Advocates Crisis Support Services
Phone: (970) 824-2400

Park—Park County Crisis Center
Phone: (303) 838-7176

Pitkin—Response Help for Women
Phone: (970) 925-7233

Routt (Eastern Routt County)—Advocates Against
Battering & Abuse
Phone: (970) 879-8888

Montezuma—Renew, Inc.
Phone: (970) 259-5443

Montezuma—VOA Southwest Safehouse
Phone: (970) 259-5443

Montrose—Tri-County Resource Center
Phone: (970) 249-2486

Montrose (Western Montrose County)—
San Miguel Resource Center
Phone: (970) 865-2273

Morgan—S.H.A.R.E.
Phone: (970) 867-3411

Ouray—Tri-County Resource Center
Phone: (970) 626-3777

Otero—Arkansas Valley Resource Center
Phone: (970) 925-SAFE

Prowers—Domestic Safety Resource Center
Phone: (719) 336-HELP

Pueblo—Pueblo YMCA Family Crisis Shelter
Phone: (719) 545-8195

Rio Grande— Tu Casa
Phone: (719) 589-2465

DOMESTIC VIOLENCE HOTLINES (CONTINUED)

Routt—Advocates Against Battering & Abuse
Phone: (970) 879-8888

Saguache—Tu Casa
Phone: (719) 589-2465

San Juan—Alternative Horizons
Phone: (970) 247-9619

San Juan—VOA Southwest Safehouse
Phone: (970) 259-5443

San Miguel (Telluride/Norwood)—San Miguel Resource Center
Phone: (970) 728-5660

Sedgwick—Help for Abused Partners
Phone: (970) 522-2307

Southern Ute Reservation—Victim Services Program
Phone: (970) 563-0245

Southern Ute Reservation—Altern. Horizons
Phone: (970) 247-9619

Summit—Advocates for Victims of Assault
Phone: (970) 668-3906

Teller—T.E.S.S.A. (Formally The Center for Prevention of Domestic Violence)
Phone: (719) 633-3819

Washington—Rural Communities Resource Center
Phone: (970) 848-5441

Weld—A Woman's Place
Phone: (970) 356-4226

Yuma—Rural Communities Resource Center
Phone: (970) 848-5441

SENIOR HOUSING AND RELATED SERVICES

American Association of Homes and Services for the Aging
Phone: (202) 783-2243
www.aahsa.org

Assisted Living Foundation of America
Phone: (703) 894-1805

Department of Human Services
Weatherization — LIHEAP Clearinghouse
Phone: (410) 786-3000
www.hcfa.gov/medicaid/obs5.htm

Eldercare Locator
Phone: (800) 677-1116
www.n4a.org.

Family Caregiver Alliance
www.caregiver.org/caregiver/jsp/home.jsp

Home Modification and Repair
National Resource Center on Supportive Housing and Home Modification
Phone: (213) 740-1364
Email: homemods@usc.edu
www.hcfa.gov/medicaid/obs5.htm

Neighborworks of Pueblo
Phone: (719) 544-8078

Tri-County Housing
Phone: (719) 263-5168

Housing and Community Facilities
U.S. Department of Agriculture
Rural Development
www.rurdev.usda.gov/rhs/common/indiv_intro.htm

HUD
Multifamily Inventory of Units for the Elderly and Persons with Disabilities
www.hud.gov/offices/hsg/mfh/hsgrent.cfm

Meals on Wheels Alliance Associates
Phone: (703) 548-5558

Reverse Mortgages for Seniors
AARP at:
Phone: (800)209-8085

HOUSING FOR PERSONS WITH DISABILITIES

Division for Developmental Disabilities
Adult, Disability and Rehabilitation Services
Colorado Department of Human Services
Phone: (303) 866-7450
http://www.cdhs.state.co.us/ohr/dds/DDS_center.html

Greeley Center for Independence
Greeley
Phone: (970) 339-2444
http://www.gci.org/

Center for People With Disabilities
Boulder, Longmont, Lafayette
Phone: (303) 442-8662

Disabled Resource Services For Larimer County

Phone: (970) 482-2700
http://www.fortnet.org/drs/

Certified Independent Living Centers in Colorado:

Atlantis Community Inc.
Denver
Phone: (303) 733-9324

Center for Independence
Grand Junction
Phone: (970) 241-0315

Center for People with Disabilities
Phone: (303) 442-8662

Colorado Springs Independence Center
Colorado Springs
Phone: (719-) 71-8181

Connections for Independent Living
Greeley, CO
Phone: (970) 352-8682

Denver Center for Independent Living
Denver
Phone: (303) 837-1020

Disabled Resource Services
Ft. Collins
Phone: (970) 482-2700

Sangre De Cristo IL Center
Pueblo
Phone: (719) 546-1271

Southwest Center for Independence
Durango
Phone: (970) 259-1672

Eastern Colorado Services for the Developmentally Disabled, Inc.
Sterling
Phone: (970) 522-7121

MIGRANT AND FARMWORKER HOUSING

Colorado Rural Housing Development Corporation
Phone: (303) 428-1448
algold@crhdc.org
Counties Served: Adams, Alamosa, Arapahoe, Archuleta, Bent, Boulder, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Denver, Douglas, Elbert, El Paso, Fremont, Gilpin, Huerfano, Jefferson, Larimer, Lincoln, Mineral, Otero, Park, Prowers, Rio Grande, Routt, Saguache, Teller and Weld

Colorado Rural Health Center-
info@coruralhealth.org

Catholic Charities Pueblo
jmazur@pueblocharities.org

Catholic Charities Northern
Plaza del Milagro
Plaza del Sol
Phone: (970) 353-6433

Crawford Family Resource Center
arsmay@aol.com

Colorado West Mental Health
tgangel@cwrmhc.org
buclark@springsips.com

ECCCOS Family Center
ecccos@hotmail.com

Family Visitor Program
swan@rof.net

Focus Points Family Res. Center
focuspoints@earthlink.net

Jewish Family Service
sweisberg@jewishfamilyservice.org
yavramenko@jewishfamilyservice.org

Montrose County Housing Authority
Phone: (970) 323-5445

Plan de Salud de Valle
mdejesus@saludclinic.org
tfarley@saludclinic.org

Rocky Mountain Survivor's Center
pstein@rmscdenver.org

Rural Communities Resource Center
pbrewesterwilleke@hotmail.com
pbw@ria.net

SLV Christian Comm. Services
flora@slvccs.org

San Luis Valley Farmworker Housing
Tierra Nueva. Center, Colorado
Phone: (719) 754-9050

Services de la Raza
delaraza@aol.com

St. Mary's
lgraham@stmarygj.com

Summit County Family Res. Center
brandonh@summitfirc.org

COLORADO HOUSING COUNSELING COALITION

STATEWIDE
Colorado Housing Assistance Corp.
Phone: (303) 428-1989
www.crhdc.org/

Colorado Housing and Finance Authority (CHFA)
Phone: (303) 297-7354
www.colohfa.org

Colorado Rural Housing Development Corporation
Phone: (303) 428-1989
USDA, Rural Development
Phone: (720) 544-2919
http://www.rurdev.usda.gov/co/index.html

LOCAL AGENCIES
Adams County Housing Authority
Phone: (303) 227-2075
www.adamscountyhousing.com

City of Aurora - Home Ownership Assistance Program
Aurora
Phone: (303) 739-7000
www.auroragov.org/AuroraGov/index.htm

Brothers Redevelopment, Inc.
Denver
Phone: (303) 202-6340
www.briathome.org

Boulder County Housing Authority
Phone: (303) 441-4963
www.co.boulder.co.us/cs/ho/counseling/index.htm

Colorado Rural Housing Development Corporation
Colorado Springs
Phone: (719) 577-4998
www.crhdc.org

Colorado Rural Housing Development Corporation
Alamosa
Phone: (719) 589-1680
www.crhdc.org

Consumer Credit Counseling Service
Pueblo
Phone: (719) 542-6620
www.cccs.net/

Consumer Credit Counseling Service of Greater Denver
Denver
Phone: (303) 632-2100
www.CCCSdenver.com

Consumer Credit Counseling Service of Southern Colorado on Academy Blvd.
Colorado Springs
Phone: (719) 598-2227
www.cccs.net

Consumer Credit Counseling Service of Southern Colorado on Plaza Drive
Colorado Springs
Phone: (719) 576-0909
www.cccs.net

Consumer Credit Counseling Service of Northern Colorado and SE Wyoming
Fort Collins
www.cccsnc.org/

COLORADO HOUSING COUNSELING (CONTINUED)

Consumer Credit Counseling Service -
Grand Junction
Phone (970) 242-2000

Neighbor to Neighbor
Fort Collins
Phone: (970) 484-7498
www.N2N.org

Tri-County Housing, Inc.
Fowler
Phone: (719) 263-5168

Southwest Improvement Council (SWIC)
Denver
Phone: (303) 934-8057
www.swic-denver.org/

Southwest Improvement Council (SWIC)
Denver
Phone: (303) 934-8057
www.swic-denver.org

OTHER HOUSING ORGANIZATIONS

Affordable Housing Management Association
Phone: (303) 840-9803
Fax: (303) 840-9003

Balance of State Continuum of Care
Colorado Coalition for the Homeless
Phone: (303) 293-2217
Fax: (303) 296-1460

Colorado Association of Home Builders
Phone: (303) 691-2242 /800-691-9061
Fax: (303) 639-4954
cahb@hbacolorado.com

Colorado Association of REALTORS®
Phone: (303) 790-7099 / 800-440-6550
Fax: (303) 790-7299
email: webmaster@ColoradoREALTORS.com

Colorado Blue Ribbon Panel on Housing
Phone: (303) 866-4651
Fax: (303) 866-4077

Colorado Housing Assistance Corporation
Phone: (303) 572-9445
Fax: (303) 573-9214

Colorado Housing Counseling Coalition
Phone: (720) 249-5115
llefhae@fcdenver.com

Colorado Housing Finance Authority
Phone: (303) 297-2432

Colorado Chapter
National Affordable Housing Redevelopment Organizatons (NAHRO)
Phone: (303) 447-0690

Enterprise Housing Foundation
Phone: (410) 964-1230

Fannie Mae Corporation
Phone: (800)732-6643

Freddie Mac
Phone: (972) 395-4000

Housing Colorado
Phone: (303) 863-0123
Fax: (303) 863-0127

Homeward Pikes Peak
Continuum of Care
Phone: (719) 955-0731

Housing Justice
Phone: (303) 825-3604
Fax: (303) 825-3608

Mercy Housing Southwest
Phone: (303) 830-3300
Fax: (303) 830-3301

Metropolitan Denver Homeless Initiative
Continuum of Care
Phone: (303) 561-2194

Rocky Mountain Home Association
(Formerly Colo. Manufactured Housing Assn.)
Phone: (303) 832-2022 / 800-354-9972

Rural Housing Assistance Corporation
Phone: (916) 447-2854
Fax: (916) 447-2878
Email: rcacmail@rcac.org
Website: www.rcac.org