

SECTION V.A.—ARAPAHOE COUNTY

Community Input

This section discusses Arapahoe County’s housing needs, as identified by citizens, public service agencies, and government officials through stakeholder consultation, public meetings, and a resident telephone housing survey.

As explained in the introduction, Arapahoe County and Douglas County conducted a consultation and citizen participation process to elicit input regarding housing needs. That process consisted of three major parts:

- Five hundred residents of Arapahoe County and Douglas County completed a telephone survey about their current housing situation and needs and their perceptions of need in their community;
- Public meetings including three community meetings and three focus group meetings were held at various sites in Arapahoe and Douglas Counties during the month of November 2008; and
- Interviews with key persons who are knowledgeable about the housing needs in the Counties were conducted.

The following section reports the results from these three community input processes.

Resident Telephone Survey

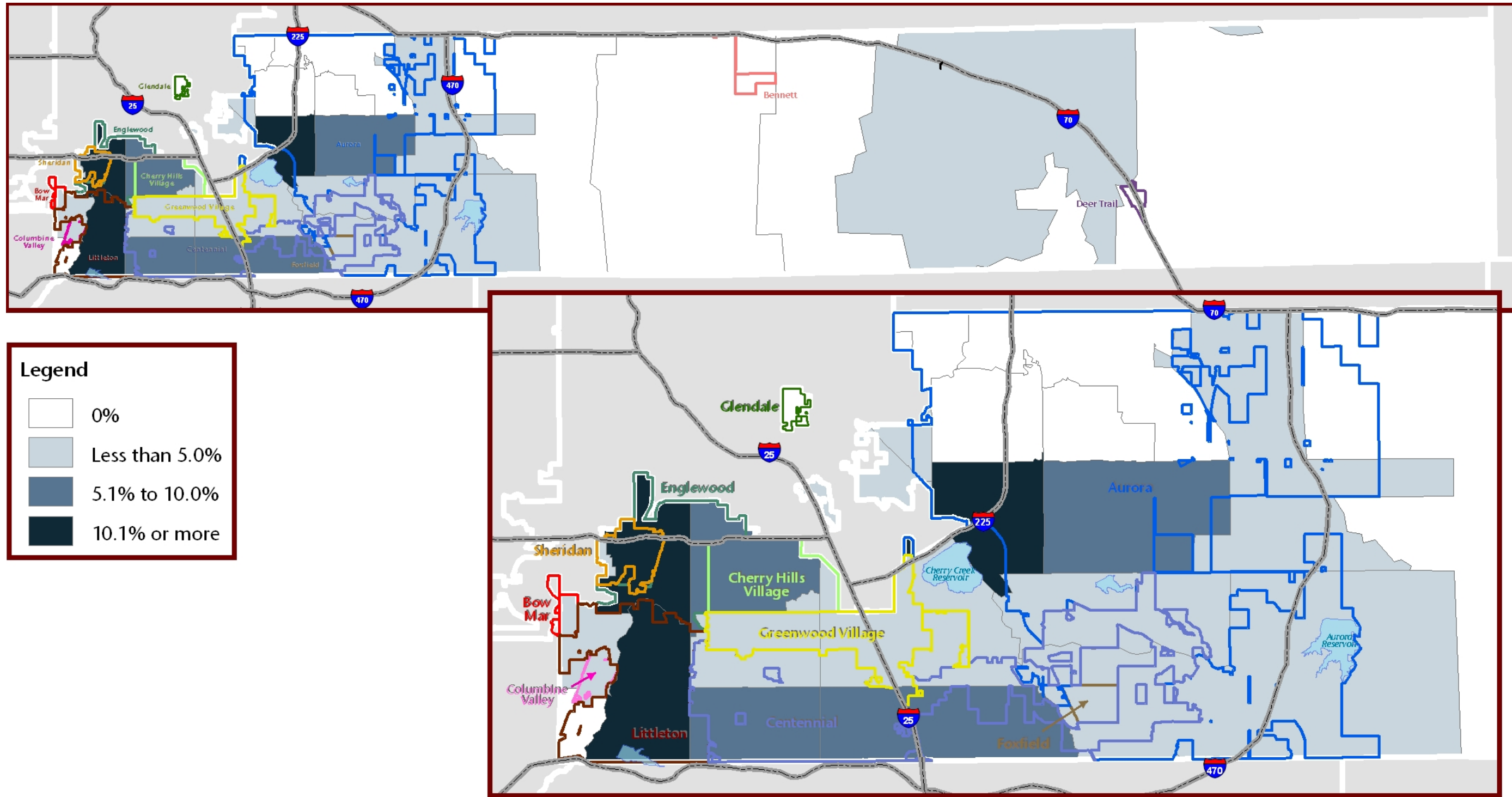
In September of 2008, Davis Research, an independent research firm, conducted a survey on housing needs in Arapahoe and Douglas Counties. Surveys were conducted with 250 Arapahoe County residents and 250 Douglas County residents via a telephone interview. Forty-one (8 percent) of the interviews were conducted in Spanish: 19 of the Spanish interviews were from Arapahoe County and 22 were from Douglas County. The criterion used to screen potential interviewees was a household income qualifying question, adult status (age of 18 or older) and Arapahoe County or Douglas County residency. Respondents living in Arapahoe County had to earn a household income less than \$72,000, which is approximately the HUD area median income, and households living in Douglas County had to earn less than \$86,000, which is approximately 120 percent of the AMI.

In addition, Arapahoe County households living outside of Aurora were targeted for the survey. Arapahoe County chose to exclude Aurora from the survey because the City of Aurora receives Federal grant dollars separate from Arapahoe County’s federal grant funding. Therefore, the core area of Aurora was not surveyed. The zip codes that were not surveyed include 80010, 80011, 80012, and 80017.

The following findings from the survey are presented for Arapahoe County.

Geographic distribution. Exhibit V.A-1 below shows the distribution of survey respondents by zip code. The highest representation was zip code 80120 in Littleton where 18 percent of the respondents lived. For all other zip codes shaded, the percentage of respondents ranged from less than one to 12 percent.

Exhibit V.A-1.
Percent of Resident Telephone Survey Respondents by Zip Code, Arapahoe County



Blow-up of Incorporated Area

Source: Arapahoe and Douglas Counties Resident Survey, August and September 2008.

Household characteristics. The following describes some characteristics of the survey respondents and their households from Arapahoe County.

Residence. Approximately one fourth of survey respondents live in Aurora, not including the core part of Aurora,¹ and another 23 percent live in Littleton. Centennial and Englewood had the next highest number of survey respondents both at 19 percent.

Two-thirds of the respondent households were owners and the remaining one-third rented.

Age. Survey respondents had to be at least 18 years of age to participate in the survey. Respondents were asked the age of the primary householder living in their household. Ages ranged from 22 to 90 years. The average age of the primary householder reported by the survey respondents was 57.2 years. The average age of the owner householder was 61.3 years, while the average age of the renter householder was younger at 49.3 years. Just over one-third of the renters were ages 45 to 54 years and most of the owner householders were ages 65 years or more.

**Exhibit V.A-2.
Age of Primary Householder
by Tenure, Arapahoe County**

Source:
Arapahoe and Douglas Counties Resident Survey,
August and September 2008.

	Rent	Own
18 to 24	2.4%	1.9%
25 to 34	19.3%	5.6%
35 to 44	15.7%	7.4%
45 to 54	34.9%	22.2%
55 to 64	8.4%	19.1%
65 or more	19.3%	42.0%
Refused/Don't Know	0.0%	1.9%
Total	100%	100%

Household size. Survey respondents also provided the number of members in their households, including themselves. Approximately 44 percent of respondents reported that two adults lived in their household, the most prevalent number of adults per household, followed by one person households (41 percent). In regards to children, the majority (73 percent) of survey respondents lived with no children. An estimated four percent of the respondent households were single parent households.

In addition, 12 percent of survey respondents reported that someone in their household (other than a student) lives there because they cannot afford to live on their own.

Race/Ethnicity. The majority of survey respondents (83 percent) responded that they were White, while nine percent responded that they were Hispanic. African Americans comprised four percent of survey respondents. The 2007 American Community Survey (ACS) reported that 77 percent of Arapahoe County residents were White and 17 percent were Hispanic. However, the U.S. Census considers Hispanic an ethnicity, not a race. Consequently, a Census respondent's Hispanic/Non-Hispanic status is obtained in a separate question. Therefore, the results of our survey and of Census are not directly comparable. Exhibit V.A-3 displays the racial and ethnic distribution of survey respondents in Arapahoe County.

¹ The core part of Aurora that was not included in the survey includes the zip codes: 80010, 80011, 80012, and 80017.

**Exhibit V.A-3.
Race/Ethnicity, Arapahoe County**

Source:
Arapahoe and Douglas Counties Resident Survey, August and September 2008.

	Survey Repondents
African American	3.6%
American Indian/Native American	0.8%
Asian/Pacific Islander	0.8%
Hispanic/Chicano/Latino	6.0%
White	83.1%
Multi-racial	2.0%
Other	1.2%
Refused/Don't Know	2.4%
Total	100%

Disability. Nineteen percent of survey respondents answered “yes” when asked if they or any member of their household had a disability. This is higher than the results of the 2007 ACS, which reported 11 percent of Arapahoe County residents had at least one type of disability. However, the two do not compare exactly since the survey reports the number of households with any member having a disability, while the ACS reports the total number of persons with a disability. Twenty-nine percent of renter households have at least one resident with a disability, while only 13 percent of all owner households have a disabled resident.

Household income. One of the criteria used to screen potential interviewees was a household income qualifying question. Respondents living in Arapahoe County had to earn a household income less than \$72,000, which is approximately the HUD area median income.

Of the 250 survey respondents, 28 (or 11 percent) refused to answer the question about their household income. Of the respondents who did answer this question, approximately half earned between \$20,000 and \$57,000. Exhibit V.A-4 below displays the income distribution of survey respondents.

**Exhibit V.A-4.
Household Income, Arapahoe County**

Source:
Arapahoe and Douglas Counties Resident Survey, August and September 2008.

	Survey Repondents
Less than \$10,000	9.7%
\$10,000 to less than \$20,000	8.1%
\$20,000 to less than \$35,000	20.6%
\$35,000 to less than \$57,000	31.6%
\$57,000 to less than \$68,000	12.6%
\$68,000 to less than \$72,000	6.1%
Refused/Don't Know	11.3%
Total	100%

Employment and commute. Fifty-eight percent of Arapahoe County survey respondents reported that at least one member or more of their household worked a full-time job, while 41 percent reported that no one in their household worked a full-time job. Sixteen percent responded one or more persons in their household work part-time. Of those respondents who did not work a full-time job, 73 percent (approximately 30 percent of all respondents) were 65 years and over. It is not certain from the data how many respondents worked more than one job.

The most common occupation among survey respondent households was that of a Service Representative (customer service rep, cashier, etc.), followed by Marketing and Sales, Education Specialty (teacher, superintendent), and Food Preparation Service (chef, kitchen staff, etc.) jobs.

Respondents were also asked about their commute time to work. Of the responses to this question, almost half (48 percent) reported their commute to be under 20 minutes and an additional 28 percent said the commute was 21 to 30 minutes long. Nineteen percent experienced a commute of a half an hour or longer and five percent of the responses had no commute since they worked at home.

A private car or truck is the most common mode of transportation to work, approximately 77 percent use this mode. Public transit was the second most common (12 percent) way to get to work.

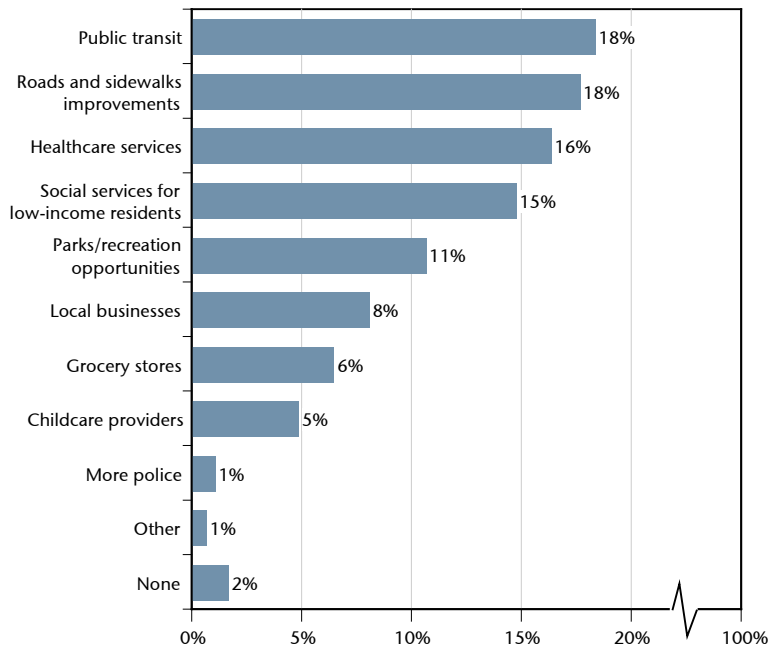
Community needs. The first questions asked of the survey respondents included questions about housing and community needs in their neighborhood/community.

Services. When asked about adding more services to their neighborhood, 18 percent of the responses were for more public transit and 18 percent answered improved sidewalks and roads were needed. An additional 16 percent of the responses were for more health care services followed by social services for low-income residents (15 percent) and 11 percent for parks and recreation opportunities. Two percent of the responses felt that their neighborhoods were fine and no additional services were needed. Exhibit V.A-5 displays the responses to this survey question.

Exhibit V.A-5.
If you could add more of the following services to your neighborhood, what would you choose?, Arapahoe County

Note:
 Respondents were able to provide more than one response. N = 312.

Source:
 Arapahoe and Douglas Counties Resident Survey, August and September 2008.

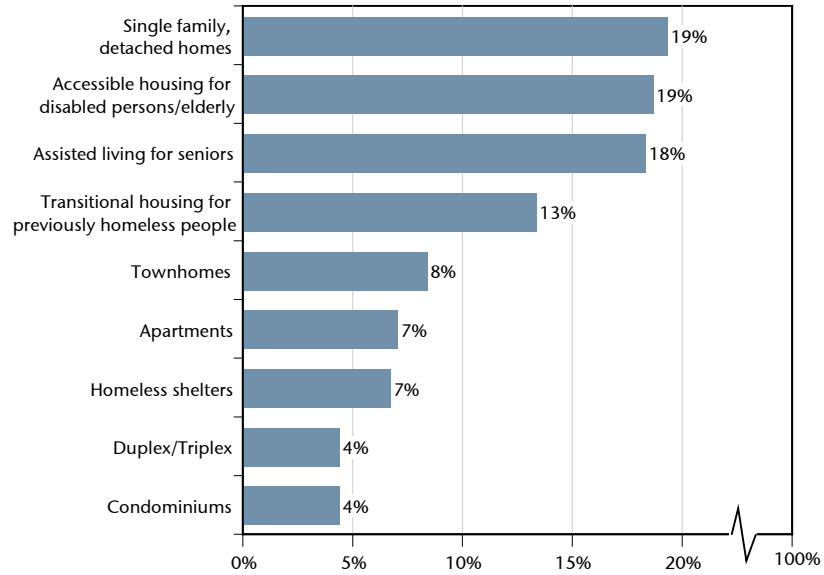


Needed housing types. Respondents were also asked what types of housing are most needed in their community. Single family, detached homes received the highest number of responses (19 percent), this was followed closely by accessible housing for disabled/elderly persons (18.6 percent) and assisted living for seniors (18.3 percent). The need for transitional housing for previously homeless people (including victims of domestic violence) also received a high number of responses (13 percent).

Exhibit V.A-6.
In your opinion,
which of the following
housing types are
most needed in your
community?,
Arapahoe County

Note:
 Respondents were able to provide
 more than one response.

Source:
 Arapahoe and Douglas Counties
 Resident Survey, August and
 September 2008.

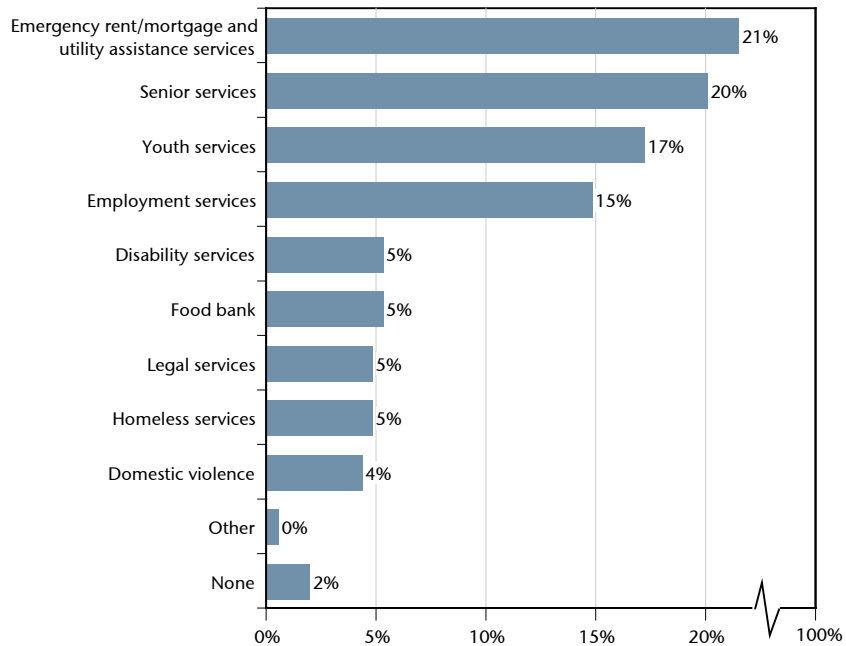


Needed social services. When asked about the most needed social services in their communities, the most common response was for emergency rent/mortgage and utility assistance services (21 percent). This was closely followed by the need for senior services (20 percent) and youth services (17 percent).

Exhibit V.A-7.
Which of the
following social
services do you feel is
most needed in your
community?,
Arapahoe County

Note:
 N = 210.

Source:
 Arapahoe and Douglas Counties
 Resident Survey, August and
 September 2008.



Housing questions. This section reports the survey respondents' answers to questions about their housing situation, satisfaction with their current housing and their ability to pay their rent or mortgage.

Housing tenure and type. Over half of respondents lived in a single-family, detached home; 13 percent in a duplex/triplex or townhome; 31 percent in a condominium or apartment building; and the remaining two percent in a mobile home/trailer.

Of the 250 respondents, approximately two thirds owned their homes and 33 percent were renter households. The remaining one percent either did not rent nor own, or lived with family or friends. This distribution is very similar when compared to ACS. ACS reports that 67 percent of Arapahoe County residents own their home while the remaining 33 percent rent. About 27 percent of renters and 67 percent of owners lived in single-family homes. Sixty-one percent of renters lived in an apartment/condominium building, while 16 percent of owners resided in similar multifamily type buildings.

Housing satisfaction. Eighty-two percent of survey respondents (this is also the same percentage for both renter and owners) said that their home was a comfortable size for the number of people who live there. Renters responded more often than owners, their homes were too small or very crowded; while owners responded more often than renters, their homes were too big.

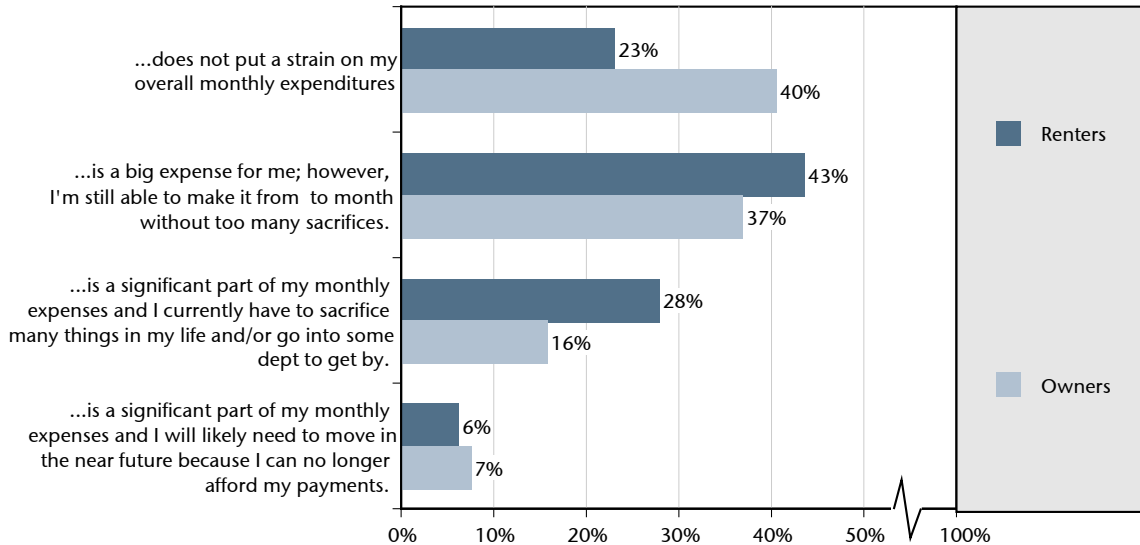
Overall, almost half of the survey respondents were *very satisfied* with their current home and an additional 44 percent were *satisfied*. Therefore, leaving eight percent *dissatisfied* or *very dissatisfied* with their homes. Both owners and renters are generally *satisfied* with their homes. However, owners had a higher percentage of *very satisfied* or *satisfied* responses than renters, 94 percent of owners were *very satisfied* or *satisfied* with their home compared to 89 percent of renters. When asked why they are not satisfied with their homes, renters mentioned poor condition of the units most often and owners responded their home was too small.

Rent or mortgage payments. Respondents were asked to consider four different housing scenarios concerning how their monthly mortgage or rental payment affects their overall monthly expenditures and then choose which scenario best describes their situations. Twenty-two percent of the respondent's homes were paid for, therefore they did not have a mortgage payment.

Renters are more likely than owners to feel that their house payment is more of a significant part of their monthly expenses. Thirty-four percent of renters said their rent is a significant part of their monthly expenses, compared to 23 percent of owners. The following exhibit displays the four scenarios and the responses of the renters and owners who do pay a rent or mortgage.

**Exhibit V.A-8.
Monthly Mortgage or Rent and Monthly Expenditures, Arapahoe County**

My rent/mortgage payment...



Source: Arapahoe and Douglas Counties Resident Survey, August and September 2008.

Risk of homelessness. Respondents were also asked if there was anyone in their household (other than a student) living with them because they cannot afford to live on their own. Twenty-nine percent responded yes they have someone living with them. The majority (69 percent) of the people living with the respondents were family members. Most of the people living with the respondents (39 percent) had lived with them for less than one year, while an additional 32 percent have lived with them for one to two years. When asked how long they plan to live with them, 76 percent responded they were not sure. The top reasons they came to be living with the respondents included they could not afford their place (29 percent), could not find a place to afford (23 percent), got divorced or separated (11 percent) and either quit or was fired from their job (11 percent).

When asked if they or others in their household ever had to live with family or friends, in their car and/or in a motel because they did not have anywhere else to go, 19 percent responded they had. The most common reason survey respondents had to find help with housing was they could not afford the place they were currently living in (38 percent), followed by they could not find a place to afford (17 percent). Another 14 percent needed help because they became sick and could not work and/or afford health care.

Five percent of respondents had tried to get housing assistance and could not get it, while 11 percent had received help with a housing need from a government and/or non-profit organization. Such help included Section 8 housing vouchers, other government housing assistance, other rental assistance and Low-Income Energy Assistance Program (LEAP) assistance. Renters were more likely to have utilized housing assistance compared to owners. Twenty-two percent of renters have received housing assistance compared to six percent of owners.

Homeowner questions. Survey respondents reported that, of those who owned their home, the majority (60 percent) lived in a house that was approximately valued at \$200,000 or higher. Forty percent of owners lived in homes valued at less than \$200,000. The average price of the respondent’s homes was approximately \$203,000.

Owners were then asked if there are needed repairs that they have not made to their house, and, if there were, what repairs were most needed. Approximately one-third of owners responded there were needed repairs for their house, while 66 percent did not report any needed repairs. Exhibit V.A-9 below displays the most-needed repairs reported by owners.

**Exhibit V.A-9.
Owners, what repairs/
improvements do you need to make
the most?, Arapahoe County**

Note:
Respondents were able to provide more than one response.

Source:
Arapahoe and Douglas Counties Resident Survey, August and
September 2008.

	Survey Reponses		Survey Reponses
Painting	17%	Flooring	6%
Plumbing	13%	Bathroom	6%
Roofing	12%	Other	21%
Windows/doors	12%	Refused/Don't Know	2%
Electric	6%		
Siding	6%	Total	100%

As shown above, painting was the most needed repair to their homes. Plumbing, roofing, and windows/doors were also frequently chosen. Repairs included in the “other” category included appliances, air conditioning, insulation, foundation, porch/deck/patio, counters/cabinetry, yard work, and carpeting.

Owners were then asked why they had not made the needed repairs. The most common response (70 percent) was that they could not afford the repairs. Few owners felt the needed repairs listed above were so serious that they made their homes unlivable. Those “needed” repairs included plumbing, roof, electrical, and window/door improvements.

Foreclosure concerns. Respondents were also asked if they had any concern about their house going into foreclosure. Ninety-one percent of the owners were not concerned with foreclosure. Six percent responded they were concerned about foreclosure and one household was already in the foreclosure process.

Three of the owners have skipped one or more mortgage payments. Reasons for skipping a payment included they lost their job, were going through a divorce or separation and health care costs.

Renter questions. Renter respondents had an overall average monthly rent and utility payment of \$868, which is approximately \$55 higher than the 2007 Denver Metro Area Multifamily Vacancy and Rent Survey average rent of \$812 for Arapahoe County.

Seventy-eight percent of survey respondents who were renters reported that their landlords made repairs promptly when needed. When asked if there were needed repairs for their rental unit, 63 percent of the renters said no repairs were currently needed. Exhibit V.A-10 shows the most needed repairs for their rental units in Arapahoe County. The most common needed repair was plumbing repairs followed by window and/or door repairs.

Exhibit V.A-10.
If your rental unit is in need of repairs, what repairs are needed?, Arapahoe County

Note:
 Respondents were able to provide more than one response.

Source:
 Arapahoe and Douglas Counties Resident Survey, August and September 2008.

	Survey Reponses		Survey Reponses
No repairs needed	48%	Bathroom	2%
Plumbing	11%	Roofing	1%
Windows/doors	8%	Accessibility modifications	1%
Painting	5%	Insulation	1%
Appliances	5%	Porch/deck/patio	1%
Electric	5%	Carpeting	1%
Flooring	5%	Other	2%
Siding	4%	Refused/Don't Know	1%
Air conditioning	2%	Total	100%

Fourteen percent of renters reported that some of the repairs were so serious that they affect their health and safety. These repairs included plumbing, windows/doors, appliances, and mold problems.

Renters were asked if they would rather continue renting or own a house, condominium or townhome; 43 percent of renters responded they would prefer to own a house; 16 percent would prefer to own a condominium or a townhome; and 39 percent responded they would like to continue renting. Of those respondents who were ages 65 years and over, 41 percent would like to continue renting and of the respondents ages 35 to 54 years, 71 percent would like to own a home.

The renters who would like to own their home were then asked what their current barriers to owning a home were. The most common response was they did not have enough money for a down payment (40 percent), followed by they cannot qualify for a mortgage (22 percent). Exhibit V.A-11 displays their responses.

Exhibit V.A-11.
Renters, what are some of your current barriers to owning a home, condo/townhome or mobile home?, Arapahoe County

Note:
 Respondents were able to provide more than one response.

Source:
 Arapahoe and Douglas Counties Resident Survey, August and September 2008.

	Survey Reponses
Do not have enough money for a down payment	40%
Cannot qualify for a mortgage	22%
Cannot afford monthly mortgage payments	15%
No houses in my price range for sale	8%
Uncertain future or may leave area	6%
Bad credit	4%
Unfamiliar with/intimidated by the process of buying a home	3%
Refused/Don't Know	1%
Total	100%

Community Meetings, Focus Groups and Key Person Interviews

As part of the housing needs study for Arapahoe and Douglas Counties, BBC conducted a series of community meetings, focus groups and key person interviews with individuals from organizations and the community representing a diverse set of interests. The community meetings were open to the public and were held in three different sites in Arapahoe and Douglas Counties. Focus group attendees fell into one of the following categories: Douglas County residents; Public Housing residents residing in Arapahoe County; and Community Development staff, affordable housing developers, and affordable housing providers. Key person interviews were conducted of County and city staff within Arapahoe and Douglas Counties, the public housing authorities, and others involved with housing and community development in both Counties.

Exhibit V.A-12 displays the organizations represented during the focus groups and interview process.

Exhibit V.A-12. Organizations Participating in Focus Groups and Key Person Interviews

Organization	Organization (cont'd)
Arapahoe County	Developmental Pathways
Arapahoe/Douglas Mental Health Network	Douglas County
Brothers Redevelopment	Douglas County Housing Partnership
Catholic Charities	Englewood Housing Authority
City of Castle Rock	Family Tree, Inc. / House of Hope
City of Centennial	Habitat for Humanity of Metro Denver
City of Englewood	Interfaith Community Services
City of Greenwood Village	Littleton Housing Authority
City of Littleton	Management Service, LLC
City of Lone Tree	Mercy Housing Colorado
City of Sheridan	Metro Brokers, A Step Above
Colorado Center for the Blind	Rebuilding Together
Colorado Housing Assistance Corporation	Rocky Mountain Housing Development Corporation
Community Housing Development Association	Town of Parker
Community Housing Services Agency	

Source: BBC Research & Consulting.

Group discussions and interviews primarily focused on identifying housing needs of the community, barriers to affordable housing, location of affordable housing, current programs and procedures in place to provide affordable housing, and recommendations for providing affordable housing to Arapahoe and Douglas County residents. The following section outlines the input BBC received from participants with regards to these topics.

Overall needs identified. Overall, the following were identified as general needs within Arapahoe and Douglas Counties:

- Affordable housing for the essential workforce (including teachers, police officers, etc.), especially in Douglas County.
- Affordable rental units are difficult to find in Douglas County.
- All housing authorities in both Counties have wait lists for their Section 8 vouchers and public housing units. Wait lists are long for seniors that need affordable housing in both Counties.
- Assistance for day care and affordable childcare options. Affordable childcare options for infants and after school programs. This also includes a need to assist disabled youth with recreational activities and other supportive services.
- Community development needs include a need for public transportation. Routes are being cut by RTD. The circulator bus should be expanded north and south. Public transportation is an ongoing issue in Douglas County. People living in Douglas County need help getting to programs in Arapahoe County.
- Difficulty finding affordable housing in Arapahoe and Douglas Counties for persons with mental health disabilities.
- Early foreclosure intervention helps households avoid foreclosure.
- Habitat for Humanity recently had 600 households interested in 30 available units. The demand in is from young families and immigrant households, typically earning less than 50 percent of the area median income.
- Infrastructure in the older parts of Arapahoe County is aging and in need of upgrades and repairs.
- Permanent affordable housing in both Counties is needed.
- Rent and mortgage assistance is needed to help prevent homelessness in Arapahoe County. Non-profits get more calls at the beginning of the month for assistance; therefore, the assistance is gone right away. They are not sure what happens to those who are unable to get the requested assistance.
- Transitional housing for single parents that includes childcare and job assistance is needed. Wait lists are long. For those in transitional housing, once the program ends they have difficulty finding housing in the area and may have to move to Denver.
- There is a lack of funding for economic development, such as job training for people past high school age.

Community meetings and focus groups. Each meeting included a summary of the purpose of the Housing Needs Assessment study and the Arapahoe County Development Services (ACDS) Consolidated Plan, brief demographic overview of the Counties, telephone survey results, and exercises with feedback opportunities. The exercises were designed to get the meeting participants to brainstorm community and housing needs and strategies they believe the Counties should use to address the needs. In addition, a worksheet was distributed during the meeting asking the participants to prioritize activities and allocate the funding of potential activities that could be undertaken with the HUD grants.

An estimated 55 participants attended the three community meetings and two focus groups held during November 2008 in Highlands Ranch (HR²), Parker (C/P³), Littleton (E/L/S⁴), Castle Rock (FGCR⁵) and Englewood (FGEHA⁶). The three community meetings were open to the public and the two focus group meetings targeted Douglas County residents and Public Housing residents residing in Arapahoe County.

The following is a summary of the top needs discussed at these meetings.

Needed services:

- Childcare—Assistance for day care and affordable childcare options. Affordable childcare options for infants and after school programs. (HR, FGCR, FGEHA)
- Disabled—Accessible sidewalks, especially close to bus stops. (FGCR)
- Disabled—Therapeutic recreational services (such as day activities) for the disabled population in Douglas County. There is also a need for buildings, operating assistance, and scholarships. (C/P)
- Economic Development—Employment opportunities that include good businesses and good incomes. (FGCR)
- Health Care—People are unable to afford health care. People need a place they can go to get basic health care services they can afford. (FGEHA)
- Hotels, Mid-Range—There are no midrange hotels located in the Littleton and Englewood area. (FGEHA)
- Low-Income—Social services for low-income residents such as counseling and food assistance (HR, FGEHA)
- Public Transportation—Public transit, especially in Douglas County for those who need it. Extend transit routes to include areas outside of Parker in the unincorporated part of the County. The Castle Rock shuttle should cover more area. More practical and direct routes with more parking close to shuttle/bus stops. Seniors also need more public transit options. (HR, C/P, FGCR)

² HR = Highlands Ranch

³ C/P = Centennial and Parker

⁴ E/L/S = Englewood, Littleton, and Sheridan

⁵ FGCR = Focus group in Castle Rock

⁶ FGEHA = Focus group of Englewood Housing Authority residents.

- Public Transportation—Transportation, including for special needs populations. Routes were recently cut. They would like to see a more regional loop route included. (E/L/S, FGEHA)
- Seniors—Seniors need housing, supportive services, and day care. (E/L/S)
- Youth—After school care for middle school and high school aged youth that includes transportation. (E/L/S)

Needed social services:

- Disabled—Services for people with disabilities living in Douglas County. Waiting lists are too long. (C/P)
- Economic Development—Business start up assistance. (E/L/S)
- Employment—More places to go to receive employment services, including job training, computer/internet use, and counseling. (FGEHA)
- Family—Family services that include after school and pre-school care. (E/L/S)
- Food—Food banks are needed in Highlands Ranch. (HR)
- Food—Food stamps and food banks. (E/L/S, FGEHA)
- Foreclosures—Foreclosure counseling that includes education and outreach. The foreclosure programs are there, it is now important to get the word out. Suggestions on how to get the word out include: using the NEW list, market through lenders for early intervention, and promote one-on-one counseling. (E/L/S)
- Health Care—Health care services that are affordable. (C/P, FGEHA)
- Homeownership—Homeownership education. (E/L/S)
- Immigrant services—A place that provides a contact with a clearinghouse of information. Needed services include ESL classes, legal counseling, and business start up assistance. (E/L/S)
- Legal Services—Legal services that would include help for persons experiencing domestic violence, general fact sheets, and a list of resources people can use. (HR)
- Rent/Mortgage and Utility Assistance—There is a need for emergency rent/mortgage and utility assistance services. However, they want to help stabilize their situation instead of handing out assistance repeatedly. (HR, FGEHA)
- Seniors—Many seniors rely on Social Security to live on and, therefore, cannot afford their housing and utility expenses. (FGCR)
- Seniors—Seniors may have to go back to work, so it would be helpful to link senior services with employment services. (FGCR)
- Youth—Trade schools for youth, youth educational opportunities, jobs/internships. (FGCR)
- Youth—There are many latch key children in Highlands Ranch who need something to do. Littleton has an educational need along with other supportive services. Services for disabled youth that include scholarship opportunities. (HR, E/L/S)

Needed housing types:

- Affordable—Affordable options that allow a household to downsize and with low maintenance. Arvada requires all newly built homes to be “visitable.” (E/L/S) The official definition of visitable is: in a housing unit, at least one entrance is at grade (no steps) and approached by an accessible route such as a sidewalk, and the entrance door and all interior passage doors are at least two feet, 10 inches wide, offering 32 inches of clear passage space.
- All Types—Housing options for each stage of life. All types of housing that reflect the demographics of the community, including affordable options. A medium density option with services close by. It could include granny flats and townhomes. (FGCR)
- Assisted Living—Affordable assisted living for seniors and persons with disabilities. (FGEHA)
- Disabled—Affordable housing and services (job training, education, etc.) for person with a mental health disabilities. (E/L/S)
- Disabled—All types of disabled housing for all ages. Housing that is affordable, accessible with various services available. (E/L/S)
- Disabled—Group homes for persons with disabilities in Douglas County. (C/P)
- Duplex/Townhomes—Smaller type homes such as duplexes, triplexes, etc., in Douglas County. These would work well for single parents. (HR, C/P, FGCR)
- Patio/Ranch Homes—Patio/ranch style homes that have no stairs. This would be good for people aging in their homes and persons with disabilities. (FGCR)
- Project-Based Housing—Project-based housing for households earning less than \$20,000 annually. (FGEHA)
- Rehab—Rehabilitation opportunities. Rehabilitation opportunities for single family homes. (E/L/S, FGEHA)
- Rental Subsidies—Douglas County needs subsidized rental units. (HR)
- Rental Subsidies—Rental subsidies (vouchers) for the very low-income population. Wait lists are very long. (E/L/S)
- Rental Units—Affordable rental units in Douglas County and Arapahoe County. (C/P, FGEHA)
- Seniors—Affordable senior housing for those that may not need housing assistance in Douglas County. (C/P, FGCR)
- Tax Credit—Need more low-income housing tax credit properties. (FGEHA)
- Transitional Housing—Transitional housing for previously homeless people and also for families (including single parents) going through a financial crisis (HR, FGCR)
- Workforce—Affordable workforce (essential workers) housing for rent and ownership. (E/L/S)

Barriers to affordable housing:

- Douglas County has high land costs and high permit fees and impact fees, which increases the cost of housing. (C/P)
- High land cost. (FGEHA)
- It is difficult finding available affordable rentals. (FGEHA)

Who has the greatest housing needs and what type of housing would best meet their needs?

- Younger families are looking for affordable homeownership opportunities, such as smaller sized homes. (HR, C/P)
- The elderly who live on fixed incomes are looking for smaller sized homes for ownership and rent. (HR, C/P, FGCR)
- The disabled need group homes that offer varying degrees of living assistance and types of homes in Douglas County. (C/P)
- Transitional housing is needed in Douglas County. (HR)
- Single parents need safe, affordable, and denser housing (such as duplexes or townhomes) with services close by. Services should include childcare, counseling, and self-sufficiency assistance. In Arvada, there is a development where the homes are built around a center area, and Partners in Housing in Colorado Springs has developed an apartment complex that is safe with services available on site. (HR, FGCR)
- Very low-income renters cannot find affordable units in Arapahoe County and have to move out of the County. This population needs more housing vouchers. (E/L/S, FGEHA)
- Need more senior and disabled housing, preferably through the construction of public housing. Wait lists are long. (FGEHA)

How is housing affecting employment?

- The Douglas County School District has recently lost 88 teachers because the teachers had wanted to be able to live closer to where they work. The teachers were not able to afford housing in Douglas County. It costs the school district \$15,000 to replace each teacher. Employees in the service industries probably live in Arapahoe County or Denver and have to commute to work because they too cannot afford to live in Douglas County. (HR)

How would they spend the federal grant dollars?

Arapahoe County:

- Affordable Housing—Programs designed to facilitate affordable housing (E/L/S, FGEHA)
- Disabled—Disabled and senior assisted living. (FGEHA)
- Economic Development—Employment centers. (E/L/S, FGEHA)
- Education—Magnet after school programs that include technology, art, music, and science along the Littleton and Highlands Ranch border. (E/L/S)
- Foreclosure—Foreclosure prevention (E/L/S)

- General Assistance—General assistance of food stamps, housing vouchers, and employment placement and training. (E/L/S, FGEHA)
- Health Care—Health care services. (FGEHA)
- Homebuyers—Leverage first time buyer with employer (both private and public sectors) assisted housing. Have the realtors promote. (E/L/S)
- Homeless (FGEHA)
- Housing assistance (E/L/S)
- Immigrant Services—Immigrant initiative program (E/L/S)
- Infrastructure (E/L/S)
- Low-income housing. (FGEHA)
- New Construction and Rehab—Leverage funds with Habitat for Humanity and others (e.g., faith based communities, non-profits, etc.) to build new and rehab special needs housing. (E/L/S)
- Public Transportation—Transportation services. (E/L/S, FGEHA)
- Rehab—Rehabilitation of existing homes in the Littleton and Centennial area. (E/L/S)
- Rehab—Rehabilitation and assistance in purchasing apartment and multifamily housing. Bring them up to code and upgrade. (E/L/S)
- Rentals—Need more Project Based housing for seniors and baby boomers that will be seniors soon. (FGEHA)
- Seniors—Senior programs and affordable and accessible housing (E/L/S, FGEHA)
- Seniors—Housing assistance for seniors (E/L/S, FGEHA)
- Special Needs—Special needs housing that is affordable and accessible. Affordable housing for the disabled and mentally ill. (E/L/S)
- Street Maintenance—Enforced snow removal and street sweeping. (FGEHA)
- Tax Credit Properties—More tax credit properties for long-term investment. (FGEHA)
- Youth—Youth services. Services for abused and neglected children. (E/L/S, FGEHA)

Douglas County:

- Homebuyers—Downpayment assistance (HR)
- Housing Authority—Utilize housing authorities to develop creative rental/ownership programs, such as ownership partnerships, low interest loan, land trust, public/private partnerships, etc. (C/P)
- Legal services counseling (HR)
- Misc—Do not attempt to provide housing for every level of income and need. (C/P)
- Public Transportation—Public transportation in the unincorporated part of the County (outside of Parker). (C/P)
- Rehab—Purchase and rehabilitate an apartment building, duplexes, and single-family homes for single parent families in Littleton, Centennial, and Highlands Ranch. (HR)

- Seniors—Affordable senior housing in Parker and Castle Rock. (C/P)
- Special Needs—Therapeutic recreation opportunities for persons with disabilities in the Highlands Ranch area. (C/P)
- Special Needs—Special needs housing and group homes in Douglas County. (C/P)
- Workforce—Top priority is for rental and ownership opportunities for the workforce of the County, including the police, teachers, fire fighters, etc. (C/P)

Housing provider focus group meeting and key person interviews. The housing provider focus group discussion was structured similar to the community meetings; however, a targeted population attended this meeting. The housing provider focus group attendees included Community Development staff, affordable housing developers, and affordable housing/special needs non-profits. In addition to this focus group, 25 key persons involved in housing and community development in Arapahoe and Douglas Counties were interviewed to obtain their input on housing needs.

The focus group and interviews provided information about the housing market in general, the top housing and community development needs in the Counties and the needs of special populations. The information from the focus group and interviews are summarized here and has been integrated into the other sections of the needs assessment.

Needs identified:

- Affordable housing for the essential workforce (including teachers, police officers, etc.) in Douglas County. Douglas County School District is soon to be the biggest school district in the state. In 2006 and 2007, 23 percent of the teachers left the district to work closer to where they live or to make more money.
- Affordable rental units are difficult to find in Douglas County.
- All housing authorities in both Counties have wait lists for their Section 8 vouchers and public housing units.
- Community development needs include a need for public transportation. Routes are being cut by RTD. The circulator bus should be expanded north and south. Public transportation is an ongoing issue in Douglas County. People living in Douglas County need help getting to programs in Arapahoe County.
- Difficulty finding affordable housing in Arapahoe and Douglas Counties for persons with mental health disabilities.
- Early foreclosure intervention helps households avoid foreclosure.
- Habitat for Humanity recently had 600 households interested in 30 available units. The demand in is from young families and immigrant households, typically earning less than 50 percent of the area median income.
- Infrastructure in the older parts of Arapahoe County is aging and in need of upgrades and repairs.
- Permanent affordable housing in both Counties is needed.

- Rent and mortgage assistance is needed to help prevent homelessness in Arapahoe County. Non-profits get more calls at the beginning of the month for assistance; therefore, the assistance is gone right away. They are not sure what happens to those who are unable to get the requested assistance.
- Transitional housing for single parents that includes childcare and job assistance is needed. Wait lists are long. For those in transitional housing, once the program ends they have difficulty finding housing in the area and may have to move to Denver.
- There is a lack of funding for economic development, such as job training for people past high school age.
- Wait lists are long for seniors that need affordable housing in both Counties.

Barriers to affordable housing. When asked about community barriers to providing housing affordable to residents at lower income levels, the following problems were identified:

- Appraisals of HUD homes are dropping, but bids have gone up. These homes are in need of rehabilitation. The moderate-income households can qualify for a mortgage, but may be afraid to buy because of the real estate market and job security.
- High construction costs and material costs.
- High cost of water and sewer tap fees. Sometimes with infill housing there are no water and sewer lines next to the lots, and it is expensive to replace roads and curb/gutter drainage. The average price of fees (such building permits, impact fees, use tax, etc.) for a single family home in Castle Rock is approximately \$35,000 and \$21,000-25,000 is the water tap fee.
- Households would buy affordable condominiums, but HOA dues are high and HOAs are weak.
- In Douglas County, property taxes are a huge issue because many of the new subdivisions being developed are forming new special districts with high mil levies. Therefore Douglas County is far above the other communities in the metro area.
- Land costs are high in both Arapahoe and Douglas Counties. Even with the current market slow down, prices are not dropping and developers are holding onto land for the moment.
- NIMBYism in Douglas and Arapahoe County, not including Aurora. The community may not understand what affordable housing is actually all about.
- There is little or no land available in Arapahoe County to develop housing, especially for infill development.
- The special Metro Districts add an additional tax on the buyer.
- The Low Income Housing Tax Credit market is at an all time low and is not profitable for investors.

Programs and procedures for affordable housing:

- Castle Rock has an Attainable Housing Fee Reduction ordinance. It states a developer can receive up to 100 percent reduction in development impact fee per affordable unit with approval from City Council.
- The Douglas County Housing Partnership recently began a Shared Equity Program. DCHP will provide an investment of up to 20 percent of the purchase price (maximum \$50,000) to first time homebuyers that work in Douglas County. They receive funding from the Douglas County Cash-In-Lieu program. The original goal of the cash-in-lieu program was for developers to build affordable housing, but the market made this impossible. Therefore, the developer is now able to pay approximately \$1,050 per unit to satisfy the program requirements.
- Englewood and Sheridan have waived fees for affordable housing development on a case-by-case basis.
- Lone Tree negotiated with the developer of the RidgeGate development to have primary housing for workforce built in a later phase (approximately 5-10 years out) of the development. Housing will be targeted for persons earning \$10-20 per hour⁷.
- Reverse mortgages are an option for seniors if they have equity in their homes. Seniors would like to stay in the homes as long as possible, but the condition of homes makes this difficult. Some family members have asked their parents to take out a reverse mortgage to help them with their financial difficulties.

Solutions to affordable housing. The following solutions were offered to help the Counties provide more affordable housing to its residents:

- Affordable housing providers would like to have an inventory of available land in both Counties.
- In this current market, they are not looking at building. They would like to get help to the providers for things such as downpayment assistance.
- Provide a “fast track” in the affordable housing development process in city and County government.
- Reduced or waived fees (e.g., bridge fees, road fees, planning fees, etc.) would help make the development of affordable housing easier. Brighton does a nice matrix of reduced and waived fees.
- Some private developers may move more quickly when developing housing. They do tax credit developments well, but may not be providing the additional services that are needed.
- Would like to see Inclusionary Zoning outside of Denver, but they are not sure how it would work. Douglas County does have a cash-in-lieu fee that developers can pay in order to increase density.

⁷ These are 2000 wages.