



3-5 Year Strategic Plan

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

The Jefferson County Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) Programs are operative specifically within the Urban County. This area is defined as the Cities of Edgewater, Golden and Wheat Ridge, the Towns of Lakeside and Mountain View, and Unincorporated Jefferson County. All funds received shall be allocated to serve the low to moderate income populations within this specified area.

In the past, it has been a challenge for Jefferson County Community Development to collect and report data exclusively within the jurisdictional area. Some Census data is difficult to extract, and grant sub-recipient numbers are often collected for the County as a whole. For the 2010 – 2015 Strategic Plan, it was the intention of Jefferson County Community Development to make a concerted effort to report information and establish priorities specifically for the Urban County. This effort can be seen in the breakout of jurisdictional areas within the Housing Choice Market Study (HCMS), as well as a number of assessments which were designed for providers who serve the jurisdictional area.

The HCMS document, as seen in the additional files information, was an effort to collect the required data for the 2010 – 2015 Strategic Plan in a comprehensible and streamlined fashion. The document addresses the demographics of the jurisdictional area, including low-income and minority concentration areas, income, employment, population, job growth and commuting trends. The HCMS also includes a Housing Stock Analysis which evaluates for sale, rental and affordable housing within the participating Cities and Unincorporated Jefferson County. The Analysis of Impediments to Fair Housing, completed in 2005, is currently being updated. This process will be facilitated by staff members and the results will show a more targeted and concise document. The updated Analysis of Impediments will be completed by the end of 2010 and will be added to and become a part of the final HCMS document.

The need for serving the low to moderate income populations within the Urban County has been established, as will be explained further throughout this report. However, Jefferson County Community Development is currently struggling with a high ratio of unexpended funds. The mandated maximum ratio of expended verses unexpended funds is 1.5% and as of November 2009 Jefferson County Community Development was at 2.47% unexpended. With the help of new leadership within the Division, this ratio issue is being addressed. Several solutions have been indentified, including shorter contract time periods, more precise criteria for project approval, minimizing the use of contract extensions and implementing a mandatory recapture of funds after a specified time period. The Division will work to employ these and other needed policy changes during 2010.

The 2010 – 2015 Strategic Plan covers the 2010, 2011, 2012, 2013 and 2014 Program Years. The following Goals and Objectives have been identified and listed in order of priority:

Goal #1: Provide Housing for the Homeless Population, Including:

- Objective A:* Emergency Shelter for Homeless Individuals (HIGH)
- Objective B:* Transitional Shelter for Homeless Families (HIGH)
- Objective C:* Permanent Supportive Housing for Homeless Individuals (HIGH)

Goal #2: Provide Affordable Rental Housing, Including:

- Objective A:* Housing for Large Families, 5 or more (HIGH)
- Objective B:* Housing for the Very Low Income Population (HIGH)
- Objective C:* Acquisition and/or Rehabilitation of Existing Units (MED)
- Objective D:* Construction of Units (MED)

Goal #3: Provide Homeownership Opportunities & Assistance, Including:

- Objective A:* Down Payment and Closing Cost Assistance (HIGH)
- Objective B:* Homeowner Counseling (HIGH)
- Objective C:* Construction of New Homes (HIGH)
- Objective D:* Rehabilitation of Existing Owner-Occupied Homes (MED)

Goal #4: Provide Services for the Population, Including:

- Objective A:* Services for Special Populations (HIGH)
- Objective B:* Services for the Low to Moderate-Income Populations (MED)

Goal #5: Address Public Facilities, Including:

- Objective A:* Improvements to Existing Facilities (MED)
- Objective B:* Construction of New Facilities (MED)

Goal #6: Provide Economic Development Opportunities, Including:

- Objective A:* Monetary Assistance for Small Businesses Development (MED)
- Objective B:* Rehabilitation of Commercial Areas (MED)
- Objective C:* Job Creation (MED)

Addressing General Questions

Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

CDBG and HOME funds are utilized to provide services for the low to moderate income populations of the Urban County. The Urban County is defined as the Cities of Edgewater, Golden and Wheat Ridge, the Towns of Lakeside and Mountain View, and Unincorporated Jefferson County. When a project or program benefits residents on a county-wide basis, fund recipients must provide documentation to show that the funds received are directly in proportion to the number of Urban County residents served. On occasion, jurisdictional funds will be used within the Entitlement Cities of Lakewood or Arvada. On these occasions, Jefferson County Community Development necessitates that the program or project is also funded by the Entitlement City, and/or that the benefit is seen by Urban County residents.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

Jefferson County Community Development does not operate HOPWA grants.

Identify any obstacles to meeting underserved needs (91.215(a)(3)).

One barrier to meeting the needs of the underserved within the Urban County has been identification of the need within the jurisdictional area. Jefferson County Community Development has attempted to address this barrier with the HCMS document and a more specific examination of the needs within the Urban County. A second barrier to serving the low to moderate income populations are certain restrictions which are imposed by the current Strategic Plan. The current Plan does not align well with HUD goals and priorities, making it difficult to utilize the new CPMP tool. With the creation of the HCMS and the use of the CPMP tool to help establish needs and set new goals, the 2010 – 2015 Strategic Plan will be better able to identify and serve the Urban County low to moderate income population.

Managing the Process (91.200 (b))

Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the Consolidated Plan.

Jefferson County Community Development will be the lead agency responsible for administering all programs under the 2010 – 2015 Consolidated Plan.

Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

The 2010 – 2015 Consolidated Plan was developed through a partnership between the following entities: Internal County departments and divisions, jurisdictional area representatives, community businesses, service providers, out-sourced professional advisors and public citizens. The following entities and organizations contributed to the information contained within this Plan:

2000 US Census
Colorado State Demographer
Denver Business Journal
Jefferson County Division of Community Development
Jefferson County Division of Planning & Zoning
Jefferson County Assessor

Jefferson County Department of Human Services
Trulia Website: www.trulia.com
2009 Denver Metro Apartment Vacancy Survey
2009 Denver Metro Homeless Point-In-Time Survey
Stephanie O'Hara, External Research Consultant
City of Edgewater
City of Golden
Town of Mountain View
City of Wheat Ridge
Jeffco Action Center
Family Tree
Jefferson Center for Mental Health
Bridgeway
Jefferson County Housing Authority
Developmental Disabilities Resource Center
Project Angel Heart
Easter Seals
ARC of Jefferson County
Interfaith Hospitality Network of Greater Denver
Seniors' Resource Center
Blue Spruce Habitat for Humanity
The Conflict Center
The Carin' Clinic
Habitat for Humanity of Metro Denver
Lutheran Family Services
Colorado Housing Assistance Corporation

Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

Jefferson County Community Development produced four separate surveys to address the information requested in the Consolidated Plan. These surveys were distributed to all area housing authorities, current and past sub-recipients, service providers, City and County representatives and internal County Departments and Divisions including Human Services, Highways and Transportation and Planning and Zoning. The consulting entities included those agencies which provide services to the special need populations as identified by HUD. These surveys played an integral part in recognizing the needs of the Urban County and establishing priorities for the next five years.

Citizen Participation (91.200 (b))

Provide a summary of the citizen participation process.

Jefferson County Community Development will hold a Public Information Meeting on February 17, 2009 in order to receive citizen input regarding the 2010 – 2015 Consolidated Plan. The Division also contacted the Community Development Advisory Board and the Community Services Advisory Board, comprised of community members and business owners, to comment on the draft Plan. In addition, Jefferson County Community Development utilizes a website to provide the public with information on current projects and activities. The site also includes information and links to agencies which serve the Urban County. A draft Strategic Plan with a breakout of the 2010 – 2015 goals and priorities was posted online, with

the opportunity for public comment. The final version will be posted after the formal public comment period. The Division's website can be found at www.jeffco.us.

Provide a summary of citizen comments or views on the plan.

Pending

Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Accommodations are always made available for persons with disabilities at any public event, and the room where the public meetings are held is an accessible County building. Jefferson County Community Development utilizes interpreters as needed for the non-English speaking population. Provider and public entity surveys were employed to broaden external input, as well as specific outreach within the Cities of Edgewater and Golden.

Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

There were no comments rejected during the citizen participation process.

Institutional Structure (91.215 (i))

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, nonprofit organizations, and public institutions.

Jefferson County Community Development currently utilizes the expertise of the Community Development Advisory Board (CDAB) to make funding recommendations to the Board of County Commissioners (BCC). The BCC typically approves the projects and dollar allocations as recommended. All eligible private partners, non-profit organizations and municipal institutions are encouraged to apply for funds during the public application process.

Assess the strengths and gaps in the delivery system.

The strength of this structure is in the varied and knowledgeable professionals who are appointed to serve on the CDAB. These individuals reside and/or work in Jefferson County and their expertise helps to provide oversight of the allocated federal dollars and compliance with the Consolidated Plan. This structure also provides accountability to the public and eliminates any unintended partiality in the distribution of funds. The number of projects funded on an annual basis and the tendency to partner externally as opposed to internally may be considered gaps in the current delivery system.

Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

The Jefferson County Housing Authority is a sub-recipient of grant funds, typically on an annual basis. The application process for the Housing Authority is a public process and is consistent with all other grant sub-recipients.

Monitoring (91.230)

Describe the standards and procedures the jurisdiction will use to monitor its housing community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The monitoring process for Jefferson County Community Development is being examined. Currently, all active projects are monitored on an annual basis. It is the intention of the Division to create a risk assessment system in order to determine the level and frequency of monitoring for each project. This process will be included in a new Policies and Procedures Manual, which is referenced in the "Other Narrative" section of this report.

Priority Needs Analysis and Strategies (91.215 (a))

Describe the basis for assigning the priority need given to each category of priority needs.

The priority needs were established based on the numerical values seen in the Strategic Plan spreadsheets. Current and five year projection numbers were gathered from area non-profits and from the jurisdictional public entities in the form of surveys. The Housing Choice Market Study was utilized, and needs were also established based on historical projects and the data derived from such projects.

Identify obstacles to meeting underserved needs.

One potential obstacle to meeting underserved needs is the education of non-profits, our participating Cities and other prospective applicants about the restrictions and potential uses of CDBG and HOME dollars. In some instances applicants have intended to address a certain need or population with a project which is ineligible for CDBG or HOME funding. A second barrier is that in some cases, the applicant projects or programs may not match up with the actual or perceived need in the community. It is the intention of Jefferson County Community Development to address the identified needs within the Strategic Plan. In order to do this, the Division will expand outreach efforts to educate all potential sub-recipients about the use of CDBG and HOME dollars in accordance with Federal Regulations. The Division may also develop targeted Notices of Funding Availability based on the priority needs.

Lead-based Paint (91.215 (g))

Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income and moderate income families.

Based on the HCMS the 2000 Census data, a total of 65,347 individuals living within the Urban County appear to have very low to moderate incomes. Approximately 79% of homes located in the Urban County were built prior to 1979. Therefore it is estimated that approximately 51,624 very low to moderate income individuals in the Urban County could be affected by lead-based paint.

Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning hazards.

The Division's main partner in rehabilitated housing is the Jefferson County Housing Authority. All residents living in or moving to housing that was constructed prior to 1978 receive a notification and brochure entitled "Lead-Based Paint – A Threat to

Your Children.” If necessary, any lead-based paint removal is conducted according to all required regulations. When remedial work is performed, this is completed by certified risk assessors, removal and abatement workers and inspectors. In addition, all Jefferson County Community Development contracts contain a Lead-Based Paint Clause.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

The greatest percentage of housing needs in Jefferson County appear to be those of large families who earn less than 30% of the median family income. These low-income and very low-income families show the highest percentage of housing problems, as well as the greatest percentage of cost burden. Both renters and owners in this income range are experiencing these issues. 93.3% of all home owners with large families in Jefferson County are paying over 30% of their income towards their mortgage, and 88.5% are paying over 50%. Both renters and owners in this income range report high numbers of housing problems (96.8% and 98.1% respectively). The majority of housing problems reported are cost burden issues with some reported overcrowding. When considering the actual numbers of people as opposed to percentages, large numbers of small related families in all income ranges are reporting housing issues, both renters and owners. The majority of housing issues are found in the populations with very low to low-incomes, across all categories. There appear to be a comparable number of renters and owners who are reporting problems. The greatest percentages of housing issues are found in renters who are in the very low to low-income ranges. The Jefferson County Housing Authority reported 681 families on the Section 8 waiting list and 341 on the subsidized housing waiting list, which also verifies the housing cost burden for this population. In addition, the numbers show that 8,134 elderly households report housing problems, however, this breakout population has the lowest percentage of issues overall. A total of 8,233 disabled households have housing problems and other research within this report supports that there are significant housing needs within this special population.

To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

There is not a disproportionately greater housing need reported for minorities living in the Urban County.

Priority Housing Needs (91.215 (b))

Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

The highest priority housing needs identified are those of the very low-income large related families, both renters and owners. Low-income large related families have also been prioritized as high. The other high priority need identified is the very low to low-income renter population. All other housing needs are also considered significant, however, and are marked as medium priorities. Jefferson County Community Development believes housing needs of the targeted population should be a focus over the next five years.

Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

The data shows almost all large families with very low incomes living in Jefferson County are severely housing cost burdened. This includes those families who rent and those who own their homes. Although the overall number of people may be lower than in other categories, the total percentage is much higher, and thus this population was considered over-burdened and a high priority. In addition, the overall percentages and numbers of the over-burdened very-low to low income renter population were higher than in other categories. It is for this reason these categories were also considered a high priority.

Describe the basis for assigning the priority given to each category of priority needs.

High priorities were given to the greatest needs based on percentages and numbers. However, all populations and income levels reported some type of housing problem. It is for this reason that all other categories not highly prioritized were deemed medium priorities.

Identify any obstacles to meeting underserved needs.

There are a large number of families who are housing cost burdened in Jefferson County, particularly in the very low to low-income range. With current funding limitations it is difficult to serve all those families in need.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

The fair market rent for a three or more bedroom apartment is \$1,265, however an affordable unit based on incomes in Jefferson County would cost a family \$988. This is a difference of \$277 per month, or 22%. The HCMS showed the continuing theme of a lack of affordability for the low to very low-income population. The study confirmed that rental and for sale housing of less than \$105,000 is the greatest need throughout the jurisdiction. Other significant housing needs were seen in the developmentally disabled and senior populations, both of which will be addressed in the Special Needs section of this report. The HCMS also addresses the vacant and abandoned buildings within the County. The current rate of vacancies is 3.8% for single family homes and 5.5% for rental homes, and it has been concluded that the

majority of the housing stock in Jefferson County is in good condition. Since the vacancy rates are not unusually high compared to other areas, the majority of these vacant properties are most likely in transition with plans for occupation.

Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

There are a total of 52 units in 7 properties that are set for expiration in 2010. All of these units are targeted to the very low to low-income population. A list of these units can be found in the HCMS.

Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

Jefferson County Community Development plans to specifically address the housing issues of large families and the very low income population by making these groups high priorities. Goal #2 is to provide affordable rental housing and the top two objectives are to house large families of five or more and to house the very low income population. Other high housing priorities are seen under Goal #3, which is to provide homeownership opportunities and assistance. The priority objectives for this goal are to assist families with down payment and closing costs, provide homeownership counseling and create new home availability for the population. These particular priorities stem from the fact that current home prices are out of reach for most low to moderate-income families. Providing highly subsidized homes in combination with down payment assistance, closing cost assistance and homeownership counseling will allow this population a chance at owning a home. Other housing objectives include the acquisition and rehabilitation of existing rental units, construction of new rental units and the rehabilitation of existing owner-occupied homes. Since the general housing stock of Jefferson County is has been documented as good overall, work with existing units is considered a medium priority. Overall, rental housing for the afore-mentioned special populations is considered a high priority and creating new rental housing for all other populations is considered a medium priority.

Specific Housing Objectives (91.215 (b))

Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

Goal #2: Provide Affordable Rental Housing, Including:

- Objective A:* Housing for Large Families, 5 or more (HIGH)
- Objective B:* Housing for the Very Low Income Population (HIGH)
- Objective C:* Acquisition and/or Rehabilitation of Existing Units (MED)
- Objective D:* Construction of Units (MED)

Goal #3: Provide Homeownership Opportunities & Assistance, Including:

- Objective A:* Down Payment and Closing Cost Assistance (HIGH)
- Objective B:* Homeowner Counseling (HIGH)
- Objective C:* Construction of New Homes (HIGH)
- Objective D:* Rehabilitation of Existing Owner-Occupied Homes (MED)

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Jefferson County partners with local non-profits and developers to produce and preserve affordable housing for Urban County residents on a number of levels. Project approvals are contingent upon fund leveraging and outside funding partners, including the State Division of Housing, Colorado Housing Finance Authority through its Low-Income Housing Tax Credit (LIHTC) Program, Private Activity Bond allocations, tax-exempt financing, foundation funding, and other local jurisdictional funding. Upon receipt of project applications, Jefferson County requests confirmation and support letters from other funding sources and in-kind partners; these partnerships are verified and included in the development of each project with which Jefferson County partners.

Needs of Public Housing

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization need of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

The Jefferson County Housing Authority (JCHA) is located in the City of Wheat Ridge and serves the Urban County. JCHA currently operates a total of 654 public housing units in 10 locations within the Urban County. 23 units are vacant, 6 of which are 0-1 bedrooms, 15 two bedrooms and only 2 three or more bedroom units. The vacancy rate of 3.5% for these units is much lower than the affordable housing vacancy rate for the first quarter of 2009 which was 15.7%. This may speak to the fact that public housing is more highly subsidized and thus more affordable for families who have very low and low incomes. In addition, the low vacancy rate of the three or more bedroom units may indicate a greater need. JCHA estimates that although there are no substandard units, each unit could use approximately \$4,000 worth of work to make it desirable, for a total of \$2,616,000. A total of 341 families are on the waiting list for subsidized units and 681 for the Housing Choice Voucher Program.

Public Housing Strategy (91.210)

Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income and moderate income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate income families residing in public housing.

According to JCHA, their strategy to serve the needs of the very low to moderate income populations is to provide safe, secure and sanitary housing based on the housing quality standards inspections. The Housing Authority maintains a waiting list (as described above) for all subsidized units and employs a lottery system to fairly serve those families on the waiting lists for the Housing Choice Voucher program. This list is opened one time per year and any openings are filled at that time. JCHA includes capital needs within each annual budget proposal in order to address revitalization and restoration needs. In addition, the agency works closely with

Jefferson County Community Development, applying for available funds in order to make significant improvements that may be too costly to be done through the operating budget for individual properties. JCHA attempts to improve the living environment of all residents by providing timely maintenance, quick response to emergency calls and referral to non-profit agencies within Jefferson County.

Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

Each of the two boards that govern JCHA has a low-income resident who participates. These residents hold voting positions and are able to represent the underserved families within the jurisdiction. In addition, JCHA has a homeownership program for Housing Choice Voucher clients in which families may work to deposit funds into an escrow account to be matched by JCHA up to \$10,000. These families may utilize these funds for down payment and closing costs to purchase a home; JCHA also provides families with counseling during this process.

If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operation to remove such designation. (NAHA Sec. 105 (g))

JCHA is not designated as a troubled agency.

Barriers to Affordable Housing

Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on investment.

The jurisdictional Cities of Edgewater, Golden and Wheat Ridge, the Towns of Lakeside and Mountain View and Unincorporated Jefferson County were all surveyed in order to determine potential barriers. Overall, most areas reported few if any barriers to the development of affordable housing. In fact, the City of Wheat Ridge stated a desire for more market-rate housing in their Comprehensive Plan, and found much of their housing stock to already be considered affordable. Golden has a 1% growth limit per year, but does not believe this to be a significant barrier. The City of Edgewater is built-out and landlocked and finds this to be a potential barrier. Considering this obstacle, the rehabilitation of existing units should be a focus in this area. The same is true for the City of Golden, where they report that future residential growth will rely primarily on small, scattered infill development and redevelopment opportunities. Sales prices in Golden are also 10 – 15% higher than in neighboring municipalities.

Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

Jefferson County Community Development has recently embarked on a partnership with the County's Planning and Zoning Division. A Community Development staff member has been assigned to participate in briefing meetings as needed, and has been working with several County Planners to develop specific policies around density bonuses for Senior and affordable housing. Jefferson County's new Comprehensive Master Plan specifically addresses affordable housing and offers a density bonus for developers who build affordable units. Jefferson County Community Development is also partnering with Human Services and participates on

the housing sub-committee of Aging Well in Jefferson County. This sub-committee is currently exploring the present and future needs of senior housing in Jefferson County; recommendations will be made to the County Commissioners in the spring of 2010. The City of Golden is exploring the option of accessory dwelling units to provide sustainability options for homeowners and affordability for new buyers.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

The homeless population in Jefferson County was estimated using the Denver Metro Point-In-Time (PIT) Study, which was conducted on January 27, 2009. The data collected provides a snapshot of the homeless population on the coldest night of the year. The caveats to using these numbers are, first, they represent the entire Jefferson County area and are not limited to the Urban County. Second, the numbers shown in the PIT Study are based on a more broad definition of homelessness, to include those people who are living with friends and families. The numbers used for the purpose of this plan are narrowed down to HUD's definition of homelessness, which is much more constricted. These numbers show that a total of 209 individuals were homeless, 83 of whom were unsheltered. They also show that 577 families were homeless, 77 of which were unsheltered. The subpopulations of homeless break down as follows: 25 Chronically Homeless, 6 of whom were unsheltered; 151 Severely Mentally Ill; 153 Chronic Substance Abusers; 52 Veterans; 3 Persons with HIV/AIDS; 25 Victims of Domestic Violence; and 132 Youth (under age 18). The needs of the homeless population were determined using a provider survey. The participants were asked to limit their responses to correspond with the Urban County area. As stated previously, it is the intention of Jefferson County Community Development to make our best attempts to identify the needs specifically for our jurisdictional area. In reviewing the responses, two large gaps came to the surface, the first being the lack of any emergency shelters for homeless individuals. The need for this population was identified as 85 with an availability of zero. The second gap was seen in the availability of transitional housing for homeless families. The need was estimated to be 408 and only 24 were available. for this reason a third priority was created, supportive housing for homeless individuals. The study found that the majority of the chronically homeless population was sheltered, and it is the intent that this specific subpopulation will be covered under the stated objectives.

Priority Homeless Needs

Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

Goal #1 is to provide housing for the homeless population. As stated above, an emergency shelter for homeless individuals and a transitional shelter for homeless families stand out as high needs within the Urban County. Although all homeless populations are in need of some type of shelter, the numbers indicated that a disproportionate number of homeless individuals were unsheltered. 40% of homeless individuals had no shelter, as opposed to 13% of homeless families. It is for this reason a third priority was created, supportive housing for homeless individuals. In addition, the study found that the majority of the chronically homeless population was sheltered, and it is the intent that this specific subpopulation will be covered under the stated objectives.

Goal #1: Provide Housing for the Homeless Population, Including:

Objective A: Emergency Shelter for Homeless Individuals (HIGH)

Objective B: Transitional Shelter for Homeless Families (HIGH)

Objective C: Permanent Supportive Housing for Homeless Individuals (HIGH)

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

The following agencies provide housing and supportive services for the homeless population throughout all of Jefferson County:

Colorado Homeless Families: Transitional Housing; Supportive Services

Family Tree: Shelter for Victims of Domestic Violence; Transitional Housing; Supportive Services

Helping Hearts & Hands: Emergency Assistance

Interfaith Hospitality Network: Church-based Shelter for Families

Jefferson Center for Mental Health: Transitional and Permanent Supportive Beds for Homeless Families and Individuals

Jeffco Action Center: Shelter for Families and Individuals; Emergency Food and Supplies; School Supplies; Medical Care; Clothing

Jeffco Schools & Medicaid Program: Services for Homeless Families and Students

Local Churches: Food Banks and Emergency Assistance

Mountain Resource Center: Emergency Assistance

The following beds are available within Jefferson County Community Development's jurisdictional area, the Urban County:

Bridgeway: 20 transitional beds for families

Family Tree: 4 transitional beds for families

Interfaith Hospitality Network: 15 emergency beds for families

Jefferson Center for Mental Health: 2 permanent supportive beds for families; 8 transitional beds for individuals; 6 permanent supportive beds for individuals; 3 beds for chronically homeless

Homeless Strategic Plan (91.215 (c))

Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

Jefferson County continues to participate in "Heading Home," a jurisdictional collaborative to address homelessness within the County. Members of the collaborative include agencies from all facets of the continuum of care that may come into contact with the homeless or potentially homeless populations. The Heading Home collaborative has thus far achieved two major accomplishments, working toward the main goal of developing a plan to end homelessness in Jefferson County. The first accomplishment was the completion of a research phase to examine plans and determine best practices around the country, specifically applicable to Jefferson County. The summary of this research has been included in the additional files section of this report and will provide a starting point for the Jefferson County plan. The second accomplishment was to form a Severe Weather Committee to address emergency housing needs on the coldest nights of the year. In a partnership with Jefferson County Human Services, the committee was able to identify and direct hotel vouchers to homeless families and individuals to ensure the availability of shelter on dangerously cold nights. These vouchers were distributed to area agencies in order to address the needs of all subpopulations of both families and individuals. The agencies also offered supportive services to create a network of continued care for those served.

Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, Coc, and any other strategy or plan to address chronic homelessness.

In the 2009 Point in Time Study, 25 individuals in Jefferson County identified themselves as chronically homeless. Jefferson County Community Development will continue to partner with provider agencies and to participate in collaborative committees in order to address this homeless subpopulation. Community Development will also work with organizations that provide crucial supportive services to these populations, including training, counseling, rental assistance, and child care services.

Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

Homelessness prevention is a high priority for Jefferson County Community Development; providing supportive services and programs that assist people in becoming and maintaining financial security is the most effective way to end episodic

homelessness. Jefferson County will continue to partner with agencies that provide educational, job training, and supportive services to those who are at-risk of homelessness or may be soon be at-risk.

Institutional Structure — Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

As stated previously, Jefferson County Community Development participates in the Heading Home collaborative to address homelessness in Jefferson County. It is the intention of Community Development to also become a more active participant in the Metro Denver Homeless Initiative in order to be more collaborative and identify crossover and larger scale needs.

Discharge Coordination Policy — Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Jefferson County Community Development does not directly administer homeless programs and therefore does not have a specified discharge coordination policy. The County does work in partnership with Jefferson Center for Mental Health, Jeffco Action Center and other applicable sub-recipients to ensure services are provided in an effective manner. This includes the discharge of those persons who may be at risk of becoming homeless.

Emergency Shelter Grants (ESG)

Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Jefferson County Community Development does not operate ESG.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

Goal #5: Address Public Facilities, Including:

Objective A: Improvements to Existing Facilities (MED)

Objective B: Construction of New Facilities (MED)

Goal #6: Provide Economic Development Opportunities, Including:

Objective A: Monetary Assistance for Small Businesses Development (MED)

Objective B: Rehabilitation of Commercial Areas (MED)

Objective C: Job Creation (MED)

Describe the basis for assigning the priority given to each category of priority needs.

The Community Development needs were identified in part by survey responses from the jurisdictional Cities of Edgewater, Golden and Wheat Ridge, the Towns of Lakeside and Mountain View and from representatives from Unincorporated Jefferson County. The majority of their results seemed to focus on public facilities and improvements. These included items such as flood drain improvements, street improvements, sidewalk improvements, etc. The same survey was then directed to area non-profit and service agencies, who in turn offered a very different perception of the needs within the Urban County. The same surveys came back showing a great gap in public service programs for special populations, as well as homeownership assistance. Goals #2 and #3 were created to address these specific housing issues, including homeownership assistance. Goal #4, to be discussed below, addresses services for the special populations. All of these housing and service objectives are considered high priorities under the Plan. The Community Development goals in this section, #5 and #6, are representative of our partner areas' desires for specific Community Development activities. However, these goals are considered secondary to housing and service goals and are medium priorities for the next five years. This is mainly due to the great need reported for housing and service activities, and also the assumption that shelter and food are more essential needs than public facilities.

Identify any obstacles to meeting underserved needs.

The main obstacle to meeting underserved needs within the Urban County is identification of the need. Many public facility and improvement projects identified by the jurisdictional areas may not be eligible for funding under the federal guidelines. There also seems to be a disconnection between the needs identified by City and County representatives and those identified by the area service organizations. Jefferson County Community Development attempted to address this obstacle by creating the opportunity for all invested and/or interested parties to submit information in order to help identify the gaps.

Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

As stated previously, Jefferson County Community Development considers housing and basic needs services, especially for the special populations, to be top priorities over the next five years. Some medium priority objectives to expand economic opportunities include small business loans, commercial rehabilitation and job creation. The Division often partners with the Jefferson County Workforce Center to provide job opportunities for residents of the Urban County. The Workforce Center typically takes the lead on this issue and has recently received additional federal allocations specifically designated for job creation.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Monitoring and Risk Assessments; Resale and Recapture Policies; Contract Time Frames; Minimum Drawdown Requirements; Minimum Allocation Requirements; Contract Extension Policies; Program Income Policies; and other matters as deemed necessary. The Division believes that the creation of the Policies and Procedures Manual will streamline the grant processes and create a more effective program overall.

Antipoverty Strategy (91.215 (h))

Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

Jefferson County Community Development continues committed efforts to provide housing and community development and community service programs that help reduce the number of persons living in poverty. The diversified mix of non-profit agencies that receive CDBG, HOME and Community Services Block Grant (CSBG) ensures the availability of programs that aid in the prevention of poverty. The County continues to fund programs that aid those living in poverty and fit within the CDBG, HOME, and CSBG guidelines.

Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

The 2000 Census revealed that 26,821 individuals and 4,747 families in Jefferson County were living below the poverty level. During the 2008 Program Year Jefferson County Community Development served a total of 425 people who earned 30% or less of the area median income. This disparity between the need and those served is another reason the Division has prioritized several objectives which focus specifically on the homeless and very low income populations.

Low Income Housing Tax Credit (LIHTC)

Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low and moderate income families.

Jefferson County does not operate LIHTC.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

The special populations of the Urban County will be specifically addressed within Goal #4, which is to provide services for the populations, over the five years covered under the Strategic Plan.

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

When service projects are considered for funding, the special need populations will be considered a high priority. Special populations as defined by HUD are: Elderly, Frail Elderly, Persons w/Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addicted, Persons w/HIV/AIDS and their Families, and Public Housing Residents. In addition to CDBG funds, Community Service Block Grant dollars may also be available to help fund projects and programs for this population.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

*Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs. *Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

In reviewing the Non-homeless Special Needs Table, there were a proportionally greater number of supportive needs identified than housing needs. This information should in no way minimize the need for housing for these populations, rather be used to direct priorities. In additional, it should be considered that the numbers reported were based on provider surveys, specifically in the Urban County. The supportive service gaps identified for the special populations were as follows: 2,730 Elderly, 1,470 Frail Elderly, 990 Persons with Severe Mental Illness, 5,375 Developmentally Disabled, 2,348 Physically Disabled, 0 Alcohol and Other Drug Addicted, 0 Persons with HIV/AIDS and their Families and 0 Public Housing Residents. The housing gaps identified for the special populations were: 5 Elderly, 3 Frail Elderly, 50 Persons with Severe Mental Illness, 285 Developmentally Disabled, 200 Physically Disabled, 5 Alcohol and Other Drug Addicted, 0 Persons with HIV/AIDS and their Families and 20 Public Housing Residents.

Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

Services for all special populations will be considered a high priority for at least the next five years. Particular attention should be paid to the elderly and disabled populations. There was a significant gap in available housing for the physically and developmentally disabled population. In addition, Jefferson County Community Development participates on the Aging Well in Jefferson County Housing Sub-Committee and research supports a need for affordable independent senior housing. Housing for the special populations will be covered within Goals #2 and #3 as previously mentioned, providing priorities for both affordable rental and homeownership opportunities. Goal #4 targets services for the special populations as a high priority and services for other populations as a medium priority:

Goal #4: Provide Services for the Population, Including:

Objective A: Services for Special Populations (HIGH)

Objective B: Services for the Low to Moderate-Income Populations (MED)

Describe the basis for assigning the priority given to each category of priority needs.

The number of special needs persons requiring housing and other supportive services was determined using a provider survey. The participants were asked to limit their responses to correspond with the Urban County area. As stated previously, it is the intention of Jefferson County Community Development to make our best attempts to identify the needs specifically for our jurisdictional area. Based on the numbers reported, the needs for supportive services were proportionately higher than those of housing for all special populations. Therefore, it was determined that providing services for this group should be considered a high priority.

Identify any obstacles to meeting underserved needs.

A potential obstacle to meeting the underserved needs is identification of the needs within the Urban County. Although all known providers were contacted and asked to submit information, the response was partial and the accuracy of the information provided was subjective. A second possible obstacle to reaching the special populations is applicant submission for these specific projects and programs. Further outreach is needed to agencies that serve these populations, and the Division may consider a targeted Notice of Funding Availability to solicit these applicants.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Jefferson Center for Mental Health (JCMH) has a program which provides support to those persons who are returning from institutional housing. The program, called the John Eachon Re-Entry Program, or JERP, is a collaborative project to increase public safety and reduce recidivism. JERP provides wrap-around treatment for inmates who are placed in community corrections or paroled to Jefferson County and suffer from serious and persistent mental illnesses and substance abuse disorders. JCMH also offers case management and other supportive services for all of their housing and residential programs. Victims of family violence are another population that may need alternative housing options and wrap-around services. The Family Tree provides housing and services for this population throughout all of Jefferson County.

If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

Jefferson County Community Development does not plan to utilize funds for tenant based rental assistance over the next five years.

Housing Opportunities for People with AIDS (HOPWA)

Jefferson County Community Development does not operate HOPWA grants.

Specific HOPWA Objectives

Jefferson County Community Development does not operate HOPWA grants.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Under the current new leadership, Jefferson County Community Development is preparing to better define a number of internal policies in order to more productively manage the grant processes. Part of this plan is to implement a Policies and Procedure Manual, which will enable the Division to consistently delineate and refer to agreed upon processes of operation. The following subjects will be examined: Monitoring and Risk Assessments; Resale and Recapture Policies; Contract Time Frames; Minimum Drawdown Requirements; Minimum Allocation Requirements; Contract Extension Policies; Program Income Policies; and other matters as deemed necessary. The Division believes that the creation of the Policies and Procedures Manual will streamline the grant processes and create a more effective program overall.