



First Program Year Action Plan

“The Year of Change”

GENERAL

Executive Summary

The Jefferson County Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) operate specifically within the designated Urban County. The Cities of Edgewater, Golden and Wheat Ridge, the Towns of Lakeside and Mountain View, and Unincorporated Jefferson County define this area. All funds received shall be allocated to serve the low to moderate income populations within this jurisdictional area. The purpose of the Consolidated Plan is to analyze needs within the Urban County and to determine goals and priorities for the next five years. The 2010 – 2014 Strategic Plan covers the 2010, 2011, 2012, 2013 and 2014 Program Years. The following Goals and Objectives have been identified for the Plan 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)

Executive Summary (Continued)

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)

Year 2010 of the plan has been deemed the year of change. The first of several major changes is the moving of the Jefferson County Community Development Division under the Department of Human Services. This move will facilitate the sharing of information and the opportunity to better partner and leverage funds, potentially creating a greater impact on the population. The Division is also under new leadership and is preparing to better define a number of internal policies in order to more productively manage its grant processes. Jefferson County Community Development is currently over ratio on unexpended funds, an issue which will be addressed and resolved during 2010. The implementation of a new Policies and Procedure Manual during the course of 2010 will be critical to this process. The manual will enable the Division to consistently delineate and refer to agreed upon processes of operation. Another change in direction involves the concerted effort of Jefferson County Community Development to report information and establish priorities based specifically on the Urban County. This new effort can be seen in the breakout of jurisdictional areas within the Housing Choice Market Study (HCMS), as well as in the creation of a number of assessments which were designed for providers who serve the jurisdictional area.

The following goals and objectives will be targeted during the First Program Year of the Consolidated Plan:

Goal #1:

Provide Housing for the Homeless Population, Including:

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

Goal #3:

Provide Homeownership Opportunities & Assistance, Including:

Objective A: Down Payment and Closing Cost Assistance (HIGH)

Objective C: Construction of New Homes (HIGH)

Objective D: Rehabilitation of Existing Owner-Occupied Homes (MED)

Executive Summary (Continued)

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)

Goal #6:

Provide Economic Development Opportunities, Including:

Objective B: Rehabilitation of Commercial Areas (MED)

Jefferson County Community Development has been awarded \$1,185,121 in CDBG and \$567,282 in HOME dollars for the 2010 Program Year. The following projects will be funded in order to meet the HUD and Consolidated Plan Goals and Objectives:

ADMINISTRATION (Project 1)

Jefferson County Community Development will utilize \$237,024.20 in CDBG and \$56,728.20 in HOME dollars to fund staff. Current staff consists of the Director, one full-time Grants Specialist and one part-time Analyst.

DOWNPAYMENT ASSISTANCE (Project 2)

The Colorado Housing Assistance Corporation (CHAC) has been awarded \$146,500 in CDBG and \$153,500 in HOME dollars to assist 45 households in the Urban County with down payment and closing costs. The price of homes in Jefferson County continues to be one of the highest in the Denver Metro area. In addition, one of the greatest barriers for lower income families to attaining home ownership is the cash required to close. CHAC provides an opportunity for these families who may not have had the chance to own a home.

ECONOMIC DEVELOPMENT (Project 3)

The City of Wheat Ridge plans to utilize \$349,013 in CDBG dollars to revitalize a distressed area at the corner of 44th Avenue and Wadsworth Boulevard. This revitalization effort will impact 8 businesses in the area.

Executive Summary (Continued)

HOMEOWNERSHIP (Project 4)

Habitat Community Housing Development Inc, a registered CHDO, plans to purchase water and sewer taps for 9 units in the City of Lakewood. \$175,000 in (CHDO) HOME funds will be utilized for this purpose. Although this site is not within the Urban County, the agency will ensure that an Urban County resident moves in to the unit upon completion. In addition, the City of Lakewood will also contribute jurisdictional allocation to this project. The Golden area is one of the highest priced areas in Jefferson County, making it difficult for lower income residents to purchase a home. The City of Golden plans to utilize \$134,430 in CDBG dollars to purchase 1 unit for homeownership.

PUBLIC SERVICES (Project 5)

Brother's Redevelopment, Inc. (BRI) will provide housing counseling for Urban County residents over the next year. This counseling includes default prevention, reverse mortgage and pre-purchase assistance. BRI is the only agency offering this type of service in Jefferson County, and calls to this agency continue to rise on an annual basis. BRI has been allocated \$15,759.84 in CDBG dollars to fund a counselor for this program, as well as additional \$2,240.16 in 2008 funds and \$2,000 in 2006 funds. Homeless prevention is a high priority goal and the Jefferson Center for Mental Health will utilize \$26,000 in CDBG funding to purchase hotel vouchers for the Urban County homeless population. The service will provide emergency housing for this population. Together these agencies will serve 122 individuals.

HOMEOWNER REHABILITATION (Project 6)

Jewish Family Services is a new applicant for 2010. This agency has been awarded \$270,248.96 in CDBG dollars for a unique home weatherization and work training program. In partnership with the Jefferson County Human Services TANF Program, Jewish Family Services plans to provide weatherization for 15 low income homeowners in the Urban County, to be completed by TANF recipients as a paid work training experience.

RENTAL HOUSING (Project 7)

Jefferson Center for Mental Health (JCMH) is a leader in providing homeless prevention and services. This agency will utilize \$182,053.80 in HOME funds to acquire a 7-unit rental housing complex in the City of Edgewater. The units will be used as permanent affordable housing for people with serious mental illness, who are homeless or formerly homeless. The residents will continue to have direct access to case management and other services through JCMH.

PUBLIC FACILITIES AND IMPROVEMENTS (Project 8)

The Town of Mountain View is planning the much-needed replacement of a storm sewer line, utilizing \$6,145 in CDBG funds. This improvement will impact 7 units in an area where the majority of the population is low-income.

General Information

Utilizing CDBG and HOME funds, the County provides services for the low to moderate income populations of the Urban County. The Cities of Edgewater, Golden and Wheat Ridge, the Towns of Lakeside and Mountain View, and Unincorporated Jefferson County comprise the Urban 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 such occasions, Jefferson County Community Development necessitates that the program or project is also funded by the Entitlement City, and that the benefit is seen by Urban County residents.

As always, CDBG and HOME funds are targeted to areas with high concentrations of low to moderate-income residents and/or minorities. Maps defining these areas can be found in the Additional Files folder of the Consolidated Plan. Utilizing the aforementioned HCMS document, Jefferson County Community Development is now better connected to the demographics of the Urban County, 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. This data has been utilized to set annual goals and determine priority needs throughout the jurisdiction.

Jefferson County Community Development is in the process of expending an additional \$295,014 in CDBG and \$592,459 in CSBG funds through the American Recovery and Reinvestment Act (ARRA), as well as an additional \$6.01 million in NSP dollars. These funds will be utilized throughout all of Jefferson County to create job training opportunities, public facilities for the high needs populations and homeownership and rental housing for the low to moderate-income populations. The County has the ability to leverage the 2010 annual allocation with these dollars to promote sustainable neighborhoods and communities and eliminate slum and blight in targeted areas. Many of these target areas include the underserved population within the Urban County.

Jefferson County continues to encourage non-profit partners to seek out and obtain funding in addition to HOME and CDBG; the majority of our local partners receive funding from other sources such as private foundations, donations and various Federal and State grants. Jefferson County Community Development and its partner agencies regularly work with state housing agencies, local contributions in the form of Section 8 Housing Choice Vouchers, local fee reductions and deferrals and Low-Income Housing Tax Credits and Private Activity Bonds for affordable housing acquisition and home ownership programs.

Managing the Process

Jefferson County Community Development will be the lead agency responsible for administering all programs under the 2010 – 2014 Consolidated Plan. The Plan was developed through a partnership between internal County departments and divisions, jurisdictional area representatives, community businesses, service providers, out-sourced professional advisors and public citizens. Jefferson County Community Development also produced four separate surveys to address 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, Transportation and Engineering and Planning and Zoning. The consulting entities included those agencies which provide services to 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. The following entities and organizations contributed to the information contained within the 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

Managing the Process (Continued)

- Lutheran Family Services
- Colorado Housing Assistance Corporation

Jefferson County Community Development maintains strong relationships with area service providers, partnering Cities and internal County departments. As stated previously, the Division is under new direct leadership, as well as a new County Department, Human Services. In 2010 and over the course of the next five years, this change will enable the Division to enhance coordination by working under a Department which serves similar populations.

Citizen Participation

Jefferson County Community Development conducted a Public Information Meeting on March 23, 2010 in order to receive citizen input regarding the First Program Year Action Plan. In addition, Jefferson County Community Development utilizes a website to provide the public with information on current projects and activities. All potential projects are identified and posted during the application phase, and the opportunity to comment is always given to the public. Once the projects have been selected and approved by the Board of County Commissioners, the details are again posted online. The Community Development website also includes information and links to agencies which serve the Urban County. The current Consolidated Plan is posted online and can be found at www.jeffco.us. There were no public comments on the First Year Action Plan.

Accommodations are always made available for persons with disabilities at any public event. County facilities, where the public meetings are held, meet ADA requirements for accessibility. Jefferson County Community Development utilizes interpreters as needed for our non-English speaking populations. Provider and public entity surveys were employed to broaden external input, as well as specific outreach within the Cities of Edgewater and Golden.

Institutional Structure

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 projects and dollar allocations as recommended. The CDAB consists of knowledgeable professionals who reside and/or work in Jefferson County. The Division believes this structure is essential in order to provide accountability to the public and eliminate any unintended partiality in the distribution of funds. With this in mind over the next year, Jefferson County Community Development and the CDAB will examine the potential of partnering internally to leverage dollars, as well the possibility of limiting the number of allocations to create larger, more impactful projects.

Monitoring

Under the current process, all active projects are monitored on an annual basis. It is the intention of Jefferson County Community Development to examine this method over the next year as part of a new Policies and Procedures Manual. The Division would like to explore the possibility of a risk assessment system in order to prioritize and to better determine the level and frequency of monitoring needed for each project.

Lead-based Paint

With the addition of the NSP and other stimulus dollars in 2010, Jefferson County Community Development will work with several new agencies to rehabilitate existing housing. The Division is already aware that due to the age of the housing stock in the County, lead-based paint may become an issue for many of these projects. The agencies involved will receive detailed information on the requirements for lead-based paint abatement and have already been notified of the potential flags during the required Environmental Review process. Any lead-based paint removal will be conducted according to all required regulations 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

Specific Housing Objectives

77 households will be targeted under the Housing Goals and Objectives during the First Program Year of the Consolidated Plan. The following breakdown shows the numbers based on earned income, as identified in the Housing Needs Table:

Households earning less than 30% AMI: 7 households with a greater than 30% cost burden; 5 elderly households.

Households earning 30 – 50% AMI: 5 elderly households; 14 small related families.

Households earning greater than 50% AMI: 4 elderly households; 21 small related families; 21 other households.

Specific Housing Objectives (Continued)

The following chart shows the Projects as described previously, as well as the corresponding Housing Goals and Objectives the Division plans to achieve during the First Program Year. Also included are the grant types, allocation amounts, priority needs and targeted amounts:

Project	Grant	Amount	Goal	Objective	Priority	Target
2: Provide down payment and closing cost assistance to low to moderate income first-time home buyers	CDBG HOME	\$146,500.00 \$153,500.00	#3: Provide homeownership opportunities and assistance	A: Down payment and closing cost assistance	High	45 households
4: Provide homeownership opportunities for low to moderate income populations	CDBG HOME	\$134,430.00 \$175,000.00	#3: Provide homeownership opportunities and assistance	C: Construction of new homes	High	10 housing units
6: Provide emergency and rehabilitation improvements for low to moderate income home owners	CDBG	\$270,248.96	#3: Provide homeownership opportunities and assistance	D: Rehabilitation of existing owner-occupied homes	Medium	15 housing units
7: Increase and/or sustain available affordable rental housing for low to moderate income populations	HOME	\$182,053.80	#1: Provide housing for the homeless population	C: Permanent supportive housing for homeless individuals	High	7 rental units

Needs of Public Housing

Jefferson County Community Development partners closely with Jefferson County Housing Authority (JCHA), the agency which serves area public housing residents. JCHA has previously been awarded funds in order to make needed improvements to properties, and works with the Division as a referral resource for services within the County. In addition, each of the two boards that govern JCHA has a low-income resident who participates. The residents hold voting positions and are able to represent the underserved families within the jurisdiction. JCHA also 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. Jefferson County Community Development will continue to work with JCHA during 2010 as needed in these capacities.

Barriers to Affordable Housing

Two major barriers will be addressed during the 2010 Program Year. The first is the sales price within the City of Golden, which is 10-15% higher than in neighboring municipalities. A portion of Project 4 (as described previously) is to allocate funds to the City of Golden for the purchase of 1 single family residence. This project will create a home purchase opportunity for a low to moderate income resident who may not have had the chance to own a home in his or her community. The second barrier addressed is in the City of Edgewater, where affordable housing opportunities must rely on scattered infill and redevelopment projects. Jefferson Center for Mental Health will purchase 7 units in Edgewater to designate as affordable rental housing under Project 7. This will create additional housing in a City where there are few new development opportunities.

HOMELESS

Specific Homeless Prevention Elements

A major priority for Jefferson County Community Development is to address homeless needs and to prevent homelessness. This can be seen in the HIGH priority status given to Goal #1, which is to provide housing to the homeless population, and Goal #4, which includes providing services for the special populations. During the First Program Year, the Division will fund two projects to address these goals. The first is Project 4, in which Jefferson Center for Mental Health (JCMH) will acquire a 7-unit rental housing complex in the City of Edgewater. The housing will be used as permanent affordable housing for homeless and formerly homeless individuals with serious mental illness. The second project, Project 2, will allow JCMH to purchase and provide hotel vouchers for the Urban County homeless population. This service will provide emergency housing for this population.

In addition to making homeless needs and prevention a high priority over the next five years, Jefferson County Community Development continues to actively work with area agencies to develop a plan to end homeless in Jefferson County. The "Heading Home" group is a jurisdictional collaborative, including 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 recently undergone a strategic planning session to develop priorities for the upcoming year, and the Division has committed to work with the group to provide any needed support. Heading Home will also continue to coordinate the Severe Weather Plan, which provides and directs hotel vouchers to homeless families and individuals to ensure the availability of shelter on dangerously cold nights. These vouchers are distributed to area agencies in order to address the needs of all subpopulations, including both families and individuals.

Specific Homeless Prevention Elements (Continued)

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.

COMMUNITY DEVELOPMENT

Community Development

These Projects (as described previously) represent the non-housing needs that will be targeted under the Housing and Community Development Goals and Objectives during the First Program Year of the Consolidated Plan. The following chart shows the identified and funded Projects, as well as the corresponding Goals and Objectives. Also included are the grant types, allocation amounts, priority needs and targeted amounts:

Project	Grant	Amount	Goal	Objective	Priority	Target
1: Administration by Jefferson County Community Development of the CDBG and HOME programs	CDBG HOME	\$237,024.20 \$56,728.20	N/A	N/A	N/A	N/A
3: Improve economic opportunities for low to moderate income populations and revitalize distressed areas	CDBG	\$349,013	#6: Provide economic opportunities	B: Rehabilitation of commercial areas	Medium	8 businesses
5: Provide public services for low to moderate income populations	CDBG	\$41,759.84	#4: Provide services for the population	A: Services for special populations B: Services for low to moderate income populations	High Medium	122 residents
8: Improve public facilities and infrastructure serving low to moderate income populations	CDBG	\$6,145	#5: Address public facilities	A: Improvements to existing facilities	Medium	7 housing units

The public improvement projects, Project 3 and Project 8, are representative of our partner areas' desires for specific Community Development activities. However, these goals are considered secondary to housing and service goals and as such are seen as medium priorities. A greater need has been reported for housing and service activities by area providers and these projects are a major focus under the Consolidated Plan.

Community Development (Continued)

In addition, activities involving basic needs, such as shelter and food for the population, will be given precedence 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.

Antipoverty Strategy

Jefferson County Community Development remains committed to efforts that provide housing and community development and community service programs to help reduce the number of persons living in poverty. Several projects during the First Program Year will touch this population. In Project 5, Brother's Redevelopment, Inc. (BRI) will provide housing counseling for Urban County residents over the next year. This counseling includes default prevention, reverse mortgage and pre-purchase assistance and may help to prevent a homelessness situation. Also under Project 5, Jefferson Center for Mental Health will purchase hotel vouchers for the Urban County homeless population to provide them with emergency housing. Together these agencies will serve 122 individuals.

In Project 6, Jewish Family Services will work with the Jefferson County Human Services TANF Program to provide weatherization for low income homeowners in the Urban County. The work will be provided by TANF recipients as a paid vocational training experience, assisting these individuals with skills which will help to bridge the poverty gap. Project 7 involves the acquisition of a 7-unit rental housing complex in Edgewater. Jefferson Center for Mental Health will use this facility as permanent affordable housing for homeless or formerly homeless individuals with mental illness. The residents will also have direct access to case management and other services in order to maintain self-sufficiency and stay out of the cycle of poverty.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs

18 individuals will be targeted under the Non-homeless Special Needs category during the First Program Year of the Consolidated Plan. The Non-homeless Special Needs Table identifies housing will be provided for 4 elderly and 2 physically disabled households, and supportive services will be provided for 10 elderly individuals 2 physically disabled individuals. Providing services for the special populations is considered a high priority under the Consolidated Plan, with particular attention being given to the elderly and disabled populations. There was a significant gap in available housing for the physically and developmentally disabled population. Housing for the special populations is not covered under the First Program Year and should be a priority during subsequent years under the Plan.