

Jefferson County 15-Year Housing Strategic Plan

FINAL REPORT

December 10, 2024

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PROJECT OBJECTIVE & BACKGROUND

INTRODUCTION

The 15-Year Housing Strategic Plan is designed to address needs across the full spectrum of housing—from homelessness to market-rate homeownership—to help create vibrant communities where housing is accessible to all.

Current and future housing needs were analyzed extensively in the Jefferson County Housing Needs Assessment (HNA) appended to this report. The strategies prioritized in this plan reflect a community-driven process that adapts national best practices in housing policy to the unique local context of Jefferson County and its communities.

The Strategic Plan draws strongly on the expertise of members of the Jefferson County Housing Continuum Task Force (HCTF), current and ongoing planning efforts in local Jeffco communities, and feedback gathered from residents and stakeholders during the community engagement process.

HOUSING CONTINUUM TASK FORCE

The HCTF played an instrumental role in the development of this Housing Strategy. Members met monthly between October 2023 and October 2024, including subcommittee meetings through the summer of 2024 to identify and refine policy priorities and recommendations. Members of the HCTF are listed on the following page.

REPORT ORGANIZATION

Following introductory information and acknowledgements, the Housing Strategic Plan is organized around the following sections:

- [Why Work to Address Needs?](#)
- [Current and Future Housing Needs](#)
- [Summary of Community Engagement](#)
- [Regional Outlook and Approach](#)
- [Housing Funds and Community Resources](#)
- [Housing Goals and Strategy Framework](#)
- [15-Year Strategies and Actions](#)
- [Implementation](#)

Attached to the Housing Strategic Plan is an Appendix with the comprehensive HNA for Jefferson County including data on demographic trends, housing market metrics, current housing needs, and projected housing demand. The HNA also includes a community engagement section that summarizes previous, related engagement efforts and details community outreach conducted in support of the HNA and Housing Strategic Plan.

HOUSING CONTINUUM TASK FORCE MEMBERS

The HCTF members represent diverse expertise and backgrounds spanning affordable housing, development, advocacy, employment, supportive services, homelessness, and local government. Members include:

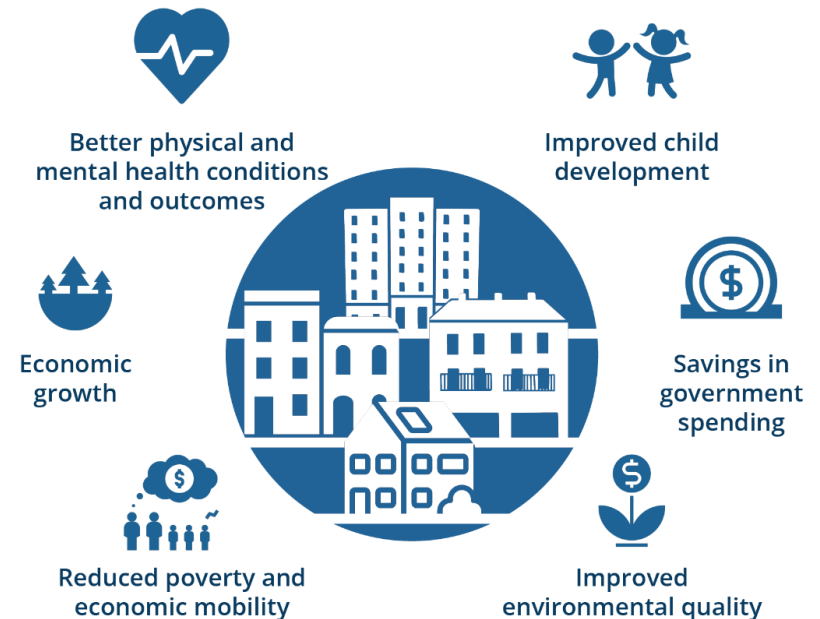
- Emily Sander, Community Development Manager, Jefferson County Housing, Employment and Economic Services
- Kerry Wrenick, Regional Homeless Coordinator, Jefferson County Housing, Employment and Economic Services
- Cassidy Clements, Planner IV, Jefferson County Planning and Zoning
- Jansen Tidmore, President and CEO, Jefferson County EDC
- Diana Cardenas, ARPA Equity, Diversity, & Inclusion Coordinator, Jefferson County
- Tec Sun, ARPA Equity, Diversity, & Inclusion Coordinator, Jefferson County
- Kat Douglas, Director, Jefferson County Housing, Economic and Employment Services
- David Duncan, Real Estate Development & Jeffco Planning Commission
- Cassie Ratliff, Chief Impact Officer, FamilyTree
- Nazia Hasan, Director of Community Impact, Colorado Gives Foundation
- Stefka Fanchi, CEO, Elevation Community Land Trust
- Kathleen O'Leary, Executive Director, Blue Spruce Habitat for Humanity,
- Josh Russell, Partner, Medici Consulting Group
- Lori Rosendahl, CEO, Foothills Regional Housing
- Kelly Hulstrom, DDRC Admissions & Supportive Services
- Sarah Kinzer, Executive Director, Mountain Resource Center
- Katie McKenna, Real Estate Development Team, Archway Communities
- Mike Peirce, CO Coalition of Manufactured Homeowners
- Tim Rogers, Genessee Commercial Group & Jeffco Planning Commission (Chair)
- Taylor Clepper, Director of Navigator and Housing Services, Jefferson Center
- Jonathan Cappelli, Cappelli Consulting & Affordable Housing Committee of the Urban Land Institute of CO
- Mindy Mohr, JUC CAN, Arvadans for Progressive Action/Arvada Housing Advisory Committee
- Shannon Terrell, Principal Planner & CDBG Manager, City of Lakewood

WHY WORK TO ADDRESS HOUSING NEEDS?

WHY WORK TO ADDRESS NEEDS?

A balanced housing stock accommodates a full “life cycle community”—where there are affordable housing options for residents of all stages of life from career starters to seniors—which in turn supports the local economy and contributes to Jefferson County’s culture and community.

- Research shows that a constrained housing market negatively impacts economic growth and that stable and affordable housing is central to the health of individuals, families, and communities.
- Households living in stable housing are more likely to spend their incomes in the local economy through direct spending on goods and services.
- Housing investments that allow workers to live near their jobs can reduce the impacts of traffic and commuting; and attract new businesses by making it easier to recruit and retain talent and improve productivity.
- Affordable housing is key to providing high quality public services as many essential workers (e.g., first responders, medical professionals, and teachers) often leave communities that do not have enough housing in their price range.
- Affordable housing also plays a key role in preventing and resolving homelessness.
- Generational wealth from attainable homeownership is a major contributor to positive outcomes for children and youth. As housing and equity are passed down, young



adults have the option to remain in their community and have families of their own.

- Housing investments and stable housing environments bolster local revenue, increase job readiness, help renters transition to homeownership, lower public costs of eviction and foreclosure, and increase the economic and educational opportunities for children.

CURRENT AND FUTURE HOUSING NEEDS

CURRENT AND FUTURE HOUSING NEEDS

This section summarizes the key findings of the comprehensive Housing Needs Assessment (HNA). The full HNA is included as an Appendix and offers a demographic and economic profile of the county, housing market trends, a housing needs analysis, and full results from community engagement efforts.

DEFINING AFFORDABILITY

The most common definition of housing affordability is linked to industry standards. The federal government considers housing as affordable when the housing payment—the rent or mortgage payment plus taxes and utilities—consumes 30% or less of a household's gross income. Households paying more than 30% are "cost burdened." Households experiencing cost burden have less money to spend on other essentials like healthcare, education, groceries, and transportation—adversely affecting their household well-being, limiting their economic growth potential, and constraining local spending.

Federal definition of affordability

- 1) Housing costs are "affordable" if they do not exceed 30% of household's gross monthly income
- 2) "Costs" include basic utilities, mortgage insurance, HOA fees, and property taxes



Area median income—or AMI: Housing programs base program eligibility on income limits that are represented as percentages of the Area Median Income, or AMI. The U.S. Department of Housing and Urban Development (HUD) publishes current-year income limits based on market studies that estimate AMIs by household size and region. Figure 1 shows the 2024 income limits for Jefferson County; example occupations by AMI follow the figure.

Figure 1. 2024 HUD AMI for Jefferson County

	Persons in Family				
	1	2	3	4	5
30% AMI	\$27,400	\$31,300	\$35,200	\$39,100	\$42,250
50% AMI	\$45,650	\$52,200	\$58,700	\$65,200	\$70,450
80% AMI	\$71,900	\$82,150	\$92,400	\$102,650	\$110,900
100% AMI	\$91,300	\$104,400	\$117,400	\$130,400	\$140,900
120% AMI	\$109,560	\$125,280	\$140,880	\$156,480	\$169,080

Source: HUD Income Limits.

- Social security income (\$11,321 annually): 12% AMI.
- Colorado minimum wage worker (\$14.42 per hour, or \$29,994 annually at 40 hrs/week, 52 weeks/yr): 33% AMI.
- Starting Jeffco school teacher (\$55,256): 61% AMI
- Paralegal with an average salary (\$68,353): 75% AMI
- Experienced registered nurse (\$91,901): 100% AMI

CURRENT AND FUTURE HOUSING NEEDS

KEY MARKET TRENDS

- Housing production is not keeping pace with demographic and economic growth.
- Rapidly rising rents are outpacing income gains, leading to more cost burden for low- and middle-income cohorts.
- Declining affordability in the ownership market is exacerbated by high mortgage interest rates.
- Homelessness is increasing faster in Jeffco than elsewhere in the metro (but still at a “solve-able” level).
- There are serious housing disparities for racial/ethnic minorities—like lower rates of homeownership and mortgage approvals; and higher rates of cost burden and homelessness.
- Seniors on a fixed income, people with disabilities, and manufactured housing community residents are particularly vulnerable to housing challenges.

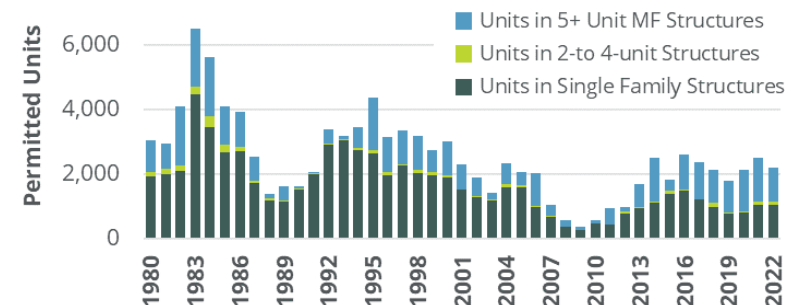
Demographics. Jefferson County’s population is marked by steady growth most of the last decade, despite a slight drop in 2021 and 2022. Growth is expected to resume through 2050, with seniors (aged 65 and older) projected to experience the greatest numerical and proportional growth.

Economics. Strong job growth continues (recent and projected) but rising wages still lag housing cost increases and homeownership rates have declined for all income groups below \$150,000 in annual household income.

Housing stock and production. Housing production lagged job and household growth in Jeffco over the past decade—

meaning housing supply is not keeping up with demand. The type of housing being built has shifted slightly toward multifamily products (e.g., townhomes and apartments), but the majority of homes are still single family detached (63%).

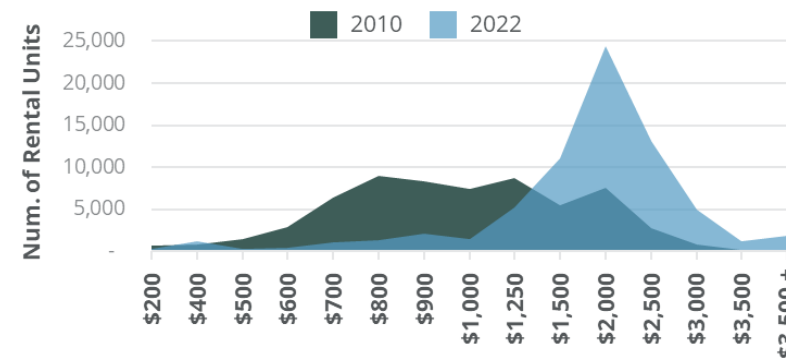
Figure 2. Building Permits by Type, Jefferson County



Source: 5-year ACS and Root Policy Research.

Rental market. Between 2010 and 2022, median rent nearly doubled in Jefferson County (from \$900 to \$1,731 in the county overall and from \$1,059 to \$1,963 unincorporated areas).

Figure 3. Rent Distribution, Jefferson County



Source: 5-year ACS and Root Policy Research.

CURRENT AND FUTURE HOUSING NEEDS

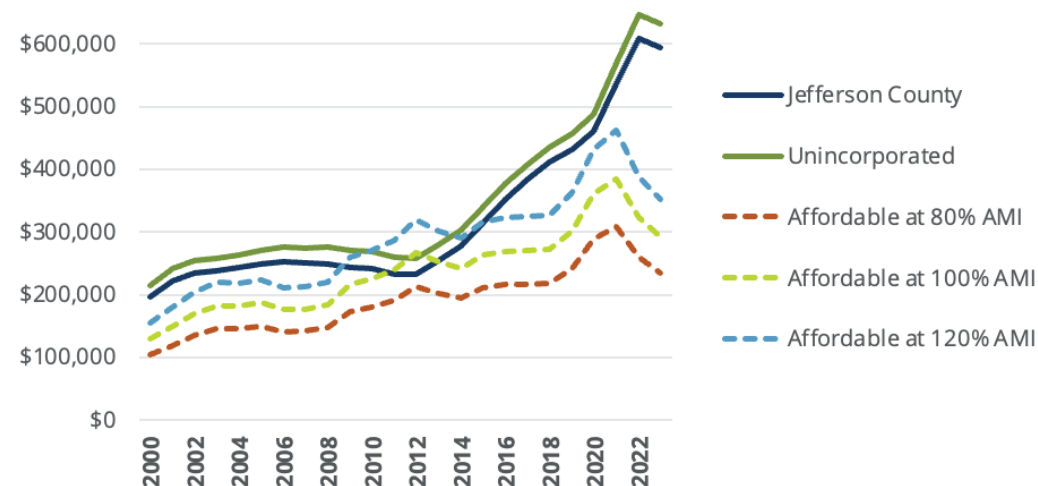
As illustrated in Figure 3, over half of the county's rental units were priced between \$500 and \$1,000 in 2010 but by 2022, just 7% were in that range, as existing rental units shifted into higher price points new units came in at higher price points.

Home purchase market. The median sale price in Jeffco in 2023 was \$600,000—more than double the 2010 median price of \$220,000 (Figure 4). Home price increases outpaced income gains over the past 10 years and recent interest rates hikes have severe impact on affordability. While attached products—particularly condos and duplexes—offer more affordability, they constitute a small share of total sales.

Since 2010 the proportion of home sales affordable to the median household (earning 100% Area Median Income, or AMI) dropped from **51% to 5%** due to rising prices and declining purchasing power at higher interest rates (Fig. 5).

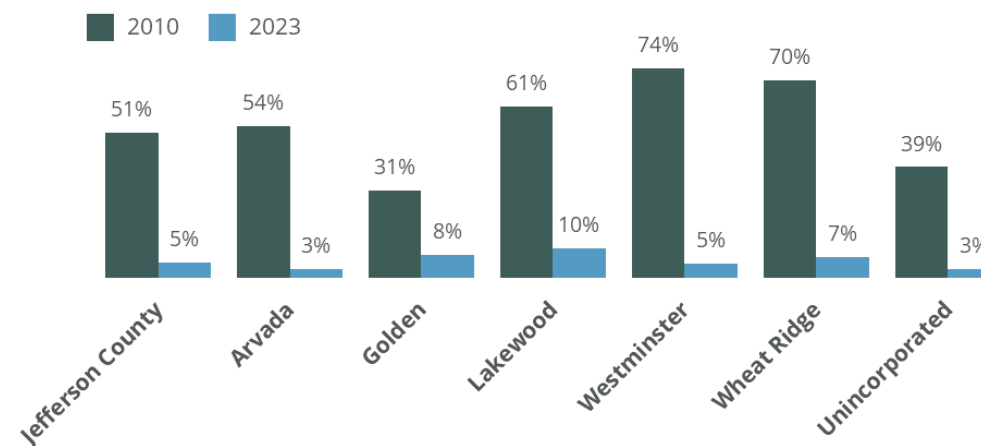
Homelessness. Homelessness is increasing faster in Jeffco than elsewhere in the metro, but it is still at a “solve-able” level. In Jefferson County, **854 people** were experiencing homelessness at a single point in time (based on the 2023 January PIT Count) and **1,907 people** accessed homeless services during 2023. Two separate 2021 studies highlighted needs for low barrier shelter options and at least 150 to 200 Permanent Supportive

Figure 4. Typical (Median) Jeffco Home Price vs. Affordable Price.



Source: Zillow and Root Policy Research.

Figure 5. Share of Jeffco Home Sales Affordable at 100% AMI.



Source: Jefferson County Assessor and Root Policy Research.

CURRENT AND FUTURE HOUSING NEEDS

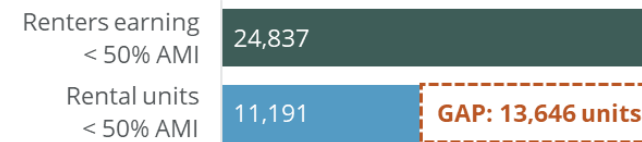
Housing (PSH) units in Jeffco. (PSH is an evidence-based housing model designed to provide individuals and families who have previously experienced homelessness with support and onsite services to promote long-term stability). Updated data show the shelter need persists (2 shelters—one in the northern part and one in the southern part of the county) and PSH needs are now estimated at 282 units.

Affordability Gaps—mismatches in supply and demand by price-point: The affordability gaps analysis indicates that housing affordability needs are concentrated below 50% AMI in the rental market and below 120% AMI in the for-sale market (though for-sale needs persist up to 150% AMI).

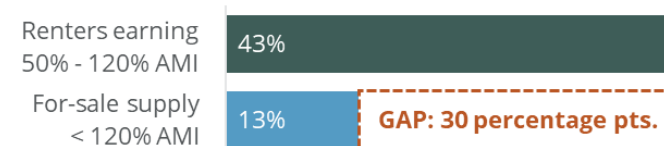
- Collectively, there is an affordability shortage of 13,646 units in Jefferson County for renters earning less than 50% AMI, even after accounting for affordable, income-restricted inventory. The most dire needs are for households earning less than 30% AMI.
- 43% of renters have incomes between 50% and 120% of AMI—a range historically in consideration for first-time home purchase. However, only 13% of homes sold in Jeffco in 2022/23 were in their price-range. Potential buyers do not see proportional affordability in the market unless they have incomes over 150% AMI.
- Affordability gaps measure mismatches in supply and demand by price—not physical unit shortage. As such, gaps can be addressed through production of new units at the needed price-points and/or through subsidies of existing units.

Figure 6. Affordability Gaps in Jefferson County

Rental Affordability Gap



For-Sale Affordability Gap



Source: 2022 ACS, Assessor and Root Policy Research.

Housing Equity. There are serious housing disparities among racial/ethnic minorities—particularly Black/African American and Hispanic residents—including lower rates of homeownership and mortgage approvals (even after adjusting for income) and higher rates of cost burden, overcrowding, and homelessness.

These inequities are not merely a reflection of income differences but are the result of historical and social structures—including systemic racism such as redlining and restrictive covenants—that create different barriers and opportunities for different groups. Equality means “the same;” equity means “fair and just.” Tailored solutions are necessary to develop equitable outcomes.

Vulnerable populations. Specific household types—seniors, people with disabilities, and manufactured housing communities—face unique housing vulnerabilities:

CURRENT AND FUTURE HOUSING NEEDS

- While seniors have high rates of homeownership, those that are renters have disproportionately high rates of cost burden and struggle to absorb rent increases on a fixed income.
- People with disabilities—including many seniors—require accessibility modifications, which can make finding a suitable home or aging in place difficult, especially when paired with affordability needs.
- Manufactured housing community residents face unique uncertainty: despite owning their homes, they don't own the lot and must absorb rising lot rents to avoid displacement.

QUANTIFIED NEEDS THROUGH 2040

Growth projections have a significant impact on the types (and volume) of housing construction needed over the next 15 years to maintain market health and commuting patterns (the ratio of in- vs out-commuters). Jeffco employment is projected to grow by 26% between 2022 and 2050, outpacing projected growth in working age residents (2%), overall population (9%), and households (11%).

To accommodate projected growth, the county would need to add 49,572 units by 2040—or about 2,750 units per year.¹ This estimate includes projected housing growth and a portion of employment growth—just enough to maintain the current jobs-to-housing units ratio (1.28 in 2022).

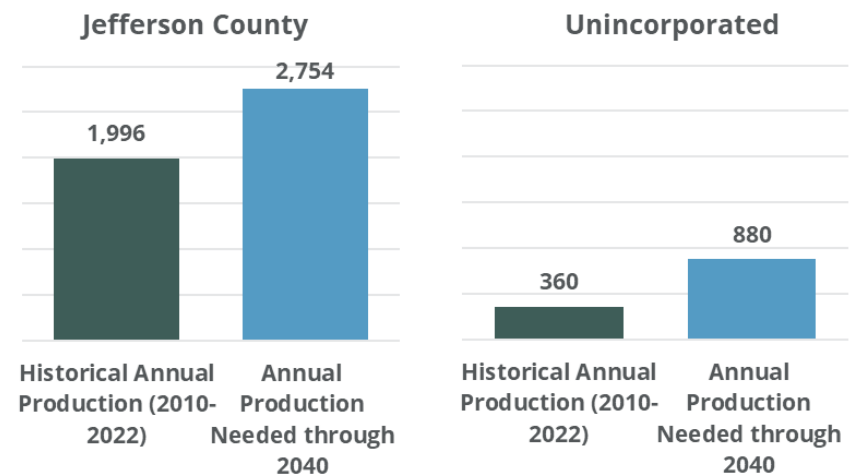
Figure 7 compares the annual volume of units needed through 2040 to historical annual production (between 2010 and 2022).

¹ Estimates based on data from Colorado Department of Local Affairs projections.

As shown, annual housing production will need to increase to accommodate projected needs—both in the county overall and in unincorporated areas (assuming unincorporated areas maintain a stable share of county households—32%).

A significant share of future units need to be affordable for households below 100% AMI to adequately serve the workforce, low income residents, and retiring residents and seniors. Given that market rate development produces units at higher price ranges, public subsidies, deep incentives, or regulations will be needed to support lower cost options, encourage sufficient development to accelerate the filtering of older homes into more affordable price levels, and preserve naturally occurring affordable housing.

Figure 7. Future Needs vs Historical Production

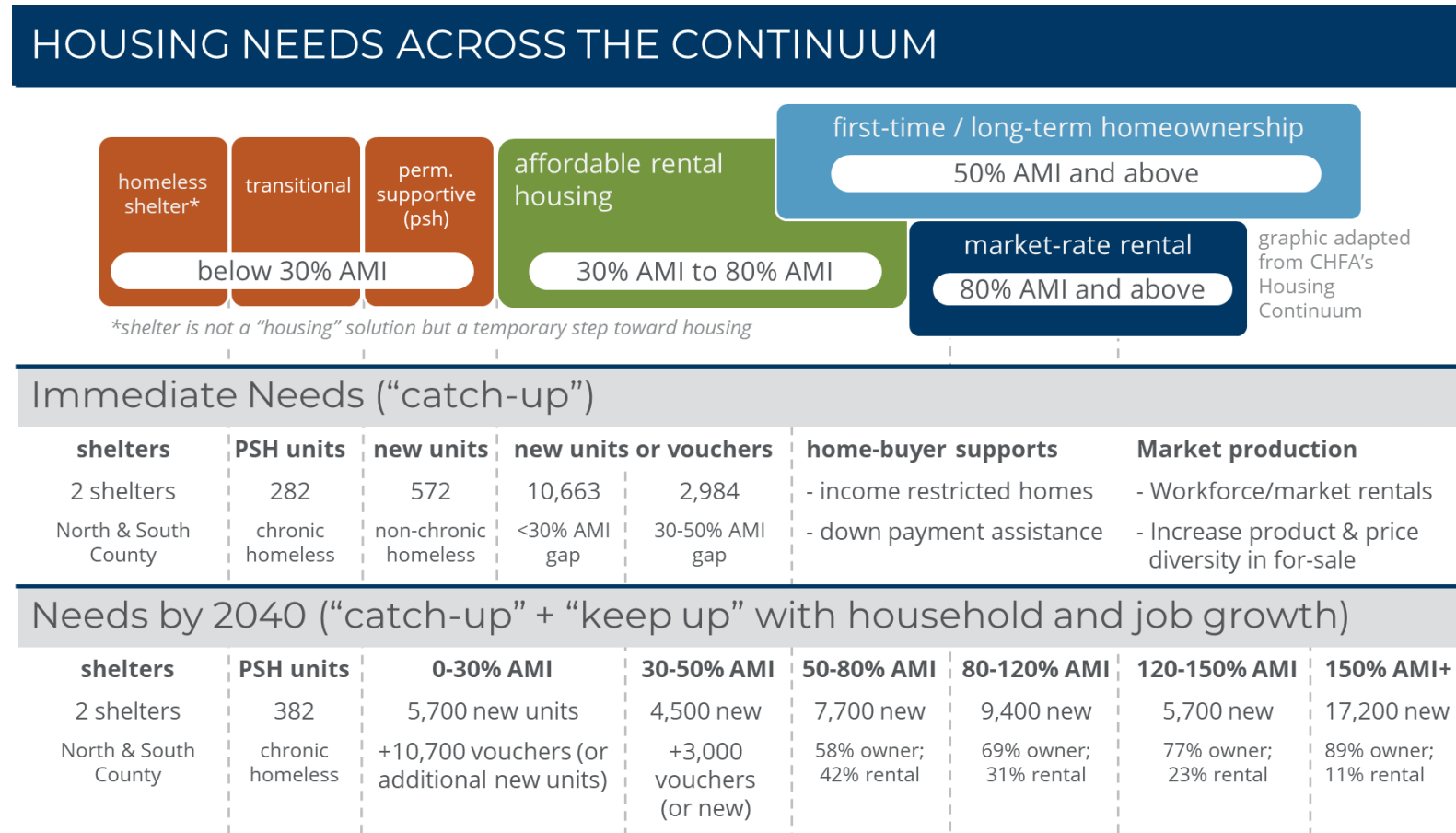


Source: 2022 ACS, Assessor and Root Policy Research.

CURRENT AND FUTURE HOUSING NEEDS

Figure 8 summarizes the number and type of housing units required to address affordability needs and to accommodate growth over the next 15 years in Jeffco. Estimates are based on the affordability gaps analysis, the housing and shelter analysis for people experiencing homelessness, and growth projections.

Figure 8. Housing Needs Across the Continuum, Jefferson County



Note: PSH is a specific type of affordable rental housing designed to provide individuals and families who have previously experienced homelessness with support and onsite services to promote long-term stability. HUD defines chronic homelessness as those who (a) are homeless, (b) are living in a place not meant for human habitation or in an emergency shelter, (c) have been homeless and living in a place not meant for human habitation continuously for at least 1 year or on at least 4 separate occasions in the last 3 years where the combined length of time homeless across those occasions is at least 12 months, and (d) have a disability..

Source: Root Policy Research

COMMUNITY ENGAGEMENT OVERVIEW

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COMMUNITY-DRIVEN PLANNING

Jefferson County's Housing Strategic Plan is a community-driven planning document, guided by the HCTF, community engagement activities conducted specifically to inform this Strategic Plan, and related engagement conducted for other efforts but applicable to the development of the Strategic Plan.

Figure 9. Engagement Efforts Across the County



HCTF Guidance and Process.

Members of the HCTF met monthly between October 2023 and October 2024. Meetings were dedicated to exploring meaningful housing strategies and policy tools to address Jefferson County's affordable housing and supportive service needs.

The kickoff meeting (Meeting 1) offered HCTF members an opportunity to provide their input on the proposed objectives for the project and their role in the development of the 15-Year Plan.

Meeting 2 focused on existing conditions and gaps in Jefferson County's rental/ownership market to set the context and establish a framework for upcoming strategy discussions.

Meeting 3 was dedicated to current housing disparities experienced by racial and ethnic minorities in the county as well as high impact equity strategies and equity-focused outcomes. (Disproportionate housing needs explored included ownership rates and lending disparities in the county).

COMMUNITY ENGAGEMENT OVERVIEW

The HCTF explored several policy tools to support income-restricted (and middle-income) housing during Meetings 4 and 5. The policy tools discussed included land use and zoning reform, direct funds/financial subsidies, land donations or banking, developer incentives and affordability requirements (inclusionary zoning/housing).

Meeting 6 was dedicated to homelessness in Jefferson County and the Denver Metro. This conversation highlighted trends in homeless data, resource constraints, and the need for low barrier shelter options in the county.

To refine and prioritize housing strategies within specific policy and implementation areas, HCTF members formed working groups (or “subgroups”) through May and June of 2024. Subgroups were organized around the following policy and implementation areas:

- **Financial Assets**—Identify potential revenue sources and assets to support the development of affordable housing.
- **Housing for Homeless Persons**—priorities and policies related to homeless response and prevention, including housing navigation, services, and supportive housing.
- **Land Use and Zoning**—Developer incentives for income-restricted (affordable) housing that increase housing supply and encourage product diversity.
- **Preservation**—Naturally occurring affordable housing (NOAH), expiring income restrictions, and manufactured home communities.

Meeting 7 (July 2024) provided an opportunity for the HCTF to review subgroup findings and offer direction on the preliminary housing strategies and action items. The HCTF brainstormed language for the Strategy’s housing vision; identified policy priorities for the County to consider; and discussed the role of the County and HCTF after the Plan is adopted.

These topics were explored in greater detail during Meeting 8 in which HCTF members provided feedback for the County’s housing production and affordability goals, identified potential implementation partners for the Strategy, and recommended additional strategies and action items for the County to consider in developing strategies for the draft plan.

In September and October of 2024, the HCTF reviewed and provided feedback on a draft version of the Housing Strategy.

ENGAGEMENT SUMMARY

There has been extensive community engagement related to housing conducted in Jefferson County and its municipalities over the past two years—including engagement conducted specifically for the development of this Housing Strategy as well as engagement conducted for municipal housing plans, foundation-supported housing advocacy efforts, and the Jefferson County Comprehensive Plan and Unified Land Use Code (Together Jeffco).

The HNA includes a comprehensive review of recent, related engagement and the additional strategic efforts conducted

COMMUNITY ENGAGEMENT OVERVIEW

specifically for plan development (see Section IV and Appendix I of the HNA). Key insights are summarized here as context.

Community survey on housing policies. A 2023 Jefferson County and Municipalities Housing Opinion Survey² offers insight on potential local support for housing policies and solutions in Jefferson County:

- Residents are broadly supportive of zoning changes to allow for duplexes and triplexes (72%) and/or zoning changes to allow for more multifamily apartments, condos, or townhomes (59%).
- Most residents (67%) would support offering incentives to developers to create more housing options for essential workers. (Incentives could include fee waivers, tax rebates, fast track approvals, etc.).
- Over half (58%) would support dedicating revenue from a short-term rental tax/fee to workforce housing projects and 56% would support a broader lodging tax dedicated to affordable housing.

Note that the above bullets present the main themes drawn from the survey—support for local housing policies and solutions varied considerably by respondent characteristics—see Section IV for a detailed summary.

² The Jefferson County and Municipalities Housing Opinion Survey was conducted by Magellan Strategies and commissioned by CGF in November 2023. Nearly 1,300 residents from Jeffco's incorporated and unincorporated communities

Stakeholder priorities. Over 100 stakeholders—industry experts in housing or human services—responded to a tailored survey on housing issues, priorities, and outcomes for the County's housing investments:

- Stakeholders are most concerned that rents are outpacing incomes and increasing resident cost burden; the lack of affordable housing is contributing to rising rates of homelessness; and the rising cost of housing is widening economic gaps between “haves” and “have nots.”
- Most stakeholders feel that the top barriers to addressing housing needs are public resistance toward new development (71%), lack of funds to address needs (70%), limited capacity of affordable housing providers (61%), and limited willingness to make bold changes (60%).
- Stakeholders prioritized three outcomes for the investment of housing funds in Jefferson County including: housing with supportive services for homeless persons (66%), larger supply of affordable rental housing (65%), and rental assistance for people at risk of homelessness (43%).

responded to the online survey. (Survey responses had a margin of error of +/- 2.72% at the 95% confidence level).

COMMUNITY ENGAGEMENT OVERVIEW

Community perspectives. In addition to the surveys described above, community perspectives were identified through resident and stakeholder focus groups, interviews, and community meetings conducted to inform the County's Housing Strategic Plan. A summary of main themes drawn from these conversations with residents—and from recent, related engagement efforts across Jefferson County—is below.

- Residents view the County's limited supply of affordable housing options as a **"deep and sustained crisis"** that has prevented pathways to long-term housing stability and homeownership.
- **Causes and solutions are complicated.** The benefits of successful policies are not usually immediate, yet the potential near-term risks are easy to spot for those who worry about growth (and they are more likely to make their voices heard).
- There is **broad consensus around some policy solutions** (see community support for housing policies above); but policy solutions that are most politically viable are not necessarily the most impactful; support for policies in concept does not necessarily translate to neighborhood-level support in reality.
- **Big impact policies are a tougher sell**, specifically policies that establish major revenue generators like a broad property and sales tax increase to fund more affordable housing options.
- Housing solutions **require cross-sector collaboration** that eliminates silos and brings expertise and resources together from the public, private, and nonprofit sectors.
- **Public will-building is needed** to gain broad consensus around policy solutions. Stakeholders noted that broad consensus will only emerge if/when residents are shown how the entire community benefits from more affordable housing (versus segments of the population).

REGIONAL OUTLOOK AND APPROACH

REGIONAL OUTLOOK AND APPROACH

A crucial asset to the County in addressing ongoing needs is its existing regional partnerships, strong network of service providers, housing-related non-profits, and Public Housing Authorities. The 15-Year Housing Strategic Plan is structured to leverage and support ongoing regional partnerships and municipal housing plans.

REGIONAL INITIATIVES

Some of the key regional initiatives are highlighted below. Note that this does not represent a comprehensive list of regional efforts but rather those that are likely implementation partners.

Heading Home. A collaboration of stakeholders, advocates, public service and faith-based organizations, and persons with lived experience created to develop a systemic response that both prevents and ends homelessness. The work of Heading Home includes the County's 2021-23 Homelessness Action Plan, Extreme Weather Blueprint, Education and Outreach, and participation in the HCTF.

Jeffco Advocacy Network. The Jeffco Advocacy Network is a non-partisan coalition of local residents and other interested parties who champion innovative, practical, and impactful solutions to providing the community's essential needs. The Network's current goal is to advocate for individuals and families with a variety of backgrounds, income levels, and life experiences who are in need of affordable and accessible housing. They do this through collaboration with residents, local nonprofits, the private sector, and government officials that drives community

and civic engagement, public education, and local advocacy to address current challenges and support sustainable solutions that benefit all of Jefferson County.

Jeffco Housing Advocacy Steering Committee. In October 2022, the Colorado Gives Foundation (CGF) convened the Jeffco Housing Advocacy Steering Committee, to develop and implement strategies that increase the availability of safe and affordable housing for all residents, particularly for households earning 60-120% AMI. The Committee is composed of elected officials and community leaders across the county and their efforts have led to the creation of a Workforce Housing Policy Platform and the Jeffco Affordable Housing Blueprint, which serves as a regional plan for increasing affordable middle income housing in Jeffco.

MUNICIPAL HOUSING STRATEGIES

The County's Housing Strategic Plan is focused on the county as a whole, acknowledging that some county-specific actions will focus on unincorporated areas while other actions can impact the entire county—including incorporated areas. In both cases, the County seeks to support the housing needs assessments and Strategies already developed and adopted by the Cities of Arvada, Golden, Lakewood, Westminster, and Wheat Ridge.

A summary of existing local housing strategies and action items in each of Jeffco's incorporated cities with a needs assessment and/or housing strategy is provided below. Text and graphics are pulled directly from each City's documents; links to municipal plans are included in the footnotes.

REGIONAL OUTLOOK AND APPROACH

Arvada Housing Strategic Plan (2024)³

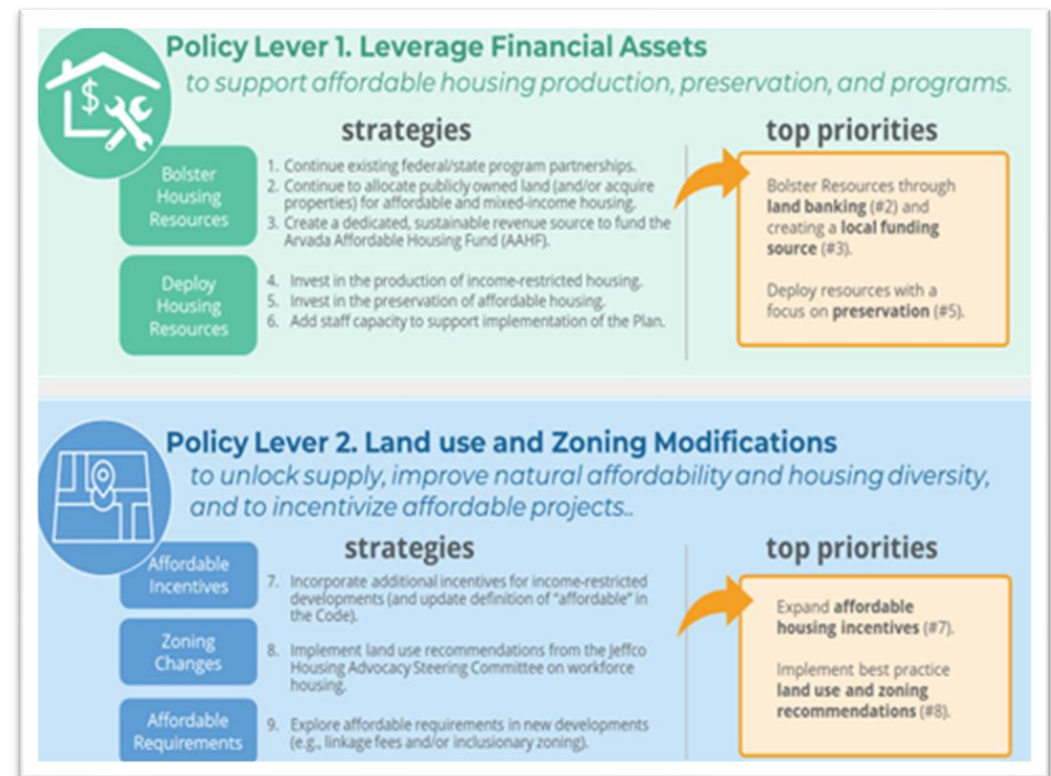
The current Arvada Plan focuses on two policy levers within the City's control: 1) Leveraging financial assets to support affordable housing; and 2) land use and zoning modifications to boost housing supply and improve affordability.

Top priorities among the recommended actions were to:

- Bolster housing resources through land banking (publicly owned land and/or acquisition of land for affordable development) and the creation of a dedicated, sustainable revenue source;
- Prioritize the preservation of affordable housing;
- Expand incentives for income-restricted developments (and update "affordable" definition in the City Code); and
- Implement best practice land use/zoning reforms (in line with recommendations from the Housing Advocacy Steering Committee on Workforce Housing).

Other strategies in the Plan include Invest in the production of affordable (income-restricted) housing; add staff capacity to support the implementation of the Plan; continue existing federal/state program partnerships; and explore affordable requirements in new developments (e.g., linkage fees or inclusionary zoning).

Figure Excerpt from Arvada Strategic Plan



REGIONAL OUTLOOK AND APPROACH

Golden Housing Needs and Strategies Assessment (2022):⁴

Golden's Needs Assessment projects a potential need for 2,340 workforce housing units; 600 senior units; and a housing replacement need of 149 units over a 10-year period. Strategies are summarized below and in the figure at right (excerpted from the Golden Housing Needs and Strategies Assessment).

- Beginning in 2022, the City was working to evaluate the use of incentives; alter regulations that constrain development feasibility; refine regulations related to ADUs and encourage HOAs to permit ADUs; encourage shared equity homeownership programs or community land trusts; expedite the review and permitting process; and form an affordable housing committee.
- Beginning in 2023, the City was working to anticipate the need for a greater amount and variety of senior housing services; and encourage the Colorado School of Mines to house more students on campus and to publish a housing report.

- In late 2022, the City created a Housing Trust Fund with the intent of using funds as gap financing for affordable housing; however, there is no ongoing dedicated source to supply the Fund.

Figure Excerpt from Golden Housing Needs and Strategies Assessment

Affordable Housing Strategies Timeline			
	2022	2023	Ongoing
Evaluate Use of Incentives	X	X	X
Alter Regulations that Constrain Feasibility of Housing Developments	X	X	
Refine Regulations Related to ADU's and Encourage Homeowner Associations to Permit ADU's	X	X	X
Encourage Shared Equity Homeownership Programs or Community Land Trusts	X	X	X
Expedite Review and Permitting Process	X	X	
Form Affordable Housing Committee	X	X	X
Anticipate the Need for a Greater Amount and Variety of "Senior Housing" Services		X	X
Encourage Colorado School of Mines to House More Students On Campus and Publish Housing Report		X	X

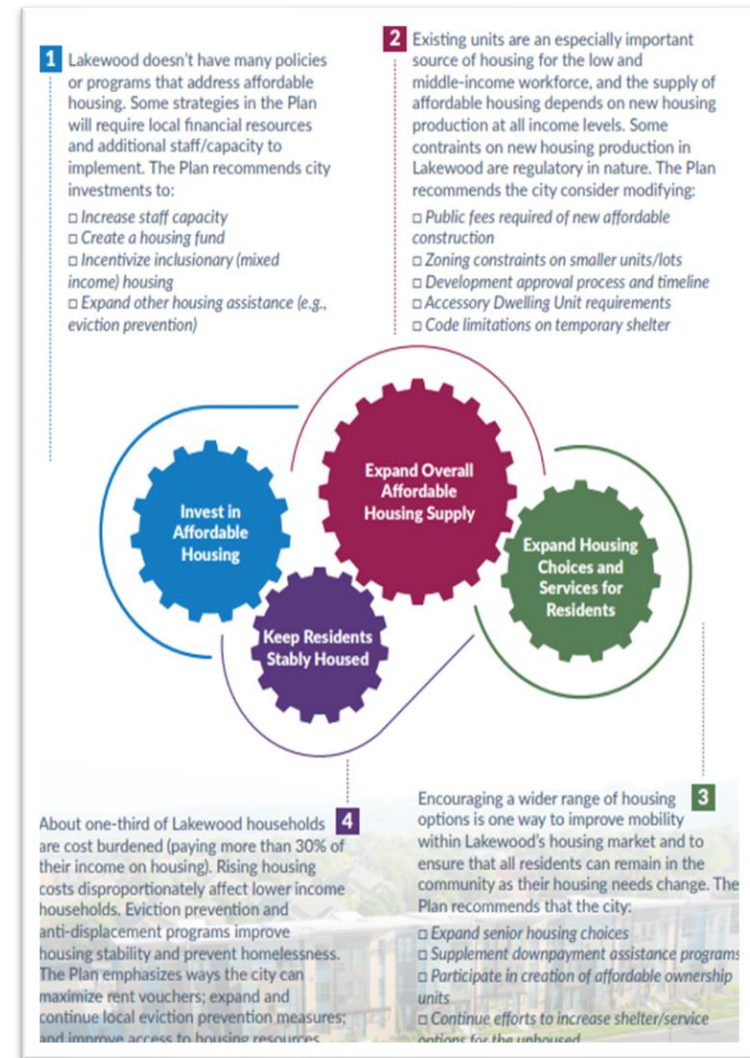
REGIONAL OUTLOOK AND APPROACH

Lakewood Strategic Housing Plan (2024):⁵

The Lakewood Plan identifies four strategic focus areas: 1) Invest in affordable housing; 2) Expand overall affordable housing supply; 3) Expand housing choices and services for residents; and 4) Keep residents stably housed. Action items related to each Strategy are outlined below:

- Invest in affordable housing: increase staff capacity, create a housing fund, incentivize mixed-income housing, and expand housing assistance programs like eviction prevention services. (Proposes a 2% add-on to the existing tax rate or a local sales tax increase to support the fund).
- Expand overall affordable housing supply: Consider modifying public fees required of new affordable construction; address zoning constraints on smaller units/lots; improve development approval processes and timeline; update ADU requirements; and modify code limitations on temporary shelters.
- Improve housing stability and prevent homelessness by expanding eviction prevention and anti-displacement programs/measures, maximizing rent vouchers; and improving access to housing resources.
- Expand housing choices and services by supplementing down payment assistance programs; participating in the development of affordable ownership units; continuing to increase homeless shelters/services; and expanding senior housing.

Figure Excerpt from Lakewood Strategic Plan



⁵ www.lakewoodtogether.org/housingstrategy.

REGIONAL OUTLOOK AND APPROACH

Westminster Housing Needs Assessment (2023):⁶

- Encourage diverse housing types including duplexes, townhomes, ADUs, senior housing, and tiny homes. (Proposes modifying zoning policies and/or creating an Affordable Housing Trust Fund).
- Consider infill and adaptive reuse strategies. The Plan proposes pairing infill development with density bonuses and targeting these opportunities to underutilized parcels that are located near popular destinations or public transit.
- Consider short-term rental incentives and/or programs to incentivize operators to convert their units to long-term rentals. (Recommends a program similar to Summit County's Lease to Locals Program).⁷
- Apply for state funds through DOLA programs including Innovative Affordable Housing Strategies Incentives, Creation of Supportive Housing, Prop 123, and housing development grant funds. (Federal funds include PRO Housing, Fair Housing Initiatives, Self-Help Homeownership, and the Older Adult Home Modification Grant Program).

Figure Excerpt from Westminster Needs Assessment

What can Westminster do to improve existing conditions?

Our community engagements and quantitative analyses armed us with key insights on the city's housing-related challenges, barriers, and opportunities. Our research uncovered several policy, funding, and other options for the city to consider as it seeks fill its housing gaps.

1. Accessory Dwelling Unit Reform
2. Infill and Adaptive Reuse
3. "Missing Middle" Housing Expansion
4. Short-Term Rental Incentives
5. Senior Housing Expansion
6. Tiny Homes
7. Affordable Housing Trust Fund
8. U.S. Department of Housing and Urban Development (HUD) Funding Sources
 - a. PRO Housing
 - b. Fair Housing Initiatives Program
 - c. The Self-Help Homeownership Program
 - d. Older Adult Home Modification Grant Program
9. Colorado Department of Local Affairs (DOLA) Funding Sources
 - a. Innovative Affordable Housing Strategies Incentives Grant Program
 - b. Creation of Supportive Housing Program
 - c. Proposition 123
 - d. Housing Development Grant Funds

⁶www.westminsterco.gov/Business/EconomicDevelopment/HousingNeedsAssessment

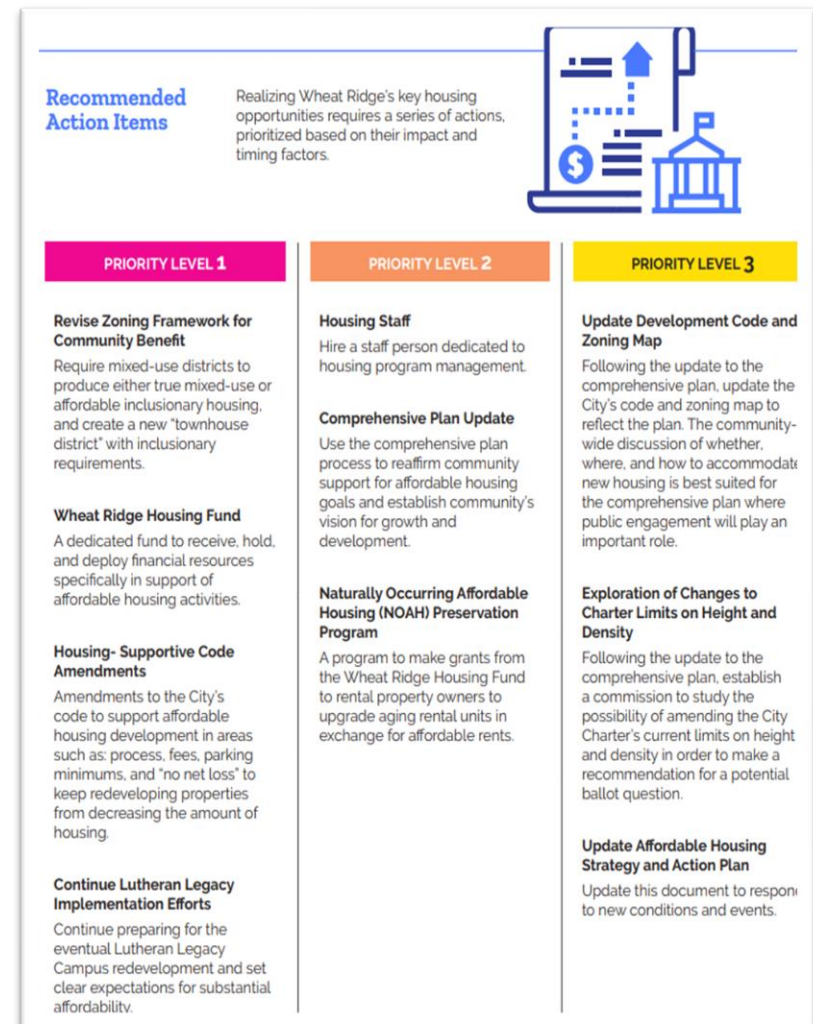
⁷ Summit County's program offers financial incentives to owners of short-term rentals in who lease their units at below market-rate to local employees.

REGIONAL OUTLOOK AND APPROACH

Wheat Ridge Affordable Housing Strategy (2023):⁸

- Key opportunities for affordable housing identified in the Wheat Ridge Action Plan include: build more multi-unit rental housing; build more attached ownership units; preserve and upgrade existing affordable rental units; and maximize the potential for the Lutheran Legacy Campus redevelopment.⁹
- Priority Level 1 Actions—revise the zoning framework for community benefit; establish a Wheat Ridge Housing Fund; make amendments to the City’s code to support development (fees, parking minimums, “no net loss”); continue Lutheran Legacy implementation efforts.
- Priority Level 2 Actions—hire a staff person dedicated to housing program management; use the Comprehensive Plan process to reaffirm community support for housing; and establish a naturally occurring affordable housing (NOAH) program. (Recommends making grants from the housing fund to rental property owners to upgrade aging units in exchange for affordable rents).
- Priority Level 3 Actions—update the City’s development code and zoning map to reflect the Comprehensive Plan update; establish a commission to study and explore changes to the Charter’s limits on height and density; and update the Strategy and Action Plan to respond to conditions/events.

Figure Excerpt from Wheat Ridge Housing Strategy



⁸ <https://whatsupwheatridge.com/housing>

⁹ All opportunity areas include an element to “achieve inclusionary, mixed-income outcomes” (excluding preservation efforts). The Lutheran Hospital campus is a

100-acre site in the City of Wheat Ridge that will be vacated. The site was identified as an opportunity for the City to create new affordable housing units.

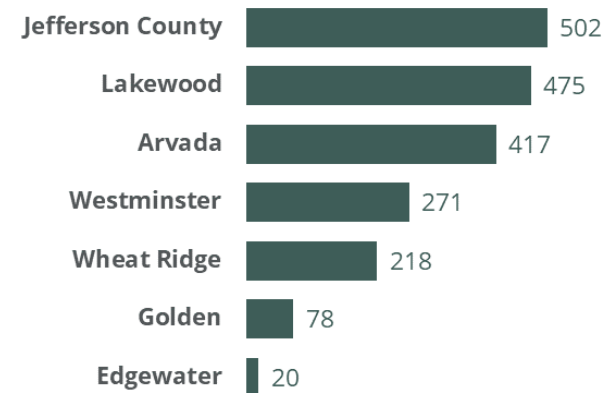
REGIONAL OUTLOOK AND APPROACH

Jefferson County and Municipal Proposition 123 commitments. Colorado voters approved the enactment of Proposition 123 (also known as “Prop 123”) in 2022 to make funds available for local governments, nonprofits, community land trusts, and private entities for affordable housing projects. Funds may be provided for projects and programs in jurisdictions that have committed to increasing their affordable housing stock above their baseline amount—municipalities, counties, or tribes that have accepted commitment filings.

Jefferson County accepted their commitment filing on October 29, 2023. The Jefferson County municipalities of Lakewood, Arvada, Westminster, Wheat Ridge, Golden and Edgewater have also made Prop 123 Commitments.

As part of their commitment to Prop 123, the County will work to increase the supply of affordable housing above their baseline amount (5,579 units) by 170 affordable units annually and 500 units over the next three years. Affordability goals and commitment filings vary by municipality, as shown in Figure 10.

Figure 10. Affordable Production Goals by Jurisdiction



Source: Colorado Department of Local Affairs and Root Policy Research.

To be eligible to receive Prop 123 funds during the next funding cycle (2027), local jurisdictions must achieve affordability goals and adopt a fast-track development approval process for projects where 50% (or more) of the units are designated as affordable for households.¹⁰

¹⁰ Information on DOLA's requirements: [Guidance on the Implementation of Expedited Review Requirements in Proposition 123](#).

EXISTING RESOURCES

EXISTING RESOURCES

HOUSING FUNDING

Federal funds available to Jefferson County for community development, affordable housing, and housing/supportive services include: Community Development Block Grant (CDBG), HOME Investment Partnership Program, and Community Services Block Grant (CSBG). The State also allocates Private Activity Bonds (PAB) to the County which can be used to help finance affordable housing. The County also applies for miscellaneous federal grants when applicable and for state funding, though state funds have historically been subject to revenue caps under Colorado's Taxpayer's Bill of Rights (TABOR). In November 2024 Jefferson County voters passed Ballot Measure 1A to remove revenue caps for certain services.

An overview of the funding sources used to support housing activities, programs, and services in the county is provided below.

Community Development Block Grant. CDBG are federal funds used to provide resources to local communities that address a wide range of community development needs. The County has elected to allocate funds to develop affordable housing, preserve existing housing supplies, and to promote rental/homeownership opportunities for low and moderate income families. The County typically receives about \$1.05 million per year in CDBG; Lakewood and Arvada also receive

direct CDBG funds so the County's allocation covers Edgewater, Golden, Lakeside, Morrison, Wheat Ridge, and the Unincorporated County).

Community Services Block Grant. CSBG is a federally funded block grant to provide supportive services that alleviate the causes and conditions of poverty in communities. Funds are used to address low income housing and service needs (as identified by the County's Community Needs Assessment) in Jefferson, Park, and Teller Counties.

In 2024, Jefferson County awarded a total of \$220,000 to the Action Center, Jeffco Homeless Navigation, Mountain Resource Center, and the Salvation Army for services including rental, mortgage, and utility assistance, eviction prevention support, housing navigation, and assistance with move-in costs. (Funding awards were dramatically lower than the amount requested which was a total of \$1,5 million).¹¹

HOME Investment Partnership. Federal funds to support the development and preservation of long-term affordable housing for extremely low- to low-income households countywide. The County typically receives about \$850,000 per year in HOME funds (no other jurisdiction within the county receives HOME so these funds are deployed countywide).

¹¹ <https://www.jeffco.us/DocumentCenter/View/44782/2024-CSBG-Community-Services-Block-Grant-Awards-PDF>.

EXISTING RESOURCES

Private Activity Bonds (PABs) are tax-exempt bonds that can be issued by the County for specific purposes to encourage private investment in housing, higher education, jobs, and infrastructure. Jefferson County allocated \$3,161,100 in 2022 to support the Metro West Housing Solutions' Belmar Groves Rehabilitation project in Lakewood and \$8,358,300 for the completion of two projects owned and managed by Foothills Regional Housing. (For a detailed record of the County's PAB allocations since 2004, see [Jefferson County PAB History](#)).

Local resources. Currently, Jefferson County does not allocate local resources (such as General Fund or local tax revenue) to affordable housing. Furthermore, the TABOR spending cap has historically restricted the County's ability to access state funding. Under TABOR's provisions:

- New taxes must be voted on by residents at the ballot;
- Government spending is limited by a formula and any revenue collected over the cap must be returned to taxpayers;
- Certain taxes are prohibited (real estate transfer taxes, local income taxes, and statewide property taxes); and
- All income has to be taxed at the same rate (flat income tax).

In November 2024 Jefferson County voters passed Ballot Measure 1A to remove the TABOR revenue caps for certain services (transportation, infrastructure, and public safety),

becoming the 53rd of Colorado's 64 counties to pass revenue retention measures since TABOR's inception in 1992—meaning those counties are no longer subject to revenue caps, though other TABOR provisions apply.¹²

Without local funding, Jeffco's influence over the prioritization and allocation of funds to advance local housing production, affordability, and social service goals is substantially inhibited. (Furthermore, any reallocation of existing funding could result in program loss or significant reduction in existing services since non-profit organizations rely on such funds to deliver services). Previous constraints on state funding may be partially alleviated by the passage of 1A, but additional local funding will be required to address housing needs. Additional funding options, including identifying and adopting a dedicated and sustainable source of revenue to fund housing projects and programs, are addressed in the Strategy recommendations.

HOUSING ACTIVITIES

The County's Human Services Department allocates funds from federal funding sources to support a range of housing activities that advance local goals and priorities. Activities funded by the County include:

- Housing navigation and counseling;
- Motel vouchers, safe parking;

¹² Bell Policy Center (bellpolicy.org)

EXISTING RESOURCES

- Homeless supportive services;
- Rent, mortgage, and utility assistance (including first month rent and security deposits);
- Homeowner rehabilitation; and
- Multifamily and single family development (typically in the form of gap financing or other subsidies).

Jefferson County successfully leverages funding sources alongside partners agencies to deliver critical services to residents; however, the needs for services exceed available resources. The 2023 Community Needs Assessment—which focuses specifically on housing and human services—highlighted an acute unmet need for additional emergency rent assistance, food security services, utility assistance, and eviction prevention.

The HNA also illustrates the ongoing need for subsidies to develop affordable rental and owner housing. In 2023, the County was able to leverage \$30 million in development funding (by providing gap financing and PABs) to create 150 additional affordable units. This success should be celebrated but additional funds are needed to close the affordability gap for low income, cost burdened households.

COMMUNITY PARTNERS

Jefferson County as well as numerous non-profits and faith-based organizations provide the services described above (and more) to residents throughout the service area. For example:

- The Action Center, located in the City of Lakewood, serves most of Jefferson County and offers services including food, clothing, and rental, mortgage, and utility assistance. (Over 7,000 households are served by the center each year).¹³
- Jefferson Center is a non-profit, community-focused mental health care and substance use services provider. (In 2023, the Jefferson Center provided treatment and education to almost 30,000 people).¹⁴
- Jeffco Prosperity Partners (JPP) is a community organization comprised of over 60 partners including government, schools, faith groups, nonprofits, foundations, and businesses (among others) to support and assist families in exiting poverty.
- Foothills Regional Housing Authority (FRH) owns and manages 22 affordable housing communities with several new developments in the pipeline. FRH administers approximately 1,800 Housing Choice Vouchers and nearly 250 vouchers for foster youth, domestic violence survivors, and non-elderly disabled persons.
- MetroWest Housing Services (MWHS) serves as the housing authority for the City of Lakewood and operates as an

¹³ <https://theactioncenter.org/who-we-are/>

¹⁴ <https://www.jcmh.org/about-us/>

EXISTING RESOURCES

affordable housing and service provider. MHWS currently owns and operates eight affordable communities and four senior living communities and administers around 1,200 HCVs. (The voucher waitlist is around 1,500 to 2,000 people).

- Arvada Housing Authority serves as the housing authority for the City of Arvada and administers the City's Housing Choice Voucher program.
- Brothers Redevelopment Inc. provides affordable and accessible housing for low income, elderly, and disabled residents. In Jefferson County, Brothers Redevelopment provides services including affordable housing development and provision and emergency home repairs.
- Mountain Resource Center (MRC) promotes self-sufficiency and works to improve the quality of life for individuals and families living in the western areas of the county. MRC provides multi-generational services and assists with both short- and long-term needs.
- EChO is a faith-based organization serving Evergreen residents who are facing personal or economic adversity by assisting with short-term crisis situations and providing long-term support services as well as information and referral services.
- Blue Spruce Habitat for Humanity serves the mountain areas of western Jefferson County, Clear Creek County and parts of

Park County up to Kenosha Pass by providing affordable homeownership and home repair programs.

- Habitat for Humanity of Metro Denver serves eastern Jefferson County (along with other metro counties) with affordable homeownership opportunities and services.
- Family Tree is a non-profit human service agency that provides services to end child abuse, domestic violence, and homelessness such as community-based education, crisis intervention, case management, legal advocacy, and homeless prevention. The non-profit also administers a range of programs to help stabilize individuals and families.
- Mission Arvada is a faith-based organization serving Arvada (and surrounding communities) by operating a day shelter, food bank, providing housing navigation services, and in the 2024-2025 winter season will serve as overnight shelter for Severe Weather events.
- Recovery Works operates in Lakewood as a day shelter and navigation center along with other services with a mission of providing access to resources, community and recovery to unhoused neighbors.
- Eviction prevention and housing stability resources are provided by the Human Services Department and community partners.

HOUSING GOALS AND STRATEGY FRAMEWORK

HOUSING GOALS AND STRATEGY FRAMEWORK

GUIDING PRINCIPLES

The vision of this 15-Year Housing Strategic Plan is to address housing needs across the full spectrum of housing—from homelessness to market-rate homeownership—to help create vibrant communities where housing is accessible to all.

In considering housing strategies, projects, and the allocation of funds, Jefferson County will:

- **Prioritize** identified housing and community needs—considering the urgency as well as relative size of need;
- **Balance** high urgency actions with long-term solutions;
- **Focus funds** where the market does not address or meet needs; and
- **Take advantage** of opportunities that leverage (and maximize the impact of) existing funds and resources.

PRODUCTION & PRESERVATION GOALS

The HCTF, in collaboration with County staff and key partners, established the following goals for housing production and preservation in Jefferson County:

- **Increase the supply of affordable housing** by 3% per year (as part of the County's commitment to prop 123).¹⁵
- **Preserve affordability** of all (100%) existing income-restricted units in Jeffco (recapturing expiring affordability contracts to prevent conversion to market-rate).

¹⁵ Prop 123 defines affordable as rental housing at or below 60% AMI and for-sale housing at or below 100% AMI (which costs less than 30% of household income).

- **Encourage sufficient housing production** to keep pace with overall market demand as measured by demographic and economic growth—and aligned with the income distribution, accessibility needs, and diverse housing types.

STRATEGY FRAMEWORK

Recognizing that there is no one strategy—or “silver bullet”—to resolve a community's housing challenges, the Housing Strategic Plan was developed to serve as a toolkit of strategies and policy interventions to effectively address current and future needs while responding to changing market and legislative conditions. Just as there is no single *strategy* to solve housing needs; there is no single *entity* that can comprehensively address needs—housing solutions require strategic partnerships and consistent collaboration among public sector entities, non-profits, and the private sector.

An integrated approach that **unlocks supply, creates funding, and leverages key partnerships** to create more affordable housing, improve program and service delivery, and assist low income households will have the most success long-term.

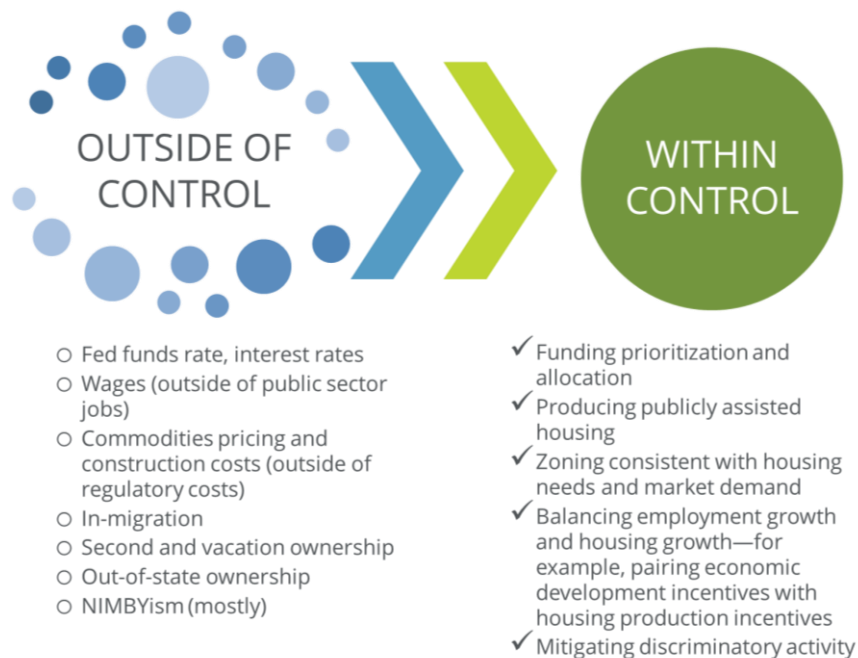
Public sector role: Strategies are most effective when action items are tailored to the public sector's sphere of influence and role in addressing housing needs. Counties and municipalities can, for example:

- Tailor policy interventions to current and future needs and set goals for addressing housing needs,

HOUSING GOALS AND STRATEGY FRAMEWORK

- Reduce zoning and development barriers to affordable and middle-income housing,
- Mandate or incentivize affordable housing production,
- Catalyze redevelopment of underutilized properties, and
- Create local affordable housing funds.

The graphic below illustrates policy concepts that are within the control of the public sector (and those that are outside of the public sector's control).



Applying equity to housing strategies: Jefferson County recognizes, supports, and enhances diversity in all forms, and

intentionally seeks inclusive approaches to ensure equitable access and engage communities around issues that matter to them. Strategies focused on producing equitable outcomes in the delivery of housing and service programs can help address housing disparities among protected class populations in Jefferson County, including people with disabilities, older adults, and racial and ethnic minorities. (Housing disparities for racial/ethnic minorities in Jeffco include lower rates of homeownership and mortgage approvals, as well as higher rates of cost burden and homelessness.).

Generally, high impact strategies with equity-focused outcomes enhance mobility and access to opportunity, accessibility, and affordability, as well as fair housing education and enforcement—though strategies tailored to address specific disparities vary.

Strategies across the housing continuum: The graphic on the following page shows the full housing spectrum along with the types of market interventions that can support housing at different points along the continuum. At the most affordable end (housing below 30% AMI), deep subsidies are needed to produce and operate housing. Not surprisingly, the farther up the income/price spectrum, the more likely it is that the private market can provide housing without any subsidy or intervention from public entities.

The County can leverage the market as a partner to develop needed housing at the upper end by using land use and zoning tools to unlock supply and increase housing diversity and natural affordability. (Land use and zoning policies manage the type, volume, and location of housing that can be constructed

HOUSING GOALS AND STRATEGY FRAMEWORK

in a community, which directly impacts product and price-point diversity).

Even with adequate zoning, however, the private market cannot produce an adequate amount of affordable housing for lower income households due to the high (and rising) cost of

new construction, land, and financing. Historically, the private market has been able to deliver housing in middle-market price-points as well, but due to rising costs and prohibitive legislation (e.g., Construction Defect Reform Act), it has been increasingly difficult to create new middle-income (80-120% AMI) housing without incentives or subsidies.

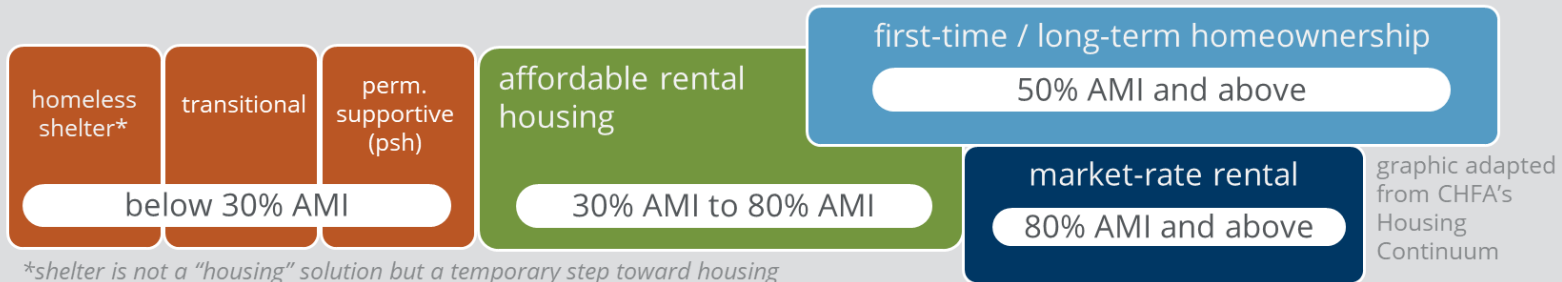
STRATEGY APPROACH ACROSS THE CONTINUUM

PUBLIC ASSISTANCE NEEDED

subsidies, incentives, and policies to create/preserve income-qualified units; and programs to improve housing stability

THE MARKET AS A PARTNER

land use and zoning tools to unlock supply and improve natural affordability



HOUSING NEEDS ACROSS THE CONTINUUM

Needs by 2040 ("catch-up" + "keep up" with household and job growth)

shelters	PSH units	0-30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	120-150% AMI	150% AMI+
2 shelters	382	5,700 new units	4,500 new	7,700 new	9,400 new	5,700 new	17,200 new
North & South County	chronic homeless	+10,700 vouchers (or additional new units)	+3,000 vouchers (or new)	58% owner; 42% rental	69% owner; 31% rental	77% owner; 23% rental	89% owner; 11% rental

15-YEAR STRATEGIES AND ACTION ITEMS

15-YEAR STRATEGIES AND ACTION ITEMS

RECOMMENDED STRATEGIES

Recommendations were developed in conjunction with the HCTF, County staff, and key community partners. Strategies and action items are grounded in evidence-based practices, Root Policy Research's expertise (including working with peer communities), and input from residents and stakeholders as part of the community engagement conducted in support of the Plan.

The strategies are organized around regional collaboration as well as five county-specific policy levers. These elements are described below and illustrated in the figure at right.

- **Regional and jurisdictional collaboration** – Actively engage in regional and jurisdictional collaboration to achieve housing goals.
- **Dedicated housing funds and financial assets** - Leverage financial assets and identify a funding source to support housing production, preservation, and programs.
- **Housing production and affordability** –Enact regulatory reforms (i.e., zoning) to unlock supply, improve housing affordability and diversity, and incentivize affordable projects.
- **Housing and property preservation** – Invest in the preservation of housing and properties serving low and moderate income households (e.g., expiring income restrictions, naturally occurring affordable housing, and mobile/manufactured home communities).
- **Homeless response and prevention systems** – Implement robust and equitable homeless response and prevention systems, including investments in shelter, services, and housing.
- **Program and service delivery** – Improve program and service delivery for vulnerable households (bolster capacity and case management; expand high demand programs).

It is important to note that **some strategies do require additional dedicated funding and/or additional staff capacity** and oversight. Bolstering financial and staffing resources are critical to successful implementation (discussed in more detail in the subsequent section).



Regional & Jurisdictional Collaboration



Dedicated Housing Funds and Financial Assets



Housing Production and Affordability Tools



Housing and Property Preservation



Homeless Response and Prevention Systems



Program and Service Delivery

15-YEAR STRATEGIES AND ACTION ITEMS



STRATEGY 1. ACTIVELY ENGAGE IN REGIONAL AND JURISDICTIONAL COLLABORATION TO ACHIEVE HOUSING GOALS.

Regional and jurisdictional collaboration was identified by County staff and the HCTF as a crucial element to successfully implement the Housing Strategy and leverage resources to maximize impact. This “focus area” was developed in recognition that the County can meaningfully advance and achieve goals by working and coordinating efforts with jurisdictions and organizations across Jefferson County and the Denver Metro.

Though the County only has zoning powers that apply to unincorporated areas, its sphere of influence through policy, programs, and funding impacts the entire county—including incorporated areas. As such, it is particularly important for the County to be actively involved in coordinated efforts and support jurisdiction-level actions to address housing needs.

As detailed in the “Regional Outlook and Approach” section of this Strategy, there are already strong regional initiatives in place—though each has a slightly different niche—and Jeffco municipalities are actively pursuing housing goals and strategies. Key actions for the County are to remain actively engaged in the regional efforts and pursue policies and programs that maximize impact countywide.

ACTION ITEM 1.1. ENDORSE AND PROMOTE THE JEFFCO HOUSING BLUEPRINT, A REGIONAL PLAN TO INCREASE AFFORDABLE MIDDLE-INCOME HOUSING.

The *Jeffco Housing Blueprint: From Out of Reach to Reality* represents the work of the Jeffco Housing Advocacy Steering Committee and reflects “shared values of partnership, flexibility, and respect for local priorities, guiding efforts toward a resilient, enduring solution to Jeffco’s housing crisis.”¹⁶

While the Blueprint differs from this 15-Year Strategic Plan by focusing specifically on middle income housing (rather than the full spectrum), it creates a clear opportunity for the County to support regional coordination at that specific point in the housing continuum.

Serving as a flexible guide for local and regional efforts over the next three years, the Blueprint is based on three pillars:

- **Pillar One.** Foster input and participation in strategies that support affordable housing. This pillar focuses on encouraging balanced policy development, diverse input, and inclusive decision making. Subgoals include empowering and

¹⁶ The Committee, which is comprised of elected officials and community leaders, was convened in October 2022 by the Colorado Gives Foundation (CGF) to

develop and implement strategies that increase the availability of housing affordable to residents earning 60-120% AMI.

15-YEAR STRATEGIES AND ACTION ITEMS

mobilizing advocates; enhancing public understanding and shifting perspectives; and engaging employers.

- **Pillar Two.** Support policy and program development in Jeffco jurisdictions by sharing best practices, tracking progress, and activating resources. This pillar focuses on supporting local jurisdictions in affordable housing policy. Pillar 2's subgoals include supporting best practices in policy and supporting policy and activation.
- **Pillar Three.** Identify programs and projects for inter-jurisdiction and agency collaboration to maximize shared resources. This pillar focuses on collectively harnessing resources to increase affordable housing options. Pillar 3's subgoals include engaging in regional, state, and federal policy; developing strategic transportation/housing partnerships; and facilitating joint housing projects.

As the Blueprint transitions to the implementation phase ("Phase 4"), strategies will be measured through the following process: 1) Identify appropriate measures as defined by the outcomes; 2) Execute strategy and track results; and 3) Review outcomes and assess if strategies produced desired outcomes.

Update: *After the initial draft of this Strategic Plan, Jefferson County Commissioners did endorse the Jeffco Housing Blueprint (on October 8, CC24-309).*

ACTION ITEM 1.2. SUPPORT JURISDICTIONAL EFFORTS TO ACHIEVE PROP 123 GOALS (AND ASSOCIATED MUNICIPAL HOUSING STRATEGIES)

Municipal housing strategies and Prop 123 goals are outlined in the "Regional Outlook and Approach" section of this Strategy. Municipalities are certainly working toward addressing needs individually, but the County has a unique role in supporting these efforts through:

- Delivering countywide housing programs and services (ongoing);
- Funding support for affordable housing production in municipalities;
- Collaborative pursuit of funding opportunities, including Prop 123 programs;
- Coordinated tracking of program outcomes, affordable production and inventory, and best practices.

ACTION ITEM 1.3. SUPPORT HEADING HOME AND COORDINATED DELIVERY OF NAVIGATION SERVICES.

Heading Home was originally a grassroots group that then became a subcommittee of Jeffco Connections (JC) to end homelessness in Jefferson County by creating systemic responses that address homeless needs and prevent individuals and households from entering homelessness. The County is currently leading Heading Home collaboration through a dedicated staff position (Regional Homeless

15-YEAR STRATEGIES AND ACTION ITEMS

Coordinator for Jefferson County). The County should continue to spearhead Heading Home and look for ways to maximize impact, leverage expertise of members, and advocate for the needs of people experiencing homelessness; additional action items to address homelessness are discussed under Strategy 5: Homeless Response and Prevention.

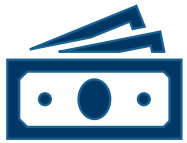
ACTION ITEM 1.4. LOBBY FOR BEST PRACTICE LEGISLATIVE CHANGES AT THE STATE AND FEDERAL LEVELS.

Jefferson County already dedicates staff resources to state lobbying efforts; this action item recommends housing policy be added to the County lobbying policy areas. Acknowledging constraints on staff resources and expertise, initial lobbying efforts should be in collaboration with other respected local housing policy platforms such as Housing Colorado's legislative agenda and the Colorado Chapter of the National Association of Housing and Redevelopment Officials (NAHRO) lobbying efforts.

ACTION ITEM 1.5. CONTINUE TO CULTIVATE PUBLIC-PRIVATE PARTNERSHIPS TO ACHIEVE HOUSING GOALS.

Public-private partnerships are critical to the success of delivering affordable housing. Such efforts are already happening, particularly through private activity bonds, gap financing, etc. but additional efforts to promote public-private partnership with the business community, developers, Chambers of Commerce, colleges and universities, and economic development agencies could create additional support and efficiencies to delivering attainable and diverse housing throughout the county. Some examples of pairing economic development with housing include economic development programs/incentives for innovative construction methods that reduce building costs and/or pairing housing investments with major commercial developments—for instance with the forthcoming Global Energy Park and the Quantum Computing Hub.

15-YEAR STRATEGIES AND ACTION ITEMS



STRATEGY 2. LEVERAGE FINANCIAL ASSETS AND IDENTIFY A FUNDING SOURCE TO SUPPORT HOUSING PRODUCTION, PRESERVATION, AND PROGRAMS

It is increasingly common for local governments to dedicate local resources—including direct funds and/or in-kind dedications, such as land assets—to support affordable housing production, preservation, and services. Local funds can help fill a gap created by market failures, rising construction costs, declining federal resources, and underfunded service programs. Communities can proactively address needs by strategically planning for changing housing needs by identifying land assets and additional financial resources (for example, new dedicated and sustainable revenue streams for projects).

As discussed in the Existing Resources section, financial resources to address housing and service needs in Jefferson County are drawn primarily from federal sources—the County does not have a dedicated local revenue source or a line item in the General Fund budget. Until November 2024, access to state resources was also limited because most state funding is subject to TABOR revenue caps.

This Strategy acknowledges the County's current financial constraints and understands that budget constraints impact the County's ability to effectively deliver a variety of services—not just housing and human services. General Fund reductions

have resulted in the loss of many essential public services, despite an increase in demand.¹⁷

- In 2020 and 2021, the County made cuts within the General Fund to slow the rate of spending and to balance the budget. (In total, cuts amounted to \$24.8 million).
- Spending reductions were avoided between 2022 and 2024 through a combined use of General Fund reserves and additional federal funds from the American Rescue Plan Act (ARPA). Note that reserves have reached minimum thresholds and ARPA funds cannot be used to support General Fund spending beyond 2024.
- Without support from voters for additional funds, the County is facing an additional \$30 million in cuts from the General Fund—beginning in 2025.

The passage of ballot measure 1A in November 2024 which allows Jefferson County to remove revenue caps on some services could help alleviate budget constraints and create additional flexibility in the General Fund—revenue retention savings could be repurposed into housing and related services

¹⁷ [Financial Realities for Jefferson County.](#)

15-YEAR STRATEGIES AND ACTION ITEMS

and investments to address homelessness are no longer subject to revenue caps (as part of public safety).

Even so, it is clear that current funding sources are insufficient to fully address the housing and community needs identified in the 2024 HNA, meaning the County will likely struggle to meet the short- and long-term needs of residents. Additionally, many of the strategies and action items recommended in this Housing Strategic Plan are contingent on the County's available funds (beyond those provided at the state and federal levels).

The low-hanging fruit within this policy area is to leverage existing assets (land and federal funding sources) and consider investing local General Funds to housing and related services, but the higher impact achievement would be to create a new, local funding source for housing initiatives.

ACTION ITEM 2.1. CREATE A DEDICATED, SUSTAINABLE REVENUE SOURCE TO SUPPORT HOUSING GOALS AND PROGRAMS

Dedicated funds for affordable housing production, preservation, and programs (or a "Housing Trust Fund") can have a high impact on housing needs, especially in counties and cities with adopted housing plans, clear and measurable housing goals, and/or sufficient development capacity. Revenue from local sources vary widely but can include General Obligation Bonds, commercial and/or residential linkage fees, sales tax, property tax, general fund allocations, set-aside or cash-in-lieu from inclusionary housing ordinances, and other taxes directly tied to housing demand.

In Jefferson County's case, funding sources could be used for further affordable goals in both incorporated and unincorporated areas.

Local funds are particularly effective for affordable housing projects because they provide a sustainable and flexible funding source without federal or state regulations. Fee revenue can be used for gap financing, land banking, development incentives or subsidies (such as fee or tax rebates), and/or leveraging state and federal funds that require a local match.

Dedicated funds—as opposed to discretionary allocations—have the added benefit of dependable future revenue, which protects funding from shifting politics AND allows a City/County to bond against the revenue, which can support up-front costs of major housing investments. No entities within Jeffco currently have a dedicated revenue stream for affordable/workforce housing, though Jeffco does have a dedicated sales tax for Human Services.

The biggest challenge for most communities in creating a dedicated funding source is lack of political support for meaningful sources, especially in Colorado where all taxes require approval by the taxpayers. Some of the most common revenue options are described below:

- **General Fund allocation**—Often, a General Fund allocation is the easiest way to initiate a Housing Trust Fund, but a dedicated stream is ideal for the long-term. Many

15-YEAR STRATEGIES AND ACTION ITEMS

communities throughout Colorado have allocated General Funds to housing; as an example, over the past two years the City of Grand Junction has allocated \$19 million to housing (including \$4.5 million in awarded grants).

- **Sales Tax**—additional assessment on taxable goods. This option provides a broad base for revenue generation but does require voter approval to initiate. Sales taxes may be more likely to burden lower income households than other tax/fee options. Examples of Colorado counties with a sales tax dedicated to housing include Denver, Pitkin, Summit, and San Miguel.
- **Property Tax**—additional mill levy dedicated to affordable housing. Similar to the above, a property tax mill provides a broad base for revenue generation but does require voter approval to initiate. Can also be applied exclusively to high-value homes (e.g., > \$1 million). As an example, Denver imposes a 0.5 mill property tax on both residential and commercial properties for affordable housing.
- **Real Estate Transfer Taxes (RETT)**—an assessment on the sale of a home. Though several Colorado communities were allowed to retain existing RETT, the imposition of new RETT in the State of Colorado is illegal. However, the Town of Fruita is considering a potential real estate transfer fee that could be a model for other communities.
- **Linkage Fees (or impact fees)**—assessments on new commercial and/or residential development to produce affordable housing. These fees are calibrated to offset the

impact of the new development housing availability and affordability by providing funding for new affordable housing developments. Similar to other types of impact fees, linkage fees do require a nexus study to set fee amounts. Examples of front range communities with affordable housing linkage fees include Denver, Boulder, and Lafayette.

- **Inclusionary Zoning Fee-in-Lieu**—inclusionary zoning or inclusionary housing ordinances are requirements to include income-restricted housing in new developments. Most IZ or IHO programs allow developers to pay a fee-in-lieu of construction the affordable (income restricted) units and fee revenues are typically dedicated to an affordable housing trust fund. Examples of front range communities with affordable IZ programs (that have a fee in lieu) include Longmont, Denver, Boulder, Superior, Broomfield, and Littleton.
- **Lodging Tax**—recent state legislation gives communities more flexibility in how lodging tax revenue is spent, making this a more viable option for affordable housing funding. This option capitalizes on tourism to help fund local housing. Lodging taxes dedicated to housing are most common in Colorado's tourist-driven economies, including Dillon, Durango, Chaffee County, Eagle County, Glenwood Springs, and Gunnison County.
- **Short Term Rental Tax or Fee**—a tax or fee imposed on short-term rentals (STRs). Similar to a lodging tax, this revenue source capitalizes on tourism to help fund local housing. STR fees and taxes are most common in Colorado's

15-YEAR STRATEGIES AND ACTION ITEMS

tourist-driven economies. For example, Steamboat Springs has a 9% STR tax dedicated to affordable housing, expected to generate \$10-\$15 million per year.

Polling conducted by Magellan in 2023 in Jefferson County indicated majority voter support for tourist-based taxes, but less support for a sales tax (48%) and property tax (37%). (Note that while more politically viable, tourism-based taxes generate less revenue than broad based taxes like sales or property taxes).

The HCTF supports initial funding through General Fund allocation while considering future options for a sustainable, dedicated revenue source.

Next Steps for Jefferson County:

- In the short-term, allocate General Funds to bolster federal and state housing funds, while evaluating possible dedicated revenue sources.
- Study potential local funding tools and determine the most appropriate sources of funds for the County to support housing goals.
- Consider the feasibility and impact of a small sales or property tax increase (could include consideration of property tax increase only on high value homes). Consider funding a poll on favorable options if voter approval would be required.

- Lobby for state-level legislative changes that would allow local governments to assess Real Estate Transfer Taxes.
- Evaluate funding streams for housing projects and programs in peer cities and communities including those proposed in local housing strategies.
- Determine concrete priorities and desired outcomes for housing funds and investments (What programs and policies should the fund support?)

ACTION ITEM 2.2. ALLOCATE UNDERUTILIZED AND/OR PUBLICLY OWNED LAND FOR AFFORDABLE AND WORKFORCE HOUSING PROJECTS.

Property acquisition costs are a central component of the cost of developing affordable housing. Jefferson County and other public entities (e.g., school districts, RTD, and state entities) own properties that could reduce costs and facilitate the production of affordable (income-restricted) and mixed-income units.

There are many opportunities for the County to create affordable units through strategic utilization of publicly owned property. Many local governments, including school districts, donate, discount, or lease vacant land or underutilized properties (e.g., closed schools, vacant or out-of-date public sector offices) for residential or mixed-use developments through land bank/land donation programs. Essentially, counties acquire properties which are held in a “land bank” and redeveloped by nonprofit or private developers. Land from the

15-YEAR STRATEGIES AND ACTION ITEMS

bank can be donated, discounted, or offered on a land lease to the selected developer.

Existing land inventory in Jefferson County presents a unique opportunity for staff and leadership to reduce future development costs—particularly given recent school closures across the county, some of which could be redeveloped as housing.

Next Steps for Jefferson County:

- Develop an inventory of existing publicly available land (including land owned by the County, Colorado, local cities, school districts, etc.) and study the feasibility of residential development.
- Establish partnerships with mission-driven or community-oriented land owners, such as school districts, religious groups and churches, and nonprofit/affordable developers.
- Consider conducting site-specific analyses to inform the development review process.
- Watch for property and land in Jefferson County that can be acquired and redeveloped. This could include vacant land, underutilized/vacant commercial, and/or small naturally occurring affordable multifamily housing. Proposition 123 grants and loans for land banking are available; however, revenue caps in Jeffco can impede efforts to access state funds.

ACTION ITEM 2.3. CONTINUE EXISTING PROGRAM FUNDING SUPPORTED BY FEDERAL AND STATE FUNDS.

Jefferson County allocates federal funds (and state funds as available) to support housing programs, and to support nonprofits and service agencies that provide housing, housing services, and/or services to support low and middle income households. Program funds and partnerships are crucial for the County to address residents' current and future affordability needs.

In Strategy 6, the County would continue existing program funding (supported by federal and state funds) for programs and service delivery partnerships that meet and respond to long-term changing needs.

Next Steps for Jefferson County:

- Continue to support housing and community development programs, homeless prevention/intervention strategies, and other efforts to increase housing stability using the County's CDBG, HOME, and CSBG allocations.
- Look for innovative ways to allocate federal funds to ensure maximum impact in alignment with community needs and this Strategic Plan (evaluate as part of regular allocation and reporting requirements of those sources).
- Conduct ongoing evaluations to determine which programs and service delivery partnerships can be expanded if/as funds become available).

15-YEAR STRATEGIES AND ACTION ITEMS

ACTION ITEM 2.4. CONTINUE TO MONITOR STATE AND FEDERAL LEGISLATION THAT MAY CREATE NEW FUNDING OPPORTUNITIES.

In addition to managing existing resources, the County could advocate for additional federal funds for housing and apply for competitive federal grants as opportunities arise (e.g., PRO Housing Grants). Advocacy could be a regional or countywide effort and could align with concurrent efforts to increase support for providing funds for housing.

The County should expand applications for state funds as opportunities arise. State funding opportunities that may be applicable to Jefferson County include but are not limited to:

- HB 24-1313 which provides \$35 million in incentives for local governments that set housing density goals in transit-oriented areas and demonstrate that these areas are being targeted for housing development.
- HB 24-1434 creates Colorado affordable housing in transit-oriented communities income tax credit program, awarding \$2 million in tax credits for 2025 to 2027; \$11 million in 2028; and \$13 million in 2029.
- HB 24-1152 creates \$8 million in state grant and loan programs to help finance the construction and conversion of ADUs for low to moderate income borrowers, nonprofits, and public housing authorities. (Takes effect June 30, 2025).

Next Steps for Jefferson County:

- Advocate for additional federal housing funds and monitor grant opportunities.
- Pursue additional state funding sources for housing and related services now that the county is no longer subject to the same revenue caps which may increase flexibility in pursuing state funding.

15-YEAR STRATEGIES AND ACTION ITEMS



STRATEGY 3. REGULATORY REFORMS TO UNLOCK SUPPLY, IMPROVE HOUSING AFFORDABILITY AND DIVERSITY, AND INCENTIVIZE AFFORDABLE PROJECTS

Land use and zoning reform (or modification) is a common practice to increase housing supply, improve natural affordability and housing diversity, and incentivize affordable housing projects. While regulatory reforms cannot fully address needs across the housing continuum, it is an important tool for many local governments to increase production of income-restricted units (through incentives or zoning mandates) while also freeing the market to respond more effectively to product and price-point demand.

A significant benefit of land use regulatory reforms is that they can be implemented without additional financial resources—though they may require political capital and/or staff capacity.

The following strategies and action items reflect the priorities identified by the HCTF and are in line with the Workforce Housing Policy platform endorsed by the Jeffco Housing Advocacy Steering Committee. They were developed to address housing supply and affordability challenges (as identified by the HNA) and to provide substantive content for consideration as the Comprehensive Plan priorities and Unified Land Use Code (ULUC) regulatory changes are discussed by the Together Jeffco team and County leadership.

Note that these strategies are recommended for implementation by the county for all unincorporated areas but may also be viewed as best practices and to increase the local housing supply and achieve affordability/product diversity by other jurisdictions in Jeffco.

ACTION ITEM 3.1. IMPLEMENT LAND USE AND ZONING MODIFICATIONS.

The 15-Year Housing Strategic Plan recommends the following land use and zoning tools to unlock supply (i.e., allow the housing market to keep pace with Jeffco's growing economy) and create opportunities for more diverse product types and naturally affordable housing options.

Next Steps for Jefferson County:

- Modify Accessory Dwelling Unit (ADU) regulations to improve access and align with HB24-1152 even where not explicitly required by state law:
 - Allow all ADUs (detached and attached) by right in any zone that allows single family uses regardless of lot size;
 - Increase size of allowable ADUs regardless of other non-occupied accessory structures;
 - Remove any overly restrictive design or dimension standards.

15-YEAR STRATEGIES AND ACTION ITEMS

- Streamline the subdivision process to make subdivisions of 12 or fewer lots administrative.
- Zone more land for multifamily. Allow by right multifamily in more residential zone districts than current regulation allows.
- Allow duplexes and triplexes in all single family zones.
- Allow administrative approval for lot splitting of non-conforming existing duplexes.
- Allow the conversion of commercial and office buildings/space to multifamily housing or mixed use as appropriate (could allow through an administrative process instead of full rezone).
- Allow administrative approvals (instead of full rezone) of small multifamily (up to 20 units) if within the designated growth boundary of an adjacent municipality.
- Remove subjective language like “community character” or “compatible” from approval criteria (particularly in decisions that are related to density and growth).
- Lower minimum lot sizes for single family developments. For example, a possible consideration would be a minimum of 5,000 square feet for greenfield and 1,000 square feet for infill and lot splitting.
- Allow medium density housing (10 dwelling units per acre) in 10% of land area (identify specific areas through Comprehensive Plan process).

- Preserve and implement MH zoning for existing manufactured housing communities/parks. Explicit MH zoning provides specific state protections for residents.
- Promote sensible short-term rental regulations that mitigate loss of housing stock for long-term residents, while recognizing the role short-term rentals play in the local tourism industry.
- Encourage universal design to increase accessible and visitable housing stock.

Additional context on support for and impact of policies.

Polling conducted by Magellan indicates widespread voter support in Jeffco for changing zoning to allow for duplexes and triplexes (72% in Jeffco overall and 57% in unincorporated Jeffco); offering incentives to affordable developers (67% overall and 59% unincorporated), increase the number of single family homes built on smaller lots (60% and 49%), and allowing more multifamily apartments, condos, and/or townhomes (59% and 46%).

Root Policy Research conducted an impact analysis of a subset of these recommendations (allowing ADUs by right, duplexes in single family zones, and 10 dwelling units per acre in 10% land area) and found these interventions offer a very high capacity to address supply needs in the county.

Beyond the supply contributions, an increase in housing diversity serves changing housing preferences of Jeffco residents and accommodates shifting demand for accessible home options and older-adult friendly development.

15-YEAR STRATEGIES AND ACTION ITEMS

ACTION ITEM 3.2. ESTABLISH INCENTIVES TO INCREASE THE PRODUCTION OF AFFORDABLE (INCOME-RESTRICTED) HOUSING DEVELOPMENTS.

Generally, development incentives offer variances from entitlement zoning (or relief from development fees) in exchange for including affordable (income-restricted) units in the development. Incentives can be used to both encourage market-rate developers to include a small portion of affordable units and/or to improve the economic and development processes for projects with a large portion of affordable units (e.g., LIHTC or land trust developments). Incentives can take several forms:

- Process-oriented development incentives, such as fast track or administrative approvals, which indirectly lower predevelopment costs by reducing risk, redesigns, and the amount of time (and interest) a developer will have to use to bridge financing prior to closing.
- Regulatory incentives that remove cost barriers and/or allow for more units to be built than allowed by right (e.g., density/height bonuses, parking reductions, etc.) which improve land efficiency and allow for more cost-effective products.
- Financial incentives, such as in-kind donations, fee reductions/rebates, or tax incentives for affordable developments, which directly lower the cost of construction.

Jefferson County has a history of working with affordable developers on variance requests but the County does not have any defined regulatory incentives. Establishing specific incentives can help reduce negotiation time/uncertainty for affordable developers while also establishing clear goals and priorities for the County. Additional negotiations can still occur as needed, but establishing regulatory incentives help set a clear baseline.

Most incentive policies mandate set asides of at least 10%-20% of units affordable to 50% to 80% of AMI on rental or up to 120% AMI on for-sale, depending on the local housing market. Affordability periods can range from 15 to 99 years (the average length of time for deed restrictions is 30 years). Many cities offer tiered incentives that scale with the set-aside—offering deeper incentives to developments that are majority affordable than to those with 10% of unit affordable.

Development incentives to increase the production of affordable housing in Jefferson County could include parking reductions, height and density bonuses for affordable multifamily developments, density bonuses and/or lot size reductions for affordable single family detached or attached, and/or fee waivers and rebates. Stakeholders and HCTF members identified the incentives that are most feasible for the County to implement, outlined below under Next Steps.

15-YEAR STRATEGIES AND ACTION ITEMS

Next Steps for Jefferson County:

- Create a “fast-track” development process for affordable housing projects (a requirement of Prop 123).
- Offer parking reductions—or eliminating parking requirements entirely—for affordable multifamily projects, (including townhomes and other attached products).
- Offer fee rebates or waivers for affordable developments.
- Establish density and/or height bonuses for affordable multifamily and affordable single family projects, through lot size reductions, additional dwelling units per acre, and/or incremental zoning (allowing the next increment of density by right).

ACTION ITEM 3.3. WORK ACROSS DEPARTMENTS, DISTRICTS, AND MUNICIPALITIES TO ADVOCATE FOR BEST PRACTICES IN REGULATORY REFORM FOR AFFORDABLE AND ATTAINABLE HOUSING.

The previous action items focus on specific land use regulations within the County’s control, that apply to unincorporated areas. However, the County can also be an advocate and convener for best practices in regulatory reform across departments and municipalities. This action items requires

- Staff focus and communication to help promote best practices in zoning to Jeffco’s municipalities; but also
- Interdepartmental coordination to understand the affordability implications of utility requirements, public works, water districts, metro districts, etc.

15-YEAR STRATEGIES AND ACTION ITEMS



STRATEGY 4. INVEST IN THE PRESERVATION OF HOUSING AND PROPERTIES SERVING LOW AND MODERATE INCOME HOUSEHOLDS

There are two different submarkets of properties serving low and moderate income households in Jefferson County: income restricted housing and naturally occurring affordable housing (or NOAH). Preservation efforts are needed when affordability contracts on income-restricted units are set to expire, when NOAH is under market pressures to raise rents/prices above what low income households can afford or when NOAH is for sale (especially to corporate investors).

Preservation is an attractive strategy because it utilizes existing housing stock and is not bound by the timeline, cost, and requirements of new construction. However, preservation of NOAH, in particular, can be a challenge because it is driven by market opportunities and owned by private landlords—in other words, the public sector has no control over the rents.

The State of Colorado recently passed legislation (HB24-1175) that facilitates preservation opportunities by establishing a local government right of first refusal on existing/expiring income restricted housing and a right of first offer on aging multifamily that is 20 years or older and between 5 and 100 units (i.e., NOAH). And in 2022, it passed HB-1287, which provided a local government right of first refusal for purchases of MHPs, with resident consent. However, funding is critical if the County desires to be in a position to support preservation efforts.

Expiring affordability contracts. The most common form of preservation for expiring subsidies is to provide funding to non-profits for acquisition (and rehabilitation if needed) of the properties in exchange for long-term affordability. Almost 1,200 rental units in Jefferson County have federal subsidies contracts that will expire in the next ten years and 2,900 will expire in the next 15 years. This means that property owners will have the option to convert units to market-rate housing. With both rental and ownership units in high demand, it is increasingly likely that affordability contracts held by private companies (rather than nonprofits) will not be renewed after they expire—which results in fewer affordable units and more households vulnerable to displacement and long-term housing instability. **One of the proposed housing goals for Jefferson County is 100% preservation for these expiring affordability contracts.**

Naturally occurring affordable housing. NOAH refers to housing that does not have income restrictions but generally serves lower and moderate income households through “naturally” affordable rents and home prices. It generally reflects older apartments, smaller and attached for-sale homes, and/or manufactured housing (e.g., mobile homes). This critical segment of the market constitutes a large portion of the housing stock but can be challenging to preserve through policy tools because the units are privately held. NOAH

15-YEAR STRATEGIES AND ACTION ITEMS

preservation strategies are typically designed to incentivize property owners to institute affordability contracts in exchange for financial assistance to make needed repairs or improvements to their units and properties.

Mobile/manufactured homes as a form of NOAH. Mobile or manufactured home communities (MHPs) are a unique form of NOAH as they offer an affordable option but also come with unique vulnerabilities tied to lower construction standards and owning the structure but renting the lot on which it stands. Preservation efforts for this housing type in the face of redevelopment pressures can include:

- Zoning protection and accompanying building code revisions to address and accommodate the unique structural and policy needs of MHs and their low-income owners;
- Preserving affordability within MHPs (through grants, loans, and services for infrastructure improvements, home repairs, and home replacements); and
- Preventing displacement of residents by providing or facilitating acquisition of grants/loans for resident or nonprofit ownership, or exercising local government rights of first refusal with long term or transitional ownership. After resident, nonprofit, or government purchases, lot rents rarely increase more than 2% per year, preserving stability.¹⁸

There are 2,760 manufactured/mobile homes in Jefferson County (792 in unincorporated areas) accounting for about 1% of the total housing stock. Of the 18 mobile/manufactured home parks countywide, 8 are in Lakewood, 4 are in Golden, and 6 are in unincorporated areas. Golden Hills Community Cooperative, a 40-home park located in Golden, is Jefferson County's first and currently only resident owned MHP (purchased by the resident collective in 2023). Although the resident purchase of Golden Hills will stabilize rents going forward, the preceding years of lot rent increases resulted in over half of residents paying more than 40% of their incomes toward rent—a clear indicator of the need to support and help stabilize residents in MHPs.

ACTION ITEM 4.1. SUPPORT THE ACQUISITION AND REHABILITATION OF UNITS WITH EXPIRING AFFORDABILITY CONTRACTS

In this strategy, the public sector role is typically to provide and/or leverage financial resources for non-profits or PHAs to acquire privately-owned subsidized housing with affordability periods ending.

Next Steps for Jefferson County:

- Create and maintain a database of Jefferson County's income-restricted housing properties including affordability periods, expiration timelines, ownership entities, and other data to help City/County staff identify opportunities for programs.

¹⁸ Based on data from ROCUSA <https://rocusa.org/>

15-YEAR STRATEGIES AND ACTION ITEMS

- Maintain partnerships with local nonprofits, housing providers, and other entities who can acquire expiring income-restricted properties and units.
- Contingent on the resources available to the County, dedicate funds to support acquisition/rehabilitation that renews affordability contracts. Funding sources could include Prop 123 programs, local resources, and/or CDBG funds (for rehab).

ACTION ITEM 4.2. EVALUATE OPPORTUNITIES TO PRESERVE NATURALLY OCCURRING AFFORDABLE HOUSING.

Though they can be capital intensive depending on the context, NOAH preservation strategies are flexible. For example, rental properties can be maintained as rental or converted to cooperative ownership; and ownership properties can be resold to lower income families or leased as affordable rental units. Programs can be structured as rehabilitation grants for owners of existing multi-family developments (in exchange for contractual affordability) and acquisition/rehabilitation strategies can also support the conversion of hotels/motels into affordable or transitional housing.

In this strategy, the County can identify and evaluate opportunities to preserve naturally occurring affordable housing through innovative preservation programs based on best practices and model programs in other communities. During meetings with the HCTF and subcommittee members, several programs were offered as examples for the County

and/or municipalities to consider as a model to keep housing prices affordable to low and moderate income households.

- The City of Wheat Ridge's Affordable Housing Strategy recommended the City invest directly in private rental properties under the "gives" and "gets" approach by establishing a NOAH preservation program to make grants to rental property owners to upgrade aging rental units in exchange for affordable rents. This program is still in development but has recently received pilot funding and could potentially be scaled with support from other municipalities and/or the county.
- A program in Pennsylvania offers forgivable loans to small landlords for needed repairs, in exchange for caps on rent increases. In their "Whole-Home Repairs Program," which was funded by ARPA, small landlords, defined as owners with 15 units or fewer, can apply for loans up to \$50,000 per rental unit for habitability repairs and upgrades for energy efficiency and accessibility. These loans are forgivable after 15 years if the landlord has not raised rents more than 3% annually.
- San Francisco's Small Sites Programs (SSPs) is another example, though it focuses on small multifamily that is already subject to rent-control. It is funded by CDBG funds, rehabilitation grants, and local sources and targets buildings with fewer than 40 units. The program provides acquisition loans to nonprofits for the conversion of rent-controlled properties to permanently affordable housing. Annual rent

15-YEAR STRATEGIES AND ACTION ITEMS

increases are limited (2% to 3.5%) to preserve affordability to low and moderate income households

The HCTF also suggested the County offer education for property owners/tenants on preservation options and financing tools. Outreach efforts could also target tenants of affordable multifamily properties to increase residents' awareness of housing repair/rehabilitation programs to ensure equitable access to County resources in historically underserved communities. It is important that outreach—both to residents and landlords—be culturally inclusive to reduce language and accessibility barriers.

Programs that support aging in place are another form of preservation as they can help make existing housing suitable without displacing residents. While there should be a variety of accessible and affordable housing options for aging adults, supports for aging in place can be an important tool in the county's toolkit.

Next Steps for Jefferson County:

- Identify model preservation programs (e.g., Wheat Ridge's new program, Pennsylvania's "Whole Home Repairs", etc.) and interview program staff to evaluate the feasibility of similar programs in Jefferson County and local jurisdictions.
- If/as funding allows, design a program that offers rehabilitation grants and/or loans for rent increase limits.
- Build a database of aging multifamily properties that meet the state standards for local governments' first right of offer

under HB24-1175 and begin building relationships with qualifying property owners.

- Track state and federal resources available to the County (and local jurisdictions) to support acquisition and preservation of naturally occurring affordable housing.
- Develop an outreach and education program for property owners on preservation options and financing tools. Ensure materials are designed with equity lens to ensure language access, including translation/interpretation and plain-language visuals, infographics, etc.).
- Continue to support accessibility programs and other services that create opportunity for seniors to age in place, preserving their existing home as a viable housing option.
- Continue to work across County departments to evaluate the way in which decisions in other areas (parks, fires, public works, etc.) may impact the affordability of the County's existing housing stock.

ACTION ITEM 4.3. IMPROVE MOBILE HOME POLICIES AND ANTI-DISPLACEMENT PROTECTIONS.

This strategy offers actions to help preserve the existence of MHPs (as a valuable type of NOAH), preserve affordability for residents of MHPs, and prevent/mitigate displacement of MHP residents. Strategies and action items to preserve the affordability of mobile home parks were strongly recommended by HCTF members given the challenges these

15-YEAR STRATEGIES AND ACTION ITEMS

households and residents face (increased risk of displacement, higher rates of cost burden, etc.).

Next Steps for Jefferson County:

- Support resident ownership of MHPs as opportunities arise through funding and technical assistance for resident acquisition.
- Consider dedicated County staff resources to MH and MHP stabilization, which could include locating, applying for, and administering funding; and setting up and administering local programs and policies regarding MHs and MHPs.
- Track and pursue expanding opportunities to apply for MH and MHP-related federal funding from HUD, such as the Preservation and Reinvestment Initiative for Community Enhancement (PRICE)—a new competitive grant fund for the preservation and revitalization of manufactured housing and eligible manufactured housing communities, as well as others.
- Continue to build relationships with park management and support education efforts (for both residents and park owners) about rights/responsibilities.
- Work with community advocates to identify resource gaps and design programs (or financially support existing programs) to improve access to legal services and/or community organizing efforts.
- Maintain zoning and density that accommodates MHPs in unincorporated Jefferson County and encourage municipalities to do the same.
- Provide infrastructure and/or property improvements to MHPs in exchange for affordable lot rents (or limits on lot rent increases).
- Inventory existing programs available to manufactured housing residents and affirmatively market such programs to manufactured housing communities.
- As part of the program inventory process, evaluate program eligibility (across all housing programs and services) for unintended exclusion of mobile/manufactured housing. (For example, HCTF members identified challenges with Section 8 inspection requirements and disaster response policies that can place mobile home residents at a disadvantage).
- Evaluate options for relocation assistance for MHP residents that are displaced if/as parks are redeveloped. and/or require owners provide relocation assistance as a criteria for rezoning MHPs.

15-YEAR STRATEGIES AND ACTION ITEMS



STRATEGY 5. IMPLEMENT ROBUST AND EQUITABLE HOMELESS RESPONSE AND PREVENTION SYSTEMS

This policy area builds on Heading Home’s vision “to create a systemic response in Jefferson County, Colorado that prevents and ends homelessness whenever possible, and when it cannot be prevented, ensures it is a rare, brief and one-time experience.” Systems that both respond to and prevent homelessness must create sustainable outcomes and include components that actively prevent housing crises, quickly engage individuals in a pathway to housing, and connect households with existing programs that support upward economic mobility (e.g., education, employment, and other mainstream services). Programs are most effective when tailored to the unique needs of households (rather than a “one size fits all” approach).

Regional and national contexts. Strategic planning to prevent and address homelessness in Jeffco has historically been spearheaded by Heading Home,¹⁹ which relies on the following guiding principles:

- **Community-Level Approach** - A community-wide problem necessitates a community-wide solution. The most effective and lasting solutions come when we bring our strengths as separate entities together to create collaborative solutions that put the best interests of those we serve first.
- **Housing First** - Housing is ultimately the solution to homelessness. A successful and effective homelessness response system quickly connects families and individuals experiencing a housing crisis to permanent housing without preconditions or barriers and provides ongoing opportunities for engagement in services to support long-term stability.
- **Cultural Competence & Inclusivity** - We develop and promote policies and interventions that respect the diverse cultures and beliefs of those we serve. We engage stakeholders from every sector, especially persons with lived experience of homelessness, in the development of solutions.
- **Self Determination** - We treat all individuals and families experiencing homelessness with dignity and respect, promoting self-determination and personal choice about one’s own life. We recognize that all persons are unique, and we must develop solutions driven by individual differences and needs rather than a one size fits all approach.
- **Data Driven Decisions** - We promote robust systems for collecting, sharing, and integrating data among homeless service providers and other intersecting systems so that we

¹⁹ https://www.headinghomejeffco.com/about_us

15-YEAR STRATEGIES AND ACTION ITEMS

can effectively measure the community's progress and adjust the approach as needed.

- **System Integration** - We prevent and end homelessness by working collaboratively with other systems that impact our ability to end homelessness, including, but not limited to, health care, education, criminal justice, and the metro Denver Continuum of Care.
- **Racial Equity** - We actively promote and implement antiracist policies and interventions that seek to resolve the racial and ethnic inequities experienced by persons of color who are disproportionately experiencing homelessness in Jefferson County.
- **Trauma Informed Care** - We recognize the role and impact of high levels of trauma in the past and present condition of homelessness and seek to design interventions that provide safety and actively avoid re-traumatizing individuals.

From these principles, Heading Home identified a set of strategic planning focus areas which include: **Data Integrity, Homelessness Prevention, Homelessness Response, and Strengthening the Housing Continuum** (see Action Item 5.1 for details).

The strategic focus areas developed as part of Heading Home's work to reduce and prevent homelessness are in line with the

solutions and action items outlined in the Federal Strategic Plan to Prevent and End Homelessness—referred to as “*All In*”—as well as the best practices and implementation guidance issued by the U.S. Interagency Council on Homelessness (USICH) for local governments.²⁰

All In established an ambitious goal to reduce homelessness by 25% by 2025 and encourages state and local governments to use the plan as a blueprint for developing strategic plans and goal-setting. The plan is based on three *foundational* pillars—lead with equity, use data and evidence to make decisions, and collaborate at all levels—and three *solution* pillars—scale housing and supports that meet demand, improve the effectiveness of homelessness response systems, and homelessness prevention.



²⁰ [Federal Strategic Plan to Prevent and End Homelessness](#) and [USICH Implementation Plans & Guidance](#)

15-YEAR STRATEGIES AND ACTION ITEMS

To ensure consistency across leadership and systems the homeless strategies recommended as part of the County's 15-Year Plan were developed in conjunction with Heading Home members and are consistent with the principles, focus areas, and solutions described above. County action can both support Heading Home and also drive efforts forward by prioritizing resources and providing a structure for coordination.

Strategies and action items are also consistent with the best practices recommended by the USICH for local governments and communities. (Recommendations have been adapted to ensure applicability and feasibility for Jefferson County and local jurisdictions).

ACTION ITEM 5.1. BUILD ON HEADING HOME PRIORITIES AND SUPPORT NAVIGATION SERVICES.

Heading Home's mission and vision is to "create a systemic response in Jefferson County, Colorado that prevents and ends homelessness whenever possible, and when it cannot be prevented, ensures it is a rare, brief, and one-time experience."²¹ The following focus areas and priorities for strategic planning were identified to address homelessness in the county:

- **Data Integrity.** Develop and maintain quality data within the Homelessness Management Information System (HMIS) for all populations; and create and maintain a list of community

partners using HMIS to allocate resources more efficiently and increase HMIS coverage.

- **Homelessness Prevention.** Reduce first-time homelessness and decrease inflow into the homeless response system by creating a predictive model to identify individuals that are most likely to be at-risk of homelessness. Prevention strategies must occur in tandem with "upstream prevention" with cooperation from social service systems to strengthen accountability and the social safety net.
- **Homelessness Response.** Coordinate services (health care, behavioral health, human services) for people experiencing homelessness to increase access to housing and ensure economic security, health, and stability. Solutions include navigation centers and/or homeless navigation services.
- **Strengthen the Housing Continuum.** Explore and expand housing strategies that meet diverse needs including congregate/non-congregate shelters, long-term housing, rapid rehousing, permanent supportive housing (PSH), affordable (income-restricted) housing, eviction prevention assistance, and vouchers. Strategies should target subpopulations such as families, chronically homeless persons, seniors/elderly persons, veterans, and young adults (18 to 24 years).

In this strategy, the County would continue to support the work and priorities of Heading Home and the homeless navigators

²¹ https://www.headinghomejeffco.com/about_us

15-YEAR STRATEGIES AND ACTION ITEMS

serving unhoused persons and families in local Jeffco communities. The County should provide financial support as available and/or capacity and planning support to ensure systems, priorities, and goals are coordinated to maximize efficacy.

Next Steps for Jefferson County:

- Support Heading Home in identifying metrics, goals, and outcomes, and report progress on efforts. Continue to evaluate ways to improve efficacy and impact.
- Continue to fund staff positions for Heading Home and homeless navigation.
- Foster public and private partnerships and advocacy opportunities to support housing and service outcomes.
- If/as additional local resources become available (e.g., from Strategy 2), consider formalizing the Heading Home structure—or similar—to help prioritize or allocate resources.

ACTION ITEM 5.2. CONTINUE TO APPLY AND ADVOCATE FOR HOMELESS PREVENTION DOLLARS.

Prevention activities are a critical component of national, state, and local homeless response systems. Most communities, however, offer programs and services that are “reactive” (rather than “proactive”), meaning local governments respond to and address needs only after an individual enters homelessness.

Currently, Jefferson County uses federal block grant funds for homeless prevention activities including navigators,

supervisors, and eviction prevention specialists. (It is important to note that most funds are set to expire in 2026).

Additional funding is imperative for the County to support the efforts of Heading Home and ensure homelessness is a rare experience.

Next Steps for Jefferson County:

- Work to secure homeless prevention dollars from federal, state, or local sources. Upstream efforts are critical—and typically more cost effective than responsive efforts.
- Reinstate eviction prevention program (previously funded with Treasury Emergency Rent Assistance Program) to help stabilize households at risk of homelessness.

ACTION ITEM 5.3. PROVIDE CAPITAL AND OPERATIONAL FUNDING FOR NAVIGATION CENTERS AND SHELTERS.

Navigation centers are a proven approach to addressing immediate needs of people experiencing homelessness and connecting them to resources for. The County and local jurisdictions have adopted a “homeless navigation model” with shared housing navigators to work directly with unhoused persons—including those at risk of homelessness.

The Shelter Gaps analysis highlighted a need for two navigation centers and low barrier shelters in Jefferson County—one in north county and one in south county. There are ongoing efforts to deliver these in Lakewood and Arvada: the Lakewood

15-YEAR STRATEGIES AND ACTION ITEMS

project is underway, though the Arvada project has not received funding and no specific site has been confirmed.

The Lakewood Navigation Center was awarded both state dollars (\$9.3 million) and federal dollars (\$3 million) for development and operations. RecoveryWorks will provide on-site services to homeless persons including meals, access to showers, health care, and assistance connecting to employment and mental health services. Services are offered during the day and sheltering at night. (Lakewood is working to convert a portion of the building into a 24/7 year-round shelter).

Next Steps for Jefferson County:

- Prior to the completion of a sufficient 24/7 shelter network, continue to support Jeffco's Extreme Weather Blueprint, which outlines priorities, focus areas, and strategies for County Commissioners and staff to address shelter needs during extreme weather events.
- Continue to support the expansion of the Lakewood Navigation Center into a 24/7, year-round shelter with funding and political support—this may include initial capital funding and ongoing operational funding.
- Continue to track progress on a navigation center and shelter in Arvada (or elsewhere in North County). If/when possible, allocate funds to support development and operations of a navigation center and shelter.

ACTION ITEM 5.4. EVALUATE HOUSING AND SERVICE INVESTMENTS THROUGH THE LENS OF HOMELESS PREVENTION AND RESPONSE.

Acknowledging that homelessness is a "housing problem" and that prevention is more cost effective than re-housing, the County should evaluate housing and service investments with an understanding of how it could support homeless prevention and response. Strengthening the housing continuum overall is a critical component of any homeless response strategy, and evaluating the upstream and downstream impacts should be part of funding and programmatic decisions. The County has already taken a proactive role by including homelessness in the 15-Year Housing Strategic Plan but should continue to demonstrate this priority through intentional implementation of action items across all strategies.

Next Steps for Jefferson County:

- Encourage ongoing communication among agencies and providers responsible for implementing regional and local housing plans and initiatives.
- Develop a rubric for evaluating housing and service investments through the lens of homeless prevention and response. This does not mean that all investments must have a direct impact on homelessness, but that investments should identify how they contribute to the overall housing continuum to promote market health and housing stability.
- Invest in the development and operation of housing that serves people exiting homelessness and stabilizes

15-YEAR STRATEGIES AND ACTION ITEMS

households earning less than 30% AMI. This could include investments in PSH, rapid rehousing programs, and/or transitional housing. The HNA identifies an immediate need for 282 PSH units (with another 100 units needed through 2040). Such units need public support for development but also require operational investments to maintain services.



15-YEAR STRATEGIES AND ACTION ITEMS



STRATEGY 6. IMPROVE PROGRAM AND SERVICE DELIVERY FOR VULNERABLE HOUSEHOLDS AND RESIDENTS WITH SPECIAL NEEDS

While there are a wide range of community resources, services, and programs available to meet the unique needs of individuals and households in Jefferson County, **the needs far exceed resource availability**. Insufficient resources to meet current needs is primarily the result of limited funds available to the County, staffing and agency capacity, and eligibility requirements that create (or exacerbate) barriers to supportive housing and services.

Challenges related to limited service availability and insufficient funds for resources are exacerbated when vulnerable households cannot access the services and resources they need. These barriers represent a range of programmatic challenges including but not limited to documentation requirements, eligibility criteria, and a lack of awareness on the services and resources available to residents.

An example is the state's Eviction Prevention Program which requires qualifying households to have a court summons (the County program requires a formal Demand for Payment). However, intervention prior to a summons or formal notice could improve outcomes. Flexible funding sources that can target upstream intervention are limited.

The 2023 Community Needs Assessment (CNA)—which focuses specifically on housing and human services—highlighted an

acute unmet need for additional emergency rent assistance, food security services, utility assistance, and eviction prevention.

The CNA also identified systems challenges, largely driven by the size and complexity of navigating the housing and human services system, that can create or exacerbate barriers to stability and self-sufficiency for residents in poverty. These challenges include:

- Concern that state, county, and program partner staff are overwhelmed or programs are understaffed;
- Need for consistent, responsive, services including supportive housing and case management/system navigation;
- Need for clear, up to date information about resources;
- Need for access to benefits staff by phone and in person (not just online) and workforce services opportunities delivered in-person at locations throughout the county.

Findings from the resident survey conducted to inform the CNA also demonstrated a need to improve residents' awareness of available community resources. For example:

15-YEAR STRATEGIES AND ACTION ITEMS

- Most residents are unaware if particular resources are available in Jefferson County—particularly resources to help with immigration issues, opportunities to learn/improve English, and childcare assistance. Many seniors are not aware of programs to help with making their homes accessible (27% of seniors have at least one disability).
- Resources that were identified as “not available” were affordable housing, financial assistance to move into a home or to a different home, and vehicle repairs.
- Resources that are available but were identified as “difficult to access” include health and mental health care resources, information about programs and services, and job training opportunities.

Programmatic barriers (e.g., documentation and eligibility requirements) were also identified by Heading Home members and unhoused residents during focus groups conducted as part of the community engagement activities to inform the 15-Year Housing Strategic Plan.

Action items below are designed to improve program/service delivery and to reduce the barriers that delay and/or prevent access to resources and services in Jefferson County.

ACTION ITEM 6.1. IMPROVE PROGRAM AND SERVICE CAPACITY THROUGH FUNDING AND STAFF SUPPORT.

Services and resources are effective to the extent that staff and program capacity are able to meet the demand (“need”) for such services and resources.

Next Steps for Jefferson County:

- Expand funding for emergency rent assistance, food insecurity, utility assistance, eviction prevention, economic development, and other programs as needed. (Contingent on available funds).
- Increase agency and provider capacity to improve resource navigation and case management services.

ACTION ITEM 6.2. IMPROVE COMMUNITY ACCESS AND AWARENESS OF AVAILABLE PROGRAMS AND SERVICES.

Programs and services to meet the housing and community needs of vulnerable individuals and households in Jefferson County are effective to the extent that individuals are aware of them—and that households in need can meet the technical qualifications for assistance.

Next Steps for Jefferson County:

- Continue to improve outreach and awareness of existing housing and human service programs through affirmative marketing and culturally inclusive communications.

15-YEAR STRATEGIES AND ACTION ITEMS

- Evaluate eligibility requirements for County programs and services from an equity and crisis prevention lens—including for preconditions that may present barriers to accessing housing programs and services. (For example, the County may consider removing the requirement that residents can only access the Eviction Prevention Program if they have an eviction notice or court date).
- Continue to work across sectors and departments to integrate service delivery and intervention—especially in areas of health, mental health, and housing.

STRATEGY SUMMARY & IMPLEMENTATION

STRATEGY SUMMARY & IMPLEMENTATION

IMPLEMENTATION

In the implementation of Jeffco's 15-Year Housing Strategic Plan, consideration should be given to resource needs—both staffing and financial—necessary to achieve the goals and desired outcomes of the plan. Some of these considerations include staff or consultant resources, budget, technical support, and marketing.

- A crucial first step is **the creation of a new County staff position** to oversee implementation. The County has secured grant funding for a staff position (funded for 1-2 years) serving a coordinated role between planning and zoning and community development. Maintaining staffing and coordination is critical to achieving the goals outlined in this Plan as well as Prop 123 commitments. The County should commit to funding this position when the grant expires.
- A second critical asset in addressing ongoing needs is the **strong network of partners—including service providers, housing non-profits, public housing authorities (PHAs), and municipalities, as well as private and economic development** entities, such as the Jeffco EDC, Chambers of Commerce, colleges and universities, and major employers. Partnership and coordination between Jeffco and the cities within the county is also crucial.
- Finally, **financial resources** are necessary for some of the strategies included in the Plan, though a number of strategies can be implemented exclusively through staff support and/or **political will**.

The figure on the following pages summarizes the strategies and action items along with a proposed timeline for initial implementation, relative resource needs, and the key partners that will be needed for implementation. County staff are the expected leaders on each strategy, but key partners are also identified.

Note that as part of the grant agreement with DOLA for the development of this Strategic Plan, Jefferson County is obliged to adopt policy and regulatory strategies to promote the development of affordable housing, ideally by the end of the grant period (July 2025). This can be achieved through fast-tracking land use/zoning code text amendments (ahead of the ULUC rewrite schedule) and/or drafting other policies from the strategies outlined below.

Monitoring progress on housing goals and individual program outcomes as well as communicating such progress in a transparent and accessible way is also critical to the long-term success of the Housing Strategy. Many communities do this through annual reports to Commissioners and/or online data and program dashboards.

STRATEGY SUMMARY & IMPLEMENTATION

Strategy Summary and Implementation Matrix

Strategy & Action	Initial Implementation Timeline	Resource Level & Description	Implementation Partners
 Strategy 1. Actively engage in regional and jurisdictional collaboration to achieve housing goals.			County staff lead with various partners:
Action Item 1.1. Endorse and promote the Jeffco Housing Blueprint, a regional plan to increase affordable middle-income housing.	1-2 years	\$ Staff support	Colorado Gives and Steering Committee; Jeffco Advocacy Network
Action Item 1.2. Support jurisdictional efforts to achieve Prop 123 goals (and associated municipal housing strategies).	ongoing	\$\$ Direct costs if subsidize affordable projects and/or fund programs	Jeffco Advocacy Network; Municipalities; Chambers of Commerce; Metro Mayors Caucus; DRCOG
Action Item 1.3. Support Heading Home and coordinated delivery of navigation services.	ongoing	\$ Staff support	Heading Home, MDHI
Action Item 1.4 . Lobby for best practice Legislative Changes at the State and Federal Levels.	ongoing	\$ Staff support	County lobbyist, Housing Colorado, CO NAHRO
Action Item 1.5. Continue to cultivate public-private partnerships to achieve housing goals.	ongoing	\$ Staff support	Jeffco EDC, Chambers of Commerce, private sector, major employers.
 Strategy 2. Leverage financial assets and identify a funding source to support housing production, preservation, and programs.			County staff lead with various partners:
Action Item 2.1. Create a dedicated, sustainable revenue source to support housing goals and programs.	3-5 years	\$ indirect cost is political will; direct cost is consultant evaluation/polling	County staff, with consultant support as needed; Jeffco Advocacy Network
Action Item 2.2. Allocate underutilized and/or publicly owned land for affordable and workforce housing projects.	1-2 years	\$\$ Initial cost low; cost rises if pursue acquisition	County, School District, faith communities and foundations, other public entities, PHAs, affordable developers
Action Item 2.3. Continue existing program funding supported by federal and state funds.	ongoing	\$\$ Staff support; direct costs if bolster with local funds	CDBG Urban County and HOME Consortium; Human Services Commission; non-profit partners, PHAs
Action Item 2.4. Continue to monitor state and federal legislation that may create new funding opportunities.	ongoing	\$ Staff support	County staff, municipalities, PHAs, foundations

STRATEGY SUMMARY & IMPLEMENTATION

Strategy & Action	Initial Implementation Timeline	Resource Level & Description	Implementation Partners
 Strategy 3. Regulatory reforms to unlock supply, improve housing affordability and diversity, and incentivize affordable projects.			County staff lead with various partners:
Action Item 3.1. Implement land use and zoning modifications (specific code recommendations in "Next Steps").	1-2 years	\$ Staff support	Together Jeffco staff and consultant team, Planning Commission
Action Item 3.2. Establish incentives to increase the production of affordable (income-restricted) housing developments.	1-2 years	\$ Direct cost only if offer financial incentives	All of the above and affordable housing developers and PHAs
Action 3.3. Work across departments, districts, and municipalities to advocate for best practices in regulatory reform for affordable and attainable housing.	2-5 years	\$ Staff support	Jeffco Advocacy Network; Municipalities; Chambers of Commerce; Metro Mayors Caucus; DRCOG; metro districts; utilities; public works departments
 Strategy 4. Invest in the preservation of housing and properties serving low and moderate income households.			County staff lead with various partners:
Action Item 4.1. Support the acquisition and rehabilitation of units with expiring affordability contracts.	3-5 years	\$\$\$ Staff support and direct funding	Coordination with current owners, non-profits, and PHAs
Action Item 4.2. Evaluate opportunities to preserve naturally occurring affordable housing.	3-5 years	\$\$\$ Staff support and direct funding	Coordination with current owners/landlords, non-profits, and PHAs
Action Item 4.3. Improve mobile home policies and anti-displacement protections.	1-2 years	\$\$\$ Staff support and direct funding	MHP owners, advocates and service providers, residents
 Strategy 5. Implement robust and equitable homeless response and prevention systems.			County staff lead with various partners:
Action Item 5.1. Build on Heading Home priorities and support navigation services.	ongoing	\$ Staff support and political will	Heading Home, MDHI, municipalities, non-profits, PHAs
Action Item 5.2. Continue to apply and advocate for homeless prevention dollars.	ongoing	\$ Staff support	Heading Home, MDHI, municipalities, non-profits, PHAs

STRATEGY SUMMARY & IMPLEMENTATION

Strategy & Action	Initial Implementation Timeline	Resource Level & Description		Implementation Partners
Action Item 5.3. Provide capital and operational funding for navigation centers and shelters.	1-2 years	\$\$\$	Staff support , direct funding, and political will	Heading Home, MDHI, municipalities, non-profits, PHAs
Action Item 5.4. Evaluate housing and service investments through the lens of homeless prevention and response.	1-2 years	\$	Staff support	County staff
 Strategy 6. Improve program and service delivery for vulnerable households and residents with special needs.				County staff lead with various partners:
Action Item 6.1. improve program and service capacity through funding and staff support.	3-5 years	\$\$	Staff support and direct funding	County staff, non-profits, PHAs, Human Services Commission
Action Item 6.2. Improve community access and awareness of available programs and services.	1-2 years	\$	Staff support	County staff, Jeffco Advocacy Network, non-profits, PHAs, Human Services Commission, Jeffco Public Health, Hospitals, libraries