

AGENDA
HOUSING, NEIGHBORHOOD SERVICES, & REDEVELOPMENT
POLICY COMMITTEE

Wednesday, May 22, 2019 4:00 PM

Mt. Elbert Room, 5th Floor, Aurora Municipal Center

Council Member Crystal Murillo, Chair

Council Member Allison Hiltz, Vice Chair

Council Member Johnny Watson

Michelle Wolfe, Deputy City Manager

George Adams, Director, Planning & Development Services

Andrea Amonick, Manager, Planning & Development Services

Malcolm Hankins, Director, Neighborhood Services Department

The Housing, Neighborhood Services, & Redevelopment Committee's Goal is to:

- Maintain high quality neighborhoods with a balanced housing stock by enforcing standards, in relation to new residential development, and considering new tools to promote sustainable infill development
- Plan for redevelopment of strategic areas, including working with developers and landowners to leverage external resources and create public-private partnerships

1. Welcome and Introductions
2. Review/Approval of Minutes – April 23, 2019
3. Announcements
4. New Items
 - Analysis of Impediments Update (20/10)
Christopher Davis, Community Program Supervisor, Neighborhood Services
Mollie Fitzpatrick, BBC Consulting
 - Habitat for Humanity Presentation (15/15) Jason Batchelor, Deputy City Manager
5. Miscellaneous Matters for Consideration

Next Meeting: Wednesday June 26, 2019 4:00 p.m. Mt. Elbert

Total projected meeting time: 60 minutes

THIS PAGE IS INTENTIONALLY BLANK

HOUSING, NEIGHBORHOOD SERVICES & REDEVELOPMENT POLICY COMMITTEE
April 23, 2019

Members Present: Council Member, Chair Crystal Murillo
 Council Member, Vice Chair Allison Hiltz
 Council Member Johnny Watson

Others Present: Michelle Wolfe, Malcolm Hankins, Andrea Amonick, Sydney Hawkins, Tim Joyce, Chris Davis, Sandra Youngman, Shelley McKittrick, Mary Lewis, Gayle Jetchick, Chance Horiuchi, Hassan A. Latif, Ellen Woo, Leanne D. Wheeler, Margee Cannon, Claudine McDonald, Jill Farnham, Anne Byrne, Cheryl Ternes, Anna Bunce, Melinda Townsend, Vern Adam, and Deana Foxen.

WELCOME AND INTRODUCTIONS

Council Member Murillo welcomed everyone to the meeting.

MINUTES

The March 27, 2019 minutes were approved by Council Members Murillo, Hiltz, & Watson.

ANNOUNCEMENTS

Mary Lewis invited everyone to the Second Chance Center Second Annual Spring Gala on May 4th at The People's Building. Shelley McKittrick announced the Mile High Behavioral Health Care Women in Recovery Program is hosting a fashion show at The Stanley on Thursday April 25th at 5:30 p.m. The event is open to the public. On behalf of Aurora Warms the Night, Mary Lewis announced that the shower truck is fully operational, and provides folks in need with a meal and an opportunity to shower or use the restroom. The truck is behind the Aurora Mental Health Center at Colfax and Elmira on Mondays and Fridays, and on Wednesdays at St. Mark's Lutheran Church on Del Mar Circle. With approximately 25-40 people participating at a time, they hope to increase truck availability to a couple more times per week.

NEW ITEMS

FAMILY TREE/GOALS PROGRAM

Summary of Issue and Discussion

Shelley McKittrick, Homelessness Program Director, introduced Scott Shields, CEO of Family Tree, Inc., and Cheryl Ternes, Director of Arapahoe County Human Services. Mr. Shields began by describing Family Tree as a regional organization that partners with all 7 metro-area counties and has been in operation in Denver for nearly 43 years. The mission of Family Tree is to help people overcome child abuse, domestic violence and homelessness to become safe, strong, and self-reliant. In cooperation with Arapahoe County Department of Human Services (ACDHS), Family Tree is working to implement a new program designed to serve Aurora and Arapahoe County families experiencing homelessness beginning in mid-late 2019. The program, *Generational Opportunities to Achieve Long-term Success* (GOALS), utilizes a Two-Generation (2-Gen) model in support of a whole family approach that assists in breaking the interconnected and intergenerational cycles of poverty and homelessness adapted from research conducted by the Aspen Institute. The Family Tree/GOALS program is the first structured program that combines transitional housing with wrap-around 2-Gen programming in the metro Denver area.

Family Tree has entered into an 80-year lease with The Urban Land Conservancy, who purchased the campus of the former Excelsior Youth Center at 15001 E. Oxford Avenue, which closed in late 2017. The property, renamed Oxford Vista, is planned to house up to 15 families, with no more than a maximum capacity of 40 people at any

given time. Families will reside in private rooms for up to 9 months as they work through stabilizing, utilize program services, and create long-term self-sufficiency plans. The continuity of care will be extended for up to one year post-exit through on-going support and program services. Mr. Shields added, Family Tree is requesting a one-time, \$400,000 grant award from the City of Aurora to support initial capital needs and improvements for the four buildings on the campus being leased by Family Tree for the GOALS program. The funding for this request will come from money that has already been allocated from the marijuana tax revenue sub-fund for the homelessness program. This funding will specifically come from the balance of uncommitted one-time sub-funds. Staff recommends developing an RFP Process for future one-time or ongoing program funds to be allocated for additional needs in alignment with solutions to end homelessness.

Questions/Comments –Council Members Murillo and Watson expressed concerns of the amount being requested, specifically in comparison to the information provided on what the county is allocating. Mr. Shields answered the request for the city is for capital projects, and Arapahoe County is providing financial support for operating services, to which Family Tree is not requesting from the city. Council Member Watson has requested information on what other cities and counties in the metro area are allocating funds into their homelessness programs. Mr. Shields was not able to provide specific information. Does the Committee recommend approval of the \$400,000 funding request, and moving the item forward to Study Session?

Outcome – The Committee supports moving the item forward to May 13, 2019 Study Session for review, with the level of financial support to be determined by City Council if approved. Council Member Watson requested other city and county financial data that is allocated to fund their homelessness programs. Staff will add a future agenda item to develop an RFP process that would tie-in to the formal budget process for unassigned revenue in the marijuana tax revenue homelessness sub-fund.

MORRIS HEIGHTS INFRASTRUCTURE INFORMATION

Summary of Issue and Discussion

Council Member Murillo previously shared that a constituent, Ms. Ellen Woo, had shared concerns with her regarding traffic and infrastructure insufficiencies in the Morris Heights neighborhood. The neighborhood’s location near the Anschutz Medical Campus, the impact of light rail, and the transit-oriented development projects in the area all contribute to traffic congestion for those living there. Council Member Murillo requested staff research any prior concerns reported, and provide an update on the infrastructure improvements in Morris Heights. Vern Adam, Engineering Services Manager with Aurora Water, and Anna Bunce, Public Works Traffic Manager, reviewed a summary of projects that Storm Water, Waste Water, and Traffic recently completed, or are currently in process. These include the Fitz-Peoria flood mitigation project, waste water infrastructure improvements, and enhanced pedestrian crossings and recent updates to signal timing on the Peoria corridor.

Questions/Comments – Council Member Murillo introduced Ms. Woo, who shared her frustration is primarily due to the traffic signal and the RTD Light Rail at 30th and Peoria making it impossible to exit the neighborhood. Ms. Bunce reviewed information on signal timing and operation procedures pertaining the Public Utilities Commission’s oversight of the light rail commuter system.

Outcome – Ms. Bunce will ask Traffic Operations and RTD to evaluate the operation of the signal at 30th & Peoria. Council Member Murillo asked staff to follow up with Ms. Woo, and encouraged her to connect with staff if her questions were not answered or if she was still experiencing issues.

MISCELLANEOUS MATTERS FOR CONSIDERATION

There were none.

The next meeting: Wednesday, May 22, 2019 at 4:00 p.m.

Meeting adjourned at 6:00 p.m.

APPROVED: _____ Committee Chair, Crystal Murillo



**Housing, Neighborhood Services and Redevelopment
Policy Committee**

Agenda Item Commentary

Item Title: Analysis of Impediments Update
Item Initiator: Burkhart, Anita - Community Development Manager
Staff Source: Davis, Chris - Community Development Planner - 303.739.7938
Deputy City Manager Signature:
Outside Speaker: Mollie Fitzpatrick, BBC Consulting, 970.880.1415
Council Goal: 4.0: Create a superior quality of life for residents making the city a desirable place to live and work--2012: 4.0-- Create a superior quality of life for residents making the city a desirable place to live and wor

ACTIONS(S) PROPOSED *(Check all appropriate actions)*

- Approve Item and Move Forward to Study Session
- Approve Item and Move Forward to Regular Meeting
- Information Only

HISTORY *(Dates reviewed by City council, Policy Committees, Boards and Commissions, or Staff. Summarize pertinent comments. ATTACH MINUTES OF COUNCIL MEETINGS, POLICY COMMITTEES AND BOARDS AND COMMISSIONS.)*

ITEM SUMMARY *(Brief description of item, discussion, key points, recommendations, etc.)*

As a recipient of federal funds from the U.S. Department of Housing and Urban Development (HUD), the city is required to conduct an Analysis of Impediments (AI) every five years. The Analysis identifies any housing disparities that may lead to racial or ethnic segregation, illegal physical or other barriers to persons with disabilities and other discriminatory practices in housing. In August of 2017, the city hired BBC Consulting to conduct a regional AI in partnership with City of Boulder, Broomfield, Boulder County, Denver, Longmont and several local housing authorities. At that time, HUD was requiring an AFH (Assessment of Fair Housing). In early 2018, the AFH reverted back to the AI. The analysis has been completed.

QUESTIONS FOR Committee

Information Only

EXHIBITS ATTACHED:

- Aurora AFH Final Report.pdf
- Aurora_HORNS_April 2019.pptx



ANALYSIS OF IMPEDIMENTS:

HoRNS COMMITTEE BRIEFING

May 22, 2019

Presented by

Mollie Fitzpatrick
Managing Director
6740 East Colfax
Denver, Colorado 80220
mollie@rootpolicy.com
www.rootpolicy.com



5/22/19

Housing Policy Committee

6 of 332

AGENDA

- ▶ Background on the Analysis of Impediments to Fair Housing Choice (AI)
- ▶ Overview of AI process, community engagement
- ▶ Findings and recommendations

DENVER-AURORA-BOULDER COUNTY REGIONAL AI PARTICIPANTS

- ▶ City and County of Denver
- ▶ Denver Housing Authority
- ▶ City of Aurora
- ▶ Aurora Housing Authority
- ▶ City of Boulder
- ▶ Boulder Housing Partners
- ▶ Boulder County
- ▶ Boulder County Housing Authority
- ▶ City and County of Broomfield
- ▶ City of Longmont
- ▶ Longmont Housing Authority

FAIR HOUSING PLANNING OVERVIEW

Cities and counties receiving federal housing and community development funds are required by HUD to complete an Analysis of Impediments, or AI, to evaluate barriers to housing choice. This requirement is linked to the Federal Fair Housing Act of 1968.

The requirement is designed to aid local leaders and community stakeholders in developing housing goals that will ultimately increase fair housing choice, build opportunity for all residents, and strengthen communities.

HUD is in the process of evaluating the AI content and efforts to reduce burden through 2020

COMMUNITY ENGAGEMENT

DENVER COMMUNITY ENGAGEMENT

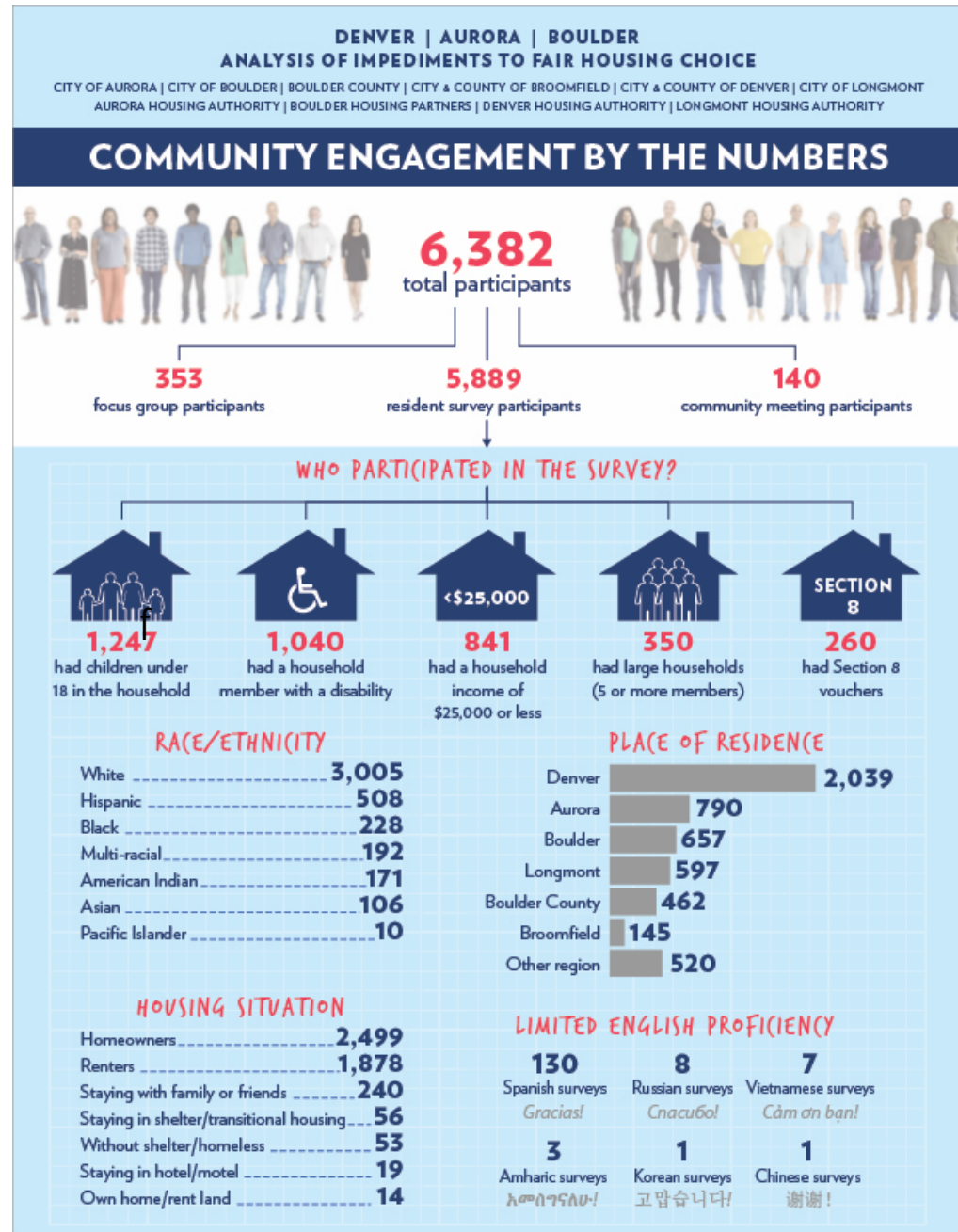
Resident focus groups: Attended by 350 residents representing a wide variety of protected classes

Resident survey: Completed by nearly 800 Aurora residents

Stakeholder focus groups: Represented persons experiencing homelessness, persons with disabilities and frail elderly, K-12 education, job training and community/technical colleges

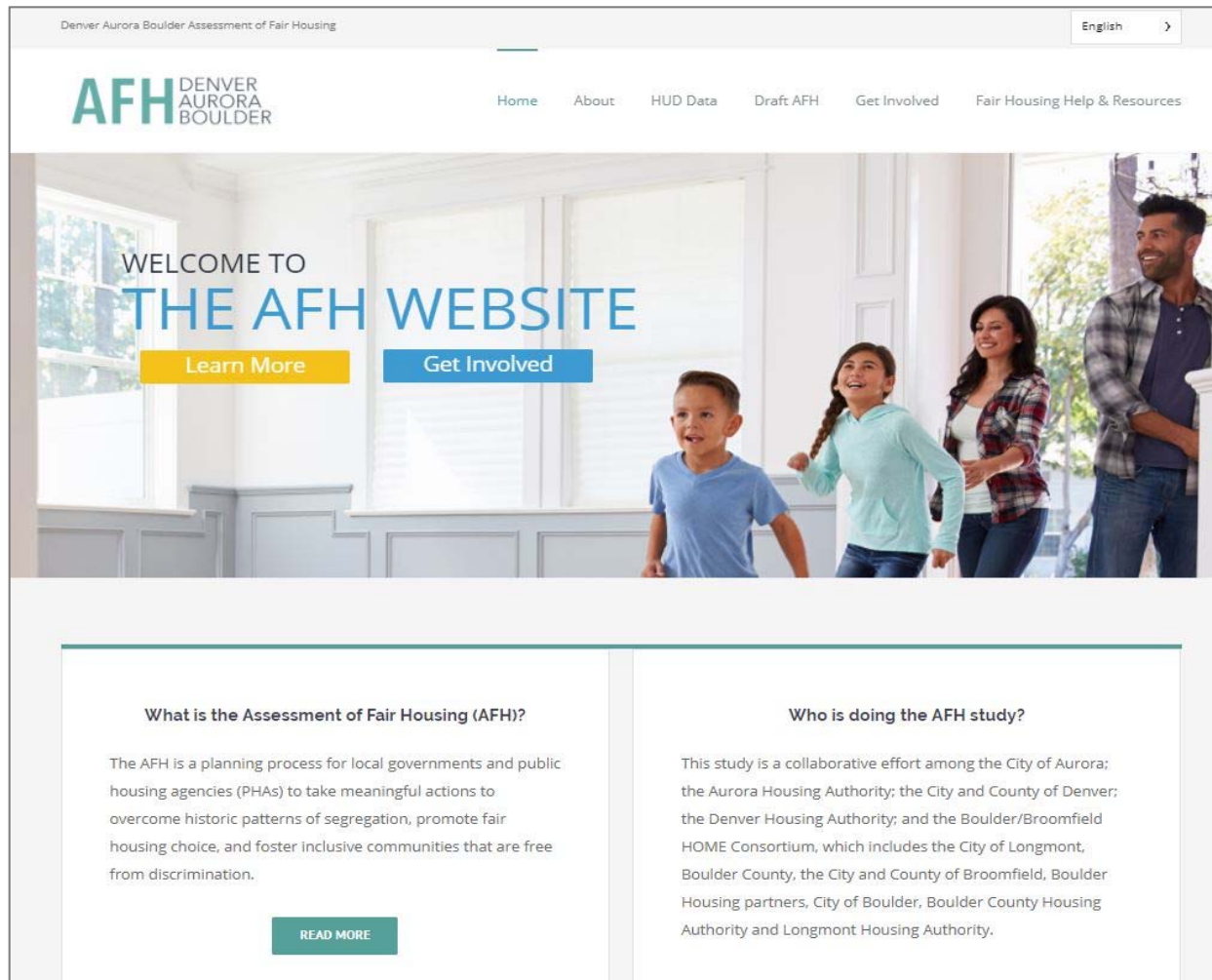
Project website: Accessed by 2,000 residents

COMMUNITY ENGAGEMENT BY THE NUMBERS, REGION



PROJECT WEBSITE

<http://denver-aurora-boulderafh.com>



Project website, accessed by more than 2,000 residents during the course of the study.

RESIDENT FOCUS GROUPS

In depth discussions about housing challenges were held with the following protected classes:

- ▶ **11/13/17—Residents of the Village at Westerly Creek (Aurora Housing Authority properties)**
- ▶ 11/23/17 – Residents attending Denver Central Library coffee hour (many experiencing homelessness)
- ▶ 11/27/17 – Residents living in the Westwood, Cole/Five Points, and Montbello neighborhoods of Denver
- ▶ **12/7/17 –Residents seeking services at the Aurora Economic Opportunity Coalition (conducted in Spanish)**
- ▶ **12/7/17 –Residents seeking employment at the Day Labor Center on East Colfax (conducted in Spanish)**
- ▶ 12/13/17 – Residents at the St. Francis Day Shelter
- ▶ **1/3/18 – Residents with disabilities at Atlantis Communities**
- ▶ 1/3/18 – LGBTQ teenagers and young adults at The Center
- ▶ 1/17/18 – Residents at Mi Casa resource center (conducted in Spanish)

COMMUNITY MEETINGS

SHARE YOUR EXPERIENCES AND HEAR ABOUT SOLUTIONS

What kind of a community are we right now? What are our HOPES, FEARS, and NEEDS for housing? Come enjoy the rich and diverse culture and tasty foods from the Westside and the Eastside while exploring creative solutions to our housing crisis. With music, poetry, food, resident experts, and YOU!

COMPARTATE TUS EXPERIENCIAS Y ESCUCHA ALGUNAS SOLUCIONES

¿Qué tipo de comunidad somos en este momento? ¿Cuáles son nuestras ESPERANZAS, TEMORES y NECESIDADES para la vivienda? Acompáñenos a disfrutar de la cultura rica y diversa y comidas sabrosas de Westside y Eastside mientras explora soluciones creativas a nuestra crisis de vivienda. ¡Con música, poesía, comida, residentes expertos y USTED!

WEST SIDE TASTE THE BEST CUISINE FROM FEDERAL BLVD PRUEBA LA MEJOR COCINA DE LA FEDERAL BLVD

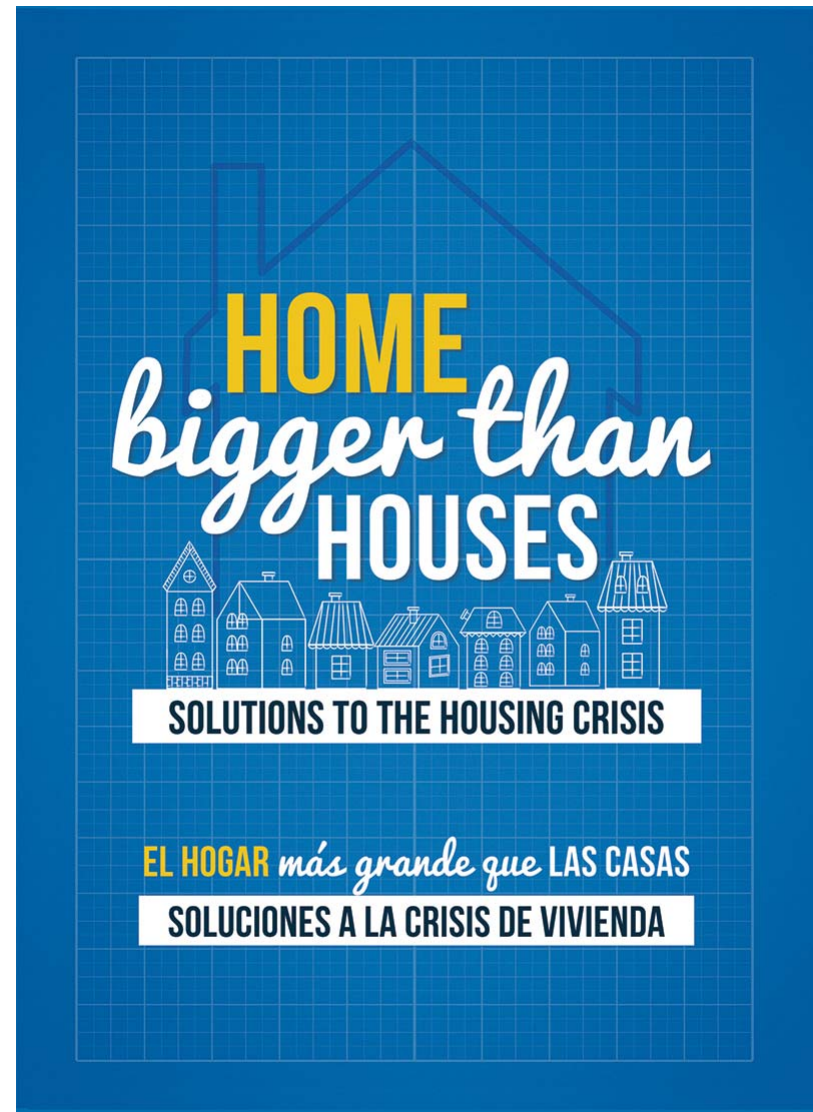
FEBRUARY 10 SATURDAY 11 AM - 1:30 PM
SAINT ROSE OF LIMA SCHOOL | 1345 W DAKOTA AVE | DENVER, CO 80223

10 DE FEBRERO SÁBADO 11 AM - 1:30 PM
SAINT ROSE OF LIMA SCHOOL | 1345 W DAKOTA AVE | DENVER, CO 80223

EAST SIDE PERFORMANCES AND FOOD FROM COLFAX AVE ACTUACIONES Y COMIDA DE LA COLFAX AVE

FEBRUARY 24 SATURDAY 11 AM - 1:30 PM
VILLAGE EXCHANGE CENTER | 1609 HAVANA ST | AURORA, CO 80010

24 DE FEBRERO SÁBADO 11 AM - 1:30 PM
VILLAGE EXCHANGE CENTER | 1609 HAVANA ST | AURORA, CO 80010



COMMUNITY MEETINGS

West side meeting

<https://vimeo.com/257041888>



East side meeting

<https://vimeo.com/259219978>



STUDY FINDINGS

RESIDENT SURVEY

- ▶ 19% of residents in the region have had to move in the past five years when they did not want to move. Reasons for moving: 41% due to unaffordable rent increases; 20% due to landlord selling their home
 - *14% of residents who had to move had children who changed schools*
- ▶ About half of the time, landlords do not respond to inquiries about available rentals. 30% were told rental was no longer available when landlord met them in person
- ▶ 15% of residents have been denied housing; 10% feel they experienced housing discrimination
- ▶ 28% of residents live in housing that does not meet their accessibility needs
- ▶ Residents perceive very low community support for housing for persons recovering from substance abuse, persons with disabilities, and apartments in general

RESIDENT DISPLACEMENT EXPERIENCE/REASONS

Place of Current Residence	Percent Displaced	Reason for Displacement		
		Rent Increased More Than I Could Pay	Evicted: Behind on the Rent	Landlord Selling Home
Aurora	20%	40%	5%	30%
Renters	42%	40%	5%	35%
Precariously housed/homeless	26%	30%	30%	13%
Denver	19%	43%	6%	18%
Renters	30%	44%	4%	20%
Precariously housed/homeless	49%	43%	17%	6%
Boulder	18%	31%	6%	17%
Renters	24%	33%	3%	12%
Precariously housed/homeless	49%	26%	17%	13%
Boulder County	20%	45%	7%	12%
Renters	21%	51%	7%	9%
Precariously housed/homeless	34%	35%	18%	17%
Broomfield	21%	50%	0%	12%
Renters	46%	42%	0%	16%
Precariously housed/homeless	-	-	-	-
Longmont	16%	30%	10%	13%
Renters	28%	27%	12%	12%
Precariously housed/homeless	46%	44%	17%	0%
Region	19%	41%	6%	19%
Renters	30%	41%	5%	20%
Precariously housed/homeless	43%	42%	17%	8%

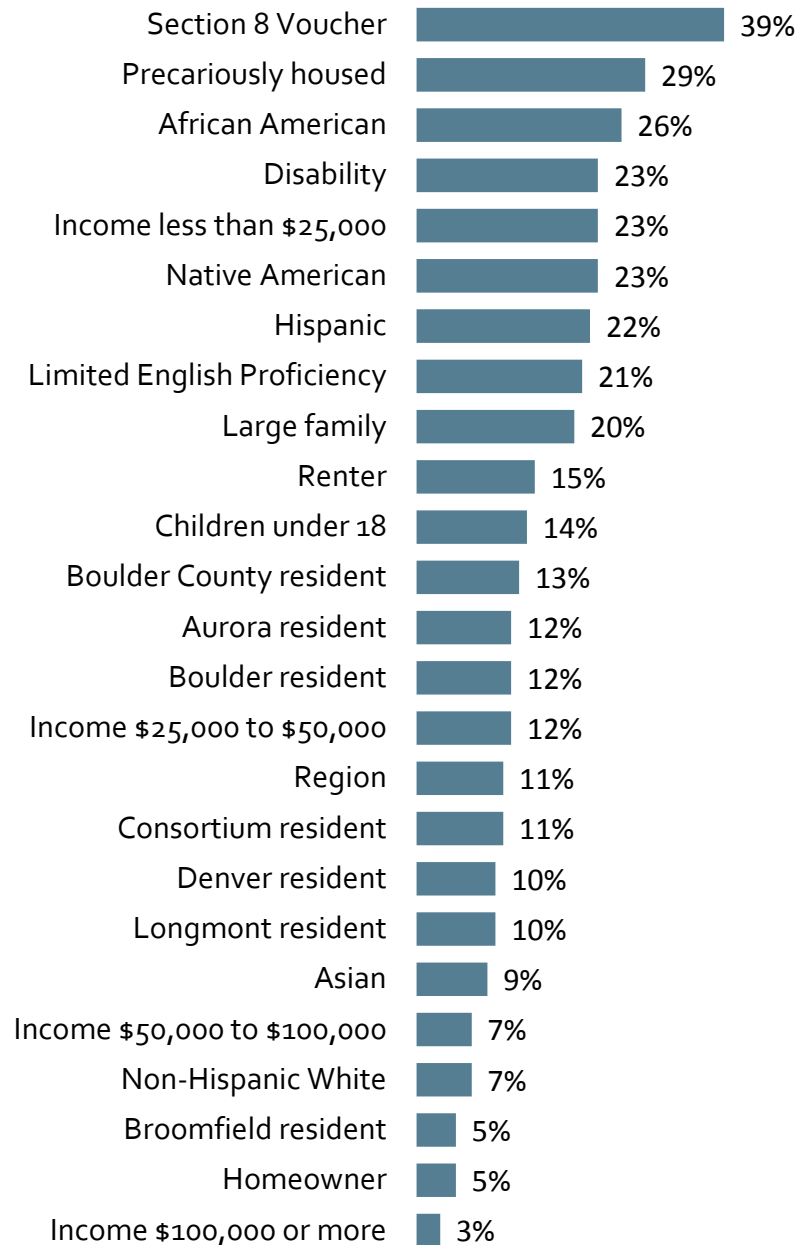
RESIDENT FOCUS GROUPS

Top needs in Aurora

- ▶ Improved safety in East Colfax neighborhoods
- ▶ Ease of and affordable access to community/recreation centers, especially for seniors and youth
- ▶ Rental units that accept vouchers and offer reasonable rents
- ▶ Eviction safety net/emergency assistance, help line, eviction response team, transitional housing for:
 - Low income tenants with medical bills, who experience accidents
 - Tenants perceived by landlords as high maintenance or costly and who are vulnerable to eviction (persons with children, persons with disabilities)
- ▶ Ability for multi-generation families to buy in their community
- ▶ Protection from housing prices inflated by investor activity

RESIDENTS' EXPERIENCE WITH HOUSING DISCRIMINATION

When you looked for housing in the region, did you ever feel you were discriminated against?

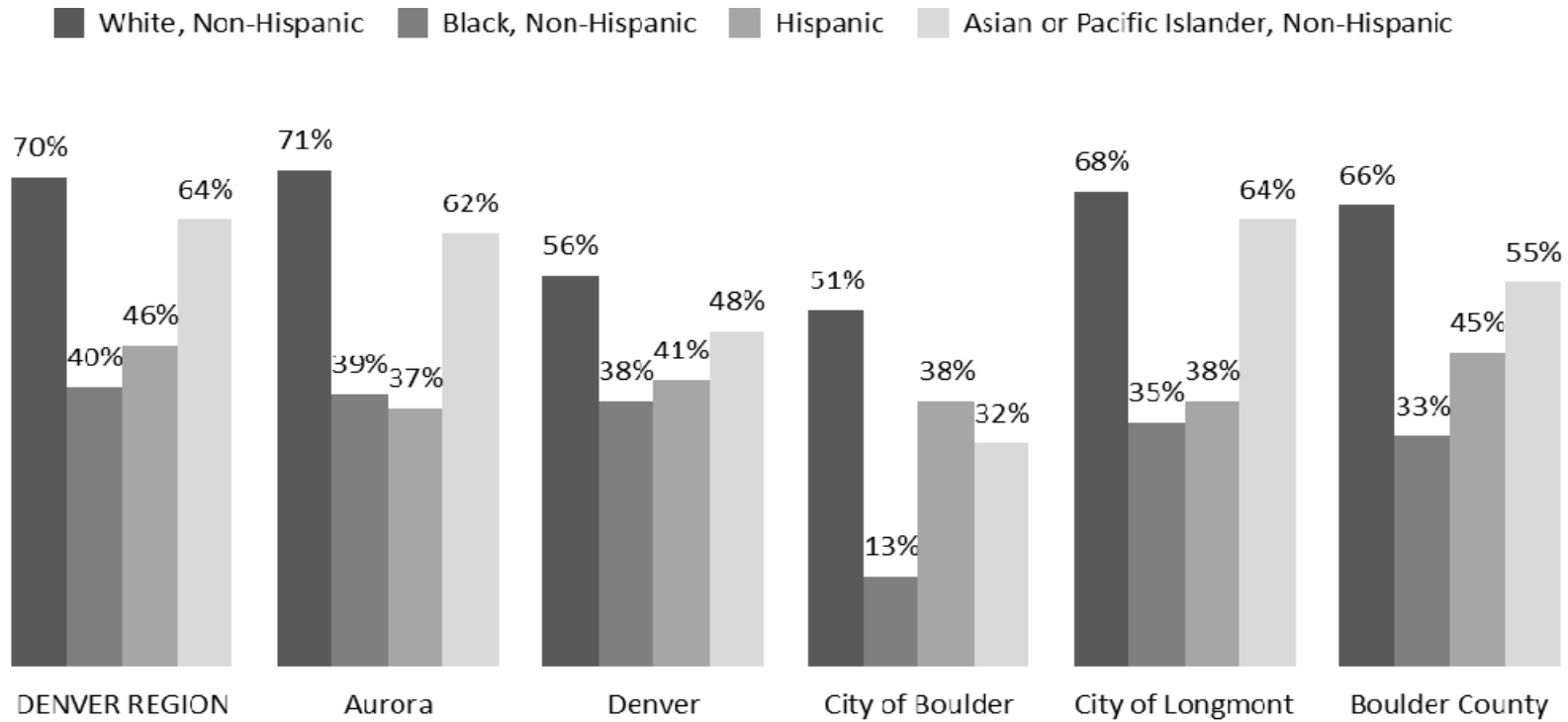


RESIDENTS' PERCEPTIONS OF EQUAL TREATMENT

- Higher than Community of Residence (>5 percentage points)
- About the same as Community of Residence (+/-5 percentage points)
- Lower than Community of Residence (<5 percentage points)

	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Consortium	Region
All residents	57%	57%	64%	67%	76%	67%	67%	60%
Race/ethnicity								
African American	46%	31%	-	-	-	-	36%	-
Asian	48%	68%	-	-	-	-	65%	59%
Hispanic	61%	41%	63%	61%	-	52%	58%	48%
Native American	67%	24%	43%	-	-	-	49%	38%
White	62%	63%	68%	71%	78%	70%	70%	65%
LEP	-	64%	70%	-	-	-	62%	61%
Children under 18	56%	55%	66%	64%	86%	66%	67%	59%
Large family	52%	47%	51%	57%	73%	60%	58%	50%
Disability	46%	42%	45%	61%	57%	52%	52%	46%
Section 8	41%	40%	23%	57%	-	-	40%	39%
Household income								
Less than \$25,000	42%	45%	63%	63%	-	45%	52%	48%
\$25,000 up to \$50,000	48%	48%	64%	58%	-	67%	63%	54%
\$50,000 up to \$100,000	63%	58%	71%	74%	83%	71%	72%	63%
\$100,000 or more	65%	70%	78%	79%	86%	83%	81%	73%

HOMEOWNERSHIP DIFFERENCES



FAIR HOUSING GOALS

PROPOSED FAIR HOUSING GOALS: AURORA

Goal 1. Add affordable housing to the market. Prioritize housing that accommodates families (larger units). Implement policies that produce 100 affordable housing units from HOME funds on an annual basis. Collaborate with housing developers to ensure they have strong affirmative fair housing marketing plans and accommodate families and seniors.

Goal 2. Continue to fund rehabilitation and accessibility improvements for low income homeowners to preserve existing affordable housing. Assist no less than 76 units annually with rehabilitation and improvements through the City program and/or minor home repair programs.

Goal 3. Create a program to "buy down" the cost of Market Rate units created by the private market and which are not affordable to persons at or below 60% Area Median Incomes. The HOME Tenant Based Rental Assistance program which will give low income residents access high economic opportunity environments. Approximately 8-10 households annually.

PROPOSED FAIR HOUSING GOALS: REGION

Goal 1. Create a regional collaborative focused on expanding housing choice for residents with disproportionate housing needs as identified in the regional AI

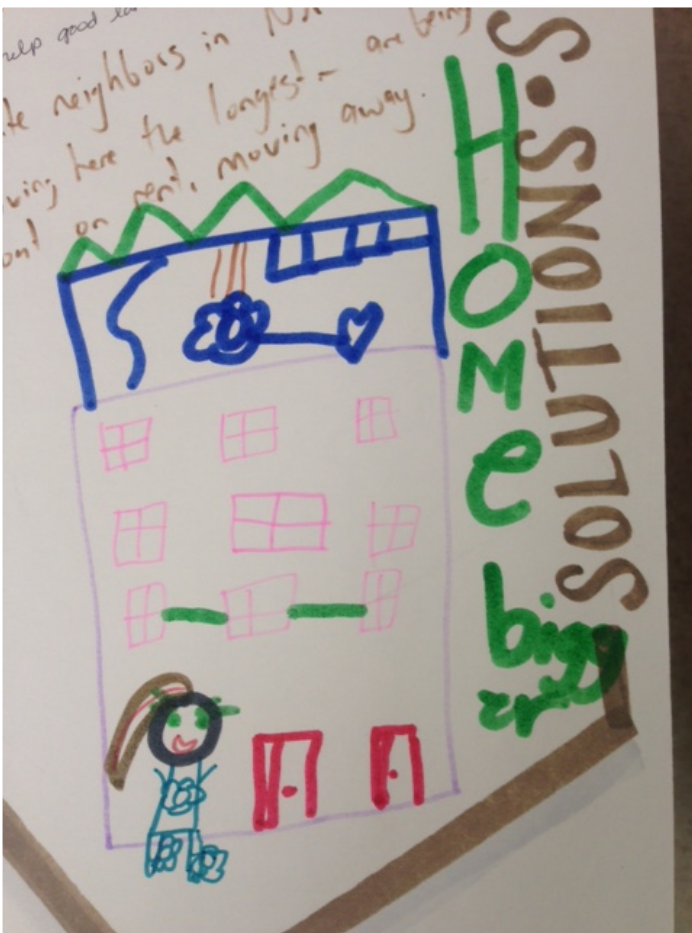
Goal 2. Utilize a regional collaborative to explore implementation of more standard lease practices at the state level

Goal 3. Provide more consistent and effective outreach to residents about housing resources and fair housing rights, including reasonable accommodations rights

DISCUSSION & QUESTIONS

REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

DENVER, AURORA, BOULDER



FINAL REPORT

Final Report

December 2018

Denver Aurora Boulder Analysis of Impediments of Fair Housing Choice

Prepared for

City of Aurora
City of Boulder
Boulder County
City and County of Broomfield
City and County of Denver
City of Longmont
Aurora Housing Authority
Boulder Housing Partners
Denver Housing Authority
Longmont Housing Authority

Prepared by

BBC Research & Consulting (now Root Policy Research)
www.rootpolicy.com

Table of Contents

I. Community Participation Process

Resident Survey	I-6
Resident Focus Groups	I-6
Stakeholder Focus Groups	I-7
Home...Bigger than Houses Community Meetings	I-8
Website	I-13
Policy Briefings	I-14

II. Demographic Patterns

Growth and Diversity.....	II-1
Segregation and Integration.....	II-20
Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)	II-25

III. Disproportionate Housing Needs

Overall Housing Needs	III-1
Differences in Housing Needs Reported by Residents	III-15
Housing Discrimination	III-24
Publicly Supported Housing	III-27
Publicly Supported Housing Demographics	III-28
Publicly Supported Housing Location and Occupancy	III-34
PHA Policies	III-41
Affirmative Marketing in Housing	III-55

IV. Access to Opportunity

Initial Opportunity Indicators	IV-1
Access to Quality Education	IV-14
Access to Employment	IV-32
Transportation Access	IV-37
Disability and Access Analysis	IV-43
Healthy Communities	IV-46

V. Top Needs and Solutions

Top Fair Housing and Economic Opportunity Challenges	V-1
Solutions	V-6
Goals and Action Item Matrix.....	V-13

Table of Contents

Appendices

- A. What Should I Do If I Think I Have Been Discriminated Against?
- B. Interpreting HUD Maps and Tables
- C. Resident Survey Findings
- D. Focus Group Summaries

EXECUTIVE SUMMARY

Regional Analysis of Impediments to Fair Housing

This document summarizes the primary findings from the Denver-Aurora-Boulder Regional Analysis of Impediments to Fair Housing Choice (Regional AI) conducted in 2017 and 2018. It is tailored to the analysis and findings for the City of Aurora.

Study Background

In 2017, the City of Aurora, the Boulder Broomfield Regional HOME Consortium (Consortium), the City and County of Denver, and area housing authorities agreed to collaborate to fulfill a requirement by the U.S. Department of Housing and Urban Development (HUD) to analyze barriers to housing choice. This fair housing analysis is required of any city, county, and state receiving certain HUD funding, including such sources as Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). HUD encourages regional collaboration on these studies, recognizing that housing challenges do not end at jurisdictional borders—and that regional partnerships are key to addressing housing needs and sustaining economic growth.

The overall goal of the Regional AI approach is to help communities analyze challenges to fair housing choice and establish goals and priorities to address fair housing barriers. A secondary goal is to help communities move toward an economic opportunity philosophy when making planning and housing policy decisions.

The cities and counties included in this study are the City of Aurora, the City of Boulder, Boulder County, the City and County of Broomfield, the City and County of Denver, and the City of Longmont. The lead entity is the City and County of Denver. Five housing authorities also participated in the study: Aurora Housing Authority, Boulder Housing Partners, Boulder County Housing Authority, Denver Housing Authority, and Longmont Housing Authority.

Approach: Home is More Than Housing

Historically, housing policies and programs have focused on creating new units, with limited regard to location. This approach has shifted in recent years, as a result of legal challenges and research showing that where housing is located has a lasting effect on the economic outcomes of residents—and, consequently, the economic health of neighborhoods and entire communities.

Many studies have found long-term public savings related to improvements in housing stability and economic inclusion. For example,

- Dr. Raj Chetty’s well known Equality of Opportunity research found positive economic returns for adults who had moved out of high poverty neighborhoods when they were children. The gains were larger the earlier children moved.¹
- A companion study on social mobility isolated the neighborhood factors that led to positive economic mobility for children. Children with the largest upward economic mobility were raised in neighborhoods with lower levels of segregation, lower levels of income inequality, higher quality schools, and greater community involvement (“social capital”).
- A 2016 study by the National Bureau of Economic Research (NBER) found positive economic and social outcomes for children raised in publicly subsidized housing in all types of neighborhoods.² Another research project had a slightly different conclusion. A study by researchers at Johns Hopkins University found that when assisted housing is located in higher quality neighborhoods, children have better economic outcomes. The study also concluded that because low income African American children are more likely than low income white children to live in assisted housing, the location of assisted housing in poor quality neighborhoods has a disproportionate impact on African American children’s long term economic growth.³

An economically inclusive approach to fair housing planning is also consistent with the “affirmatively furthering fair housing” clause in the Federal Fair Housing Act (FHA). The FHA requires that HUD programs and activities be administered in a manner that affirmatively furthers the intent of the Act. Federal courts have interpreted this to mean doing more than simply not discriminating: The obligation also requires recipients of federal housing funds to take meaningful actions to overcome historic and current barriers to accessing economically stable communities.

“Home” encompasses a variety of factors—good neighbors, safe environments, quality schools, social services, jobs, and transportation—all of which affect the economic health of a neighborhood and its residents.

Role of jurisdictions in closing disproportionate housing and economic opportunity gaps. Local jurisdictions can play a critical role in addressing disproportionate housing needs. On the programmatic side, local jurisdictions make decisions about how to distribute housing and community development funds among various programs. More significant is governmental influence over the built environment. To ensure that direct and indirect government activities and influence is equitable, local governments should:

- Regularly complete analysis of the characteristics of the beneficiaries of housing and service programs relative to the income-adjusted resident population.

¹ <http://www.equality-of-opportunity.org> and http://www.equality-of-opportunity.org/images/mto_exec_summary.pdf

² <http://www.nber.org/papers/w19843.pdf>

³ <https://jhu.pure.elsevier.com/en/publications/race-and-assisted-housing>

- Require that developers receiving public subsidies (monetary or in the form of density bonuses and fast track review) use affirmative fair housing marketing practices;
- Monitor how public sector investments can contribute to economic changes in neighborhoods, possibly accelerating displacement of low income residents; and
- In making planning decisions, be aware of how the built environment communicates inclusiveness or exclusiveness to different types of residents.

Civil Rights History

The State of Colorado and many cities were pioneers on several civil rights fronts. In 1951, Colorado became the third state in the nation to create a civil rights agency—now the Colorado Civil Rights Division. Around the same time (1947), Denver’s mayor established one of the first city-level civil rights commissions. Colorado was also one of the first states to pass a civil rights law.

The State’s employment and housing protections exceed those of the Federal Fair Housing Act by covering marital status and sexual orientation (including transgender status), in addition to race, color, religion, creed, national origin/ancestry, religion, sex/gender, disability, and familial status (federal protected classes).

These extra protections are typical. Many neighboring states also offer Source of Income protections to ensure that residents living on fixed incomes (seniors and persons with disabilities), mothers receiving child support, and voucher holders are not denied housing because of these income supplements:

- The Utah Fair Housing Act prohibits discrimination based on source of income (as well as sexual orientation and gender identity);
- North Dakota protects against “receipt of public subsidies” (akin to source of income);
- The State of Oregon offers protections to honorably discharged veterans/military status and source of income. Source of income was originally intended to protected benefit income, such as social security income or disability income. This was extended in 2014 to include Section 8 vouchers and other forms of rental subsidies.

Community Engagement

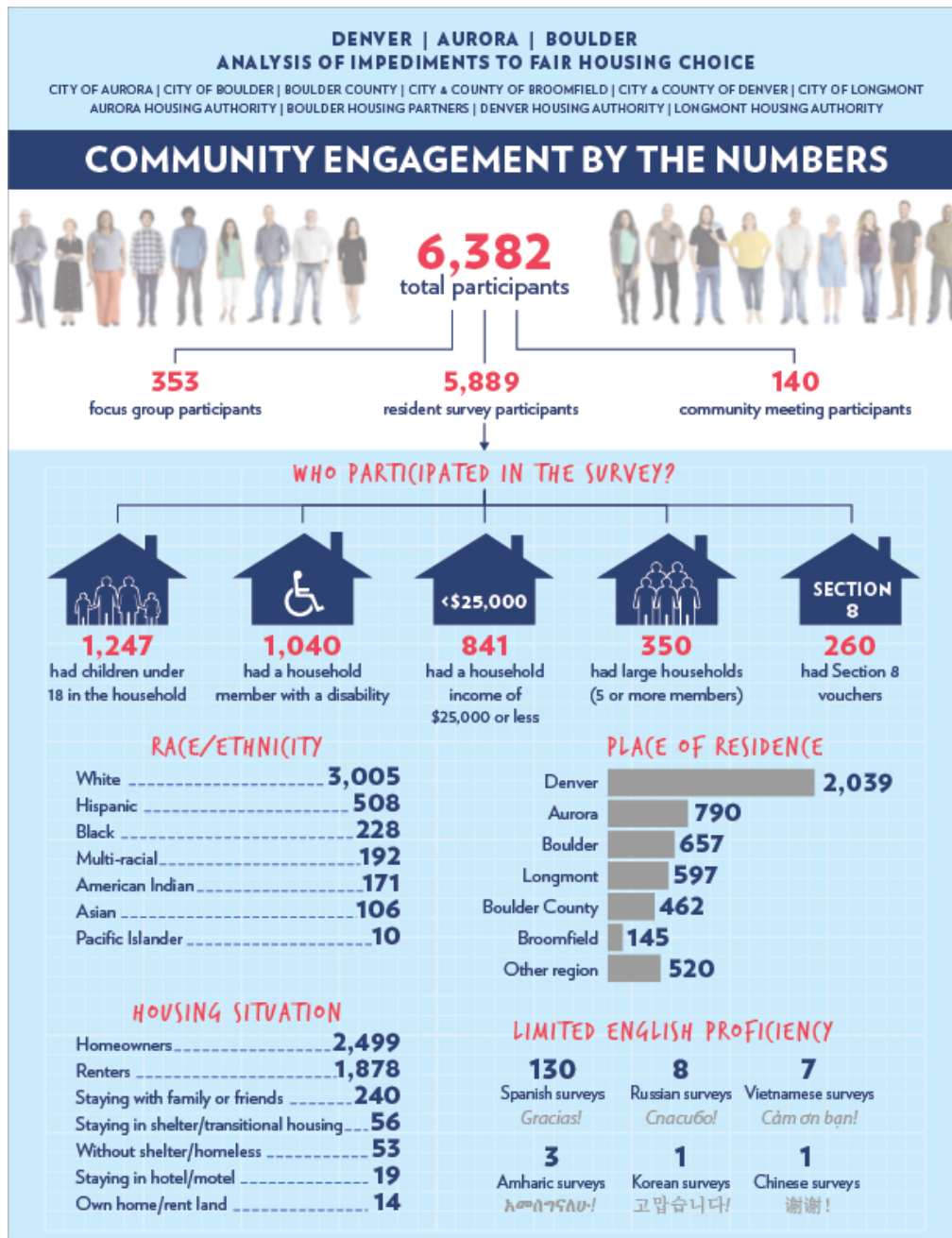
The Regional AI included a significant amount of community participation. Methods of engagement included a resident survey; resident focus groups; stakeholder focus groups; presentations at community meetings; and policymaker briefings.

Findings from this outreach, in addition to the quantitative analysis conducted for the study, were used to identify impediments and determine the highest priority fair housing issues.

The survey was available online and in hard copy form, distributed through social service networks, ethnic restaurants, day labor sites, and churches in Aurora. Altogether, nearly 800 surveys were received from residents living in Aurora.

Aurora stakeholders were also represented in focus groups to discuss challenges in housing, employment and job training, and access to opportunity for persons with disabilities.

The figure below summarizes this extensive engagement.



Summary Findings

The research in the Regional AI covered:

- Racial, ethnic and economic segregation,
- Disproportionate housing needs, including the use of publicly-assisted housing,
- Access to quality schools, employment opportunities and job training, transportation, and environmentally healthy communities;
- Access to housing and community amenities by residents with disabilities, and
- Enforcement of fair housing laws and fair housing resources.

The core analysis is captured in the Regional AI. Separate, customized analyses were prepared for the participating partners (Aurora, Denver, Boulder Broomfield Regional Consortium).

Racial and ethnic segregation. According to a common measure of segregation used in fair housing studies (the dissimilarity index, or DI), Aurora has low levels of segregation, except for residents of Hispanic descent. As the city has grown, segregation has increased for all resident groups, as shown in the figure below.

The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. The DI represents a “score” where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

.

**Figure ES-1.
Racial/Ethnic Dissimilarity Trends, Regional AI Jurisdictions, 1990 to 2013**

DI Comparison	City of Aurora				City and County of Denver			
	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend
	Non-White/White	21.07	34.82	Low	Significant Increase	50.92	52.59	Moderate
Black/White	28.39	32.24	Low	Increase	67.10	59.48	High	Decrease
Hispanic/White	15.55	42.48	Moderate	Very Significant	54.58	57.92	High	Stable
Asian or Pacific Islander/White	17.07	23.94	Low	Significant Increase	31.17	39.84	Low to Moderate	Increase
City of Boulder								
	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend
Non-White/White	24.55	29.40	Low	Increase	24.85	34.60	Low	Significant Increase
Black/White	22.93	27.66	Low	Increase	29.93	24.75	Low	Decrease
Hispanic/White	24.00	32.55	Low	Significant Increase	30.96	43.27	Moderate	Significant Increase
Asian or Pacific Islander/White	31.60	32.82	Low	Stable	27.89	32.63	Low	Increase
Boulder County								
	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend
Non-White/White	24.55	29.40	Low	Increase	24.85	34.60	Low	Significant Increase
Black/White	22.93	27.66	Low	Increase	29.93	24.75	Low	Decrease
Hispanic/White	24.00	32.55	Low	Significant Increase	30.96	43.27	Moderate	Significant Increase
Asian or Pacific Islander/White	31.60	32.82	Low	Stable	27.89	32.63	Low	Increase
City of Longmont								
	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend
Non-White/White	24.55	29.40	Low	Increase	21.80	30.25	Low	Significant Increase
Black/White	22.93	27.66	Low	Increase	18.90	21.15	Low	Increase
Hispanic/White	24.00	32.55	Low to Moderate	Significant Increase	24.87	36.74	Moderate	Significant Increase
Asian or Pacific Islander/White	31.60	32.82	Low	Increase	19.02	34.60	Low	Significant Increase

Source: HUD AFFH Data and Mapping Tool, version 4.

Economic segregation. According to a recent Pew Research Study, residential income segregation increased substantially in the Denver metro area between 1980 and 2010.⁴ By 2010, the Denver metro area had the 5th highest residential income segregation among the nation's 30 largest metro areas.⁵

Communities with high levels of income segregation also tend to have low rates of upward mobility. Among the largest 100 metro areas, Denver ranks 40th for upward mobility of below-median income families.⁶

Economic mobility also varies considerably within metro areas, sometimes at the neighborhood level. And the residents living in neighborhoods with limited economic access are often racial and ethnic minorities. HUD has developed a framework to examine economic opportunity at the neighborhood level, beginning with an assessment of "racially or ethnically concentrated areas of poverty, also known as R/ECAPs." These are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD's definition of an R/ECAP is:

- A census tract that has a non-white population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

The 40 percent poverty threshold is based on research identifying this to be the point at which an area becomes socially and economically dysfunctional. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.⁷

Households within R/ECAP census tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (e.g., limited non-English information and materials); R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

It is very important to note that R/ECAPs are not areas of focus because of racial and ethnic concentrations alone. Many R/ECAPs, while not economically wealthy, are rich in culture,

⁴ The region in this study was defined as "Denver-Broomfield."

⁵ <http://www.pewsocialtrends.org/2012/08/01/the-rise-of-residential-segregation-by-income/>

⁶ <http://www.equality-of-opportunity.org/>

⁷ The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline." In Nicolas P. Retsinas and Eric S. Belsky, eds., *Revisiting Rental Housing: Policies, Programs, and Priorities*. Washington, DC: Brookings Institution, 116–9.

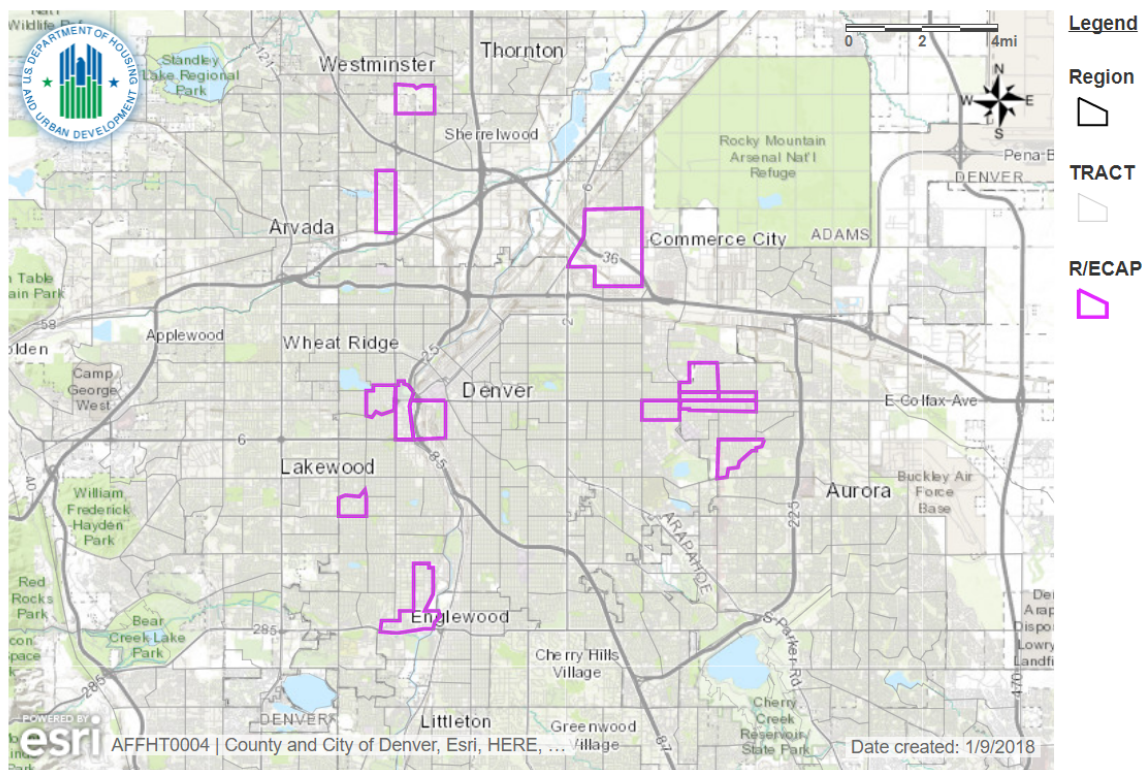
diversity, and community. R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity.

In the region, as of 2013, there were 14 neighborhoods, or census tracts (just 2% of all census tracts), with poverty rates exceeding 40 percent. Nearly two-thirds (64%) of residents living in high-poverty census tracts are racial or ethnic minorities. This is nearly twice the proportion of racial or ethnic minorities in the region overall, meaning that racial and ethnic minorities are *significantly disproportionately likely* to live in high-poverty neighborhoods.

These 14 census tracts are also R/ECAPs. Among the 58,277-people living in R/ECAPs, 38 percent are in Aurora, 34 percent are in Denver, and the remaining residents are in Westminster, Federal Heights, Commerce City, Englewood, or Sheridan.

Figure ES-2 shows where the region's R/ECAPs are located according to HUD's latest data.

Figure ES-2.
Locations of R/ECAPs, Denver-Aurora-Boulder Region, 2013



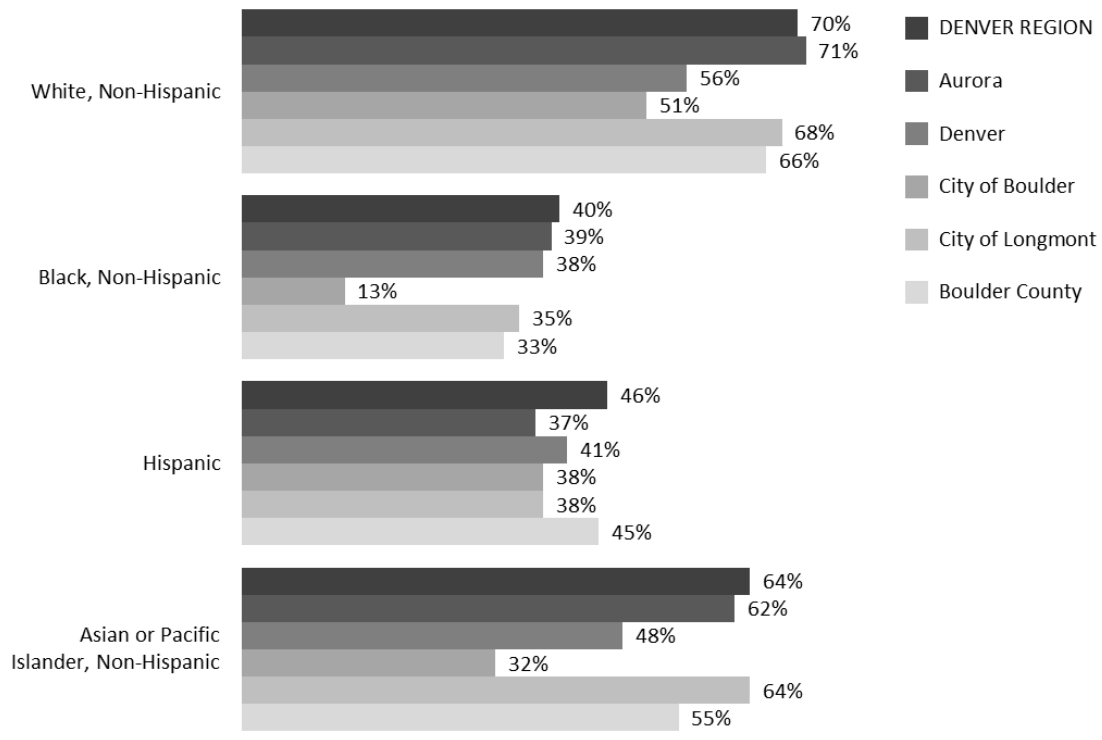
Source: HUD AFFH Data and Map tool and BBC Research & Consulting.

In the region as a whole, Hispanic and Black/African American residents have the highest shares of residents living in R/ECAPs: 6 percent of Hispanic and 5 percent of Black/African American residents live in R/ECAPs, compared to 1 percent of white, non-Hispanic residents.

Disproportionate housing needs. Differences in housing needs by race and ethnicity can be assessed by differences in homeownership, access to publicly-assisted housing, and the experience finding housing (captured by survey results and discussed in a later section).

Figure ES-3 shows how homeownership rates differ among the participating jurisdictions. Aurora very closely resembles the region overall, except for Hispanic residents, who have a lower homeownership rate in Aurora than in the region overall.

Figure ES-3.
Differences in Homeownership, by Race and Ethnicity, 2016



Source: HUD AFFH Data and Mapping Tool, version 4 and 2015 5-year ACS (Broomfield only).

The survey conducted for this study also asked residents about disproportionate needs. Aurora ranked the same as the region in the housing challenges measured by resident responses to the AI survey, except for barriers to accessing rental units created by criminal history. Similarly, Aurora residents with disabilities did not indicate their barriers were higher or lower than residents in the region overall.

The only area where Aurora “stood out” with respect to disproportionate needs was associated with displacement. Displacement caused by investors selling rental units was significantly higher than in the region and in any other jurisdiction. Similarly, 46 percent of Housing Choice Voucher holders in Aurora said they are worried their landlord will stop accepting vouchers. Although this is slightly lower than the region overall (49 percent), it is much higher than in City of Boulder, which has very high rental costs overall, but a strong supply of subsidized housing. This concern likely reflects the diminishing stock of affordable rentals, particularly those that fall within HUD’s fair market rent range, in Aurora.

Figure ES-4.
Displacement Experience and Reasons for Displacement by Jurisdiction Overall, Current Renters and Those Precariously Housed or Homeless

Place of Current Residence	Percent Displaced	Reason for Displacement		
		Rent Increased More Than I Could Pay	Evicted: Behind on the Rent	Landlord Selling Home
Aurora	20%	40%	5%	30%
Renters	42%	40%	5%	35%
Precariously housed/homeless	26%	30%	30%	13%
Denver	19%	43%	6%	18%
Renters	30%	44%	4%	20%
Precariously housed/homeless	49%	43%	17%	6%
Boulder	18%	31%	6%	17%
Renters	24%	33%	3%	12%
Precariously housed/homeless	49%	26%	17%	13%
Boulder County	20%	45%	7%	12%
Renters	21%	51%	7%	9%
Precariously housed/homeless	34%	35%	18%	17%
Broomfield	21%	50%	0%	12%
Renters	46%	42%	0%	16%
Precariously housed/homeless	-	-	-	-
Longmont	16%	30%	10%	13%
Renters	28%	27%	12%	12%
Precariously housed/homeless	46%	44%	17%	0%
Region	19%	41%	6%	19%
Renters	30%	41%	5%	20%
Precariously housed/homeless	43%	42%	17%	8%

Note: Displacement did not necessarily occur within current community of residence. - Sample size too small to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Access to economic opportunity. HUD has developed opportunity indices for education, employment, transportation, and low- poverty environments to facilitate an access to opportunity analysis. The indices allow comparison of opportunity indicators by race and ethnicity, for households below and above the poverty line, among jurisdictions, and against the region.

To interpret the indices in the tables, use the rule that a higher number is always a better outcome. The index should not be thought of as a percentage—but as an “opportunity score.”

Aurora's opportunity indicators table is shown in Figure ES-5. The table shows that:

- Residents of Hispanic descent, especially those living below the poverty level, have very low access to high economic opportunity environments. This is also true of Native American residents and, lesser so, for African American residents.
- African Americans in Aurora are equally as unlikely to live in high opportunity environments in Aurora as they are in the region. This is not true of other races and ethnicities, which have better access regionwide than in Aurora.
- School proficiency is low in Aurora relative to the region, for all residents and residents living below poverty. Similarly, residents in Aurora have lower access to neighborhoods where residents have high levels of labor market engagement.
- Aurora residents have equivalent or higher access to transit and low cost transportation than residents region wide. Yet Aurora residents live farther away from employment centers, suggesting that expansion of employment centers within Aurora would improve job proximity and create even better access to transit and lower transportation costs.

Figure ES-5.
Table 12 — Opportunity Indicators, by Race/Ethnicity, Aurora

(Aurora, CO CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index
Total Population						
White, Non-Hispanic	57.42	32.21	57.73	67.99	72.59	38.54
Black, Non-Hispanic	43.12	20.83	47.33	72.76	78.03	40.25
Hispanic	35.32	18.97	40.23	72.38	78.26	39.54
Asian or Pacific Islander, Non-Hispanic	52.67	30.04	55.55	69.44	74.45	39.55
Native American, Non-Hispanic	44.89	23.23	46.74	71.39	76.31	38.08
Population below federal poverty line						
White, Non-Hispanic	41.75	24.77	48.46	73.47	78.93	43.32
Black, Non-Hispanic	30.01	17.14	36.74	75.23	81.64	42.83
Hispanic	21.64	15.82	32.47	74.23	81.12	41.06
Asian or Pacific Islander, Non-Hispanic	40.50	21.06	42.33	73.46	78.72	44.88
Native American, Non-Hispanic	16.24	20.62	30.09	75.45	82.83	43.49
(Denver-Aurora-Lakewood, CO) Region						
Total Population						
White, Non-Hispanic	68.47	57.55	74.31	63.05	67.30	49.30
Black, Non-Hispanic	44.09	30.32	55.79	72.68	76.40	44.77
Hispanic	42.09	29.55	49.02	69.90	74.65	47.58
Asian or Pacific Islander, Non-Hispanic	63.29	50.69	70.22	66.99	70.36	46.86
Native American, Non-Hispanic	51.51	41.11	59.38	67.61	72.95	50.72
Population below federal poverty line						
White, Non-Hispanic	52.02	45.11	64.50	69.55	76.06	53.73
Black, Non-Hispanic	29.40	24.11	45.55	75.85	81.44	49.28
Hispanic	27.19	20.38	39.84	72.86	79.49	49.24
Asian or Pacific Islander, Non-Hispanic	50.42	42.13	59.60	70.11	75.30	51.03
Native American, Non-Hispanic	31.73	30.36	49.22	74.12	82.04	52.85

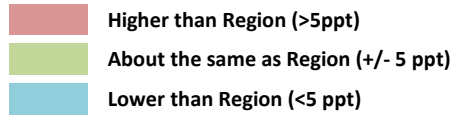
Note: Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

Top Challenges faced by Residents

The top housing challenges faced by Aurora residents, and compared to other jurisdictions, are summarized in the table below. Overall, Aurora residents report similar challenges as residents in the region overall, except for the effect of criminal backgrounds and evictions on the ability to find rental units.

**Figure ES-6.
Top 10 Housing Challenges Experienced by Residents**



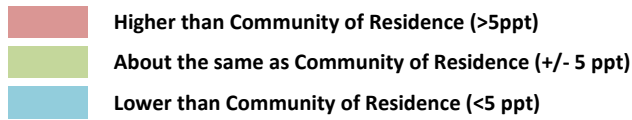
Percent of Residents Experiencing a Housing Challenge	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Region
I worry about my rent going up to an amount I can't afford	73%	74%	73%	70%	100%	73%	74%
I want to buy a house but can't afford the down payment	68%	69%	62%	40%	79%	58%	64%
I have Section 8 and I am worried my landlord will stop accepting Section 8	46%	71%	16%	12%	-	26%	49%
I worry that if I request a repair it will result in a rent increase or eviction	23%	19%	15%	13%	18%	24%	19%
Too much traffic/too much street/highway noise	18%	21%	17%	12%	15%	18%	18%
I have bad/rude/loud neighbors	19%	15%	16%	11%	13%	12%	15%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	13%	21%	6%	9%	5%	6%	13%
No or few grocery stores/healthy food stores in the area	11%	20%	5%	11%	6%	7%	13%
High crime in my neighborhood	13%	20%	3%	2%	4%	6%	11%
My house or apartment isn't big enough for my family members	10%	11%	15%	11%	9%	12%	11%
My landlord refuses to make repairs despite my requests	13%	11%	12%	6%	6%	13%	11%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	17%	11%	3%	0%	11%	9%	10%

Note: - Sample size too small to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

When asked about equal treatment, Aurora residents report less variance by resident group than in other jurisdictions, as shown in the graphic below. Hispanic and White residents report the same level of treatment, which is not the case in any other jurisdiction.

Figure ES-7.
Do you feel that all residents in the area where you live are treated equally or the same as residents of other areas in your community? (% Yes)



	Aurora	Denver	Boulder	Broomfield	Boulder County	Longmont	Consortium	Region
All residents	57%	57%	64%	76%	67%	67%	67%	60%
Race/ethnicity								
African American	46%	31%	-	-	-	-	36%	-
Asian	48%	68%	-	-	-	-	65%	59%
Hispanic	61%	41%	63%	-	61%	52%	58%	48%
Native American	67%	24%	43%	-	-	-	49%	38%
White	62%	63%	68%	78%	71%	70%	70%	65%
LEP	-	64%	70%	-	-	-	62%	61%
Children under 18	56%	55%	66%	86%	64%	66%	67%	59%
Large family	52%	47%	51%	73%	57%	60%	58%	50%
Disability	46%	42%	45%	57%	61%	52%	52%	46%
Section 8	41%	40%	23%	-	57%	-	40%	39%
Household Income								
Less than \$25,000	42%	45%	63%	-	63%	45%	52%	48%
\$25,000 up to \$50,000	48%	48%	64%	-	58%	67%	63%	54%
\$50,000 up to \$100,000	63%	58%	71%	83%	74%	71%	72%	63%
\$100,000 or more	65%	70%	78%	86%	79%	83%	81%	73%

Note: -- indicates insufficient data.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Residents surveyed for this study were asked to rate their level of agreement with a series of statements on a scale of 0-9 where a rating of 0 means strongly disagree and a rating of 9 means strongly agree. These statements measured neighborhood resistance to development types, community acceptance, and access to opportunity indicators.

In general, Aurora was rated similar to other communities. The areas where Aurora stood out were two: 1) Lack of a network of friends/community; and 2) Lower resident support for affordable housing.

Goals and Action Items

The City of Aurora will develop a Comprehensive Housing Strategy in 2019 that will consider the findings from this research. Specific action items that have been developed to address the fair housing barriers identified in this study will be incorporated into the City's new Five-year 019-2023 Consolidated Plan, completed in fall 2019, and include:

- 1) Add affordable housing to the market. Prioritize housing that accommodates families (larger units).

Action items: Implement policies that produce 100 affordable housing units from HOME funds on an annual basis. Collaborate with housing developers to ensure they have strong affirmative fair housing marketing plans and accommodate families and seniors.

- 2) Continue to fund rehabilitation and accessibility improvements for low income homeowners to preserve existing affordable housing.

Action items: Continue to fund the City's Home Improvement Loan Program that helps low-income homeowners and property owners. Assist no less than 76 units annually with rehabilitation and improvements through the City program and/or minor home repair programs.

- 3) Create a program to "buy down" the cost of Market Rate units created by the private market and which are not affordable to persons at or below 60% Area Median Incomes

Action items: In 2019, the HOME Tenant Based Rental Assistance program will give low income residents access high economic opportunity environments. Assist approximately 8-10 households annually.

SECTION I.

Community Participation Process

SECTION I.

Community Participation Process

The Regional AI was completed with an extensive community engagement process. Methods of engagement included a resident survey; resident focus groups; stakeholder focus groups; pop up engagement at legal clinics, day labor sites, and day shelters; presentations at policymaker meetings; and two large community meetings. This resulted in engagement of **nearly 6,500 residents and stakeholders**. Findings from this engagement, in addition to the quantitative analysis conducted for the study, were used to identify impediments and determine the highest priority fair housing issues.

Many partners assisted in promoting the survey, focus groups, and community meetings. The study team would like to sincerely thank Warm Cookies of the Revolution, Community Language Cooperative, Molina Speaks, Project Voyce, DRIVE, Shop Talk Live, The Center, ADAPT, Atlantis Communities, Emily Griffith Technical College, Jewish Family Services, Denverite, and others we may have missed. Your participation was critical to a meaningful process.

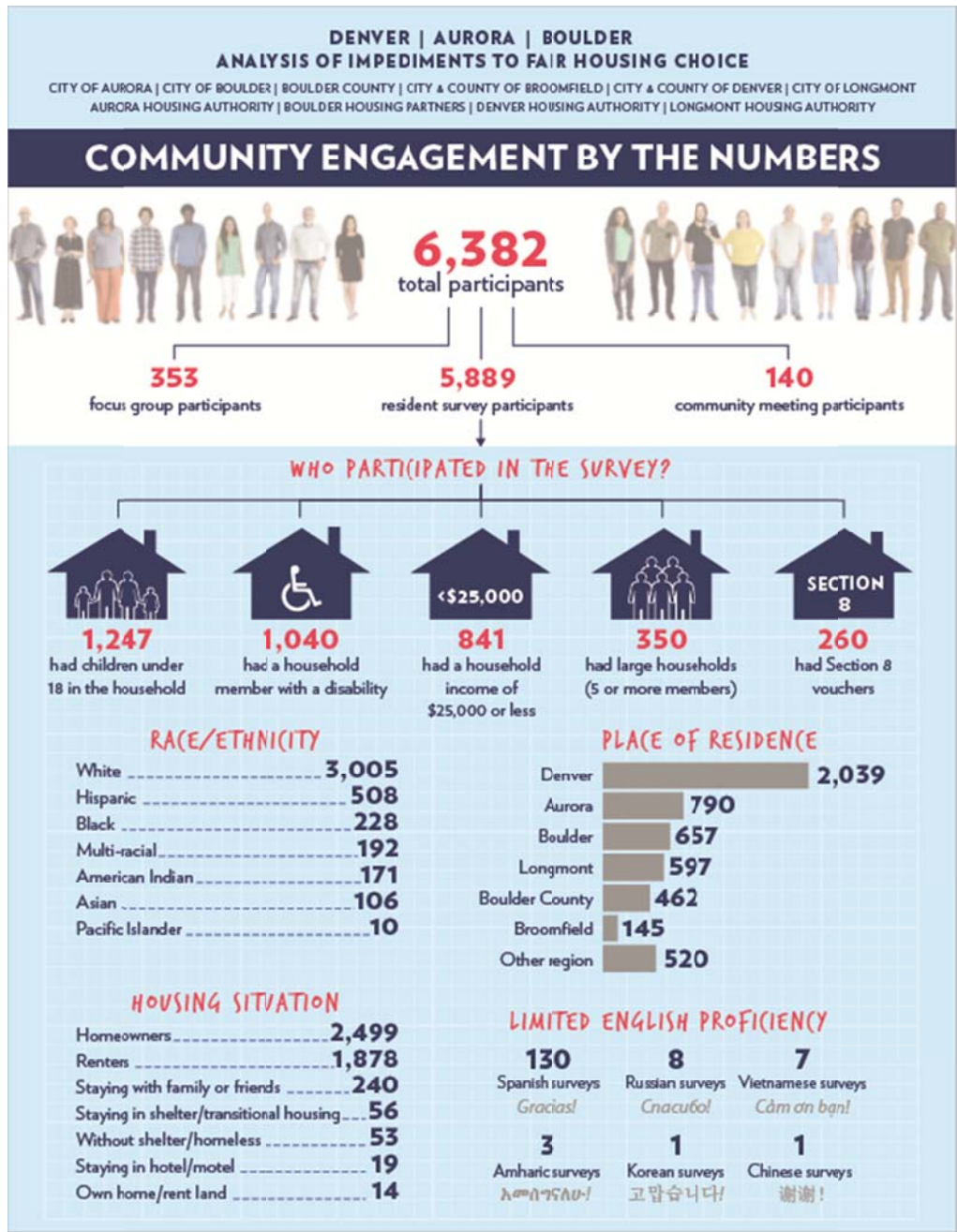
This section discusses provides detail on the engagement process and representation of typically underrepresented residents, members of protected classes, residents most vulnerable to housing and economic barriers, and policymakers and community leaders. It is organized by type of engagement.

The top findings and needs that arose as part of the engagement are interwoven into the report sections. Appendix C contains detailed results from the resident survey.

Engagement opportunities included:

- **Resident survey**—Surveys were received from nearly 6,000 residents in Denver, Aurora, and the Boulder Broomfield Consortium, representing all types of protected classes and many different housing situations. By geography, approximately 2,000 surveys were received by Denver residents, 800 from Aurora residents, 650 from City of Boulder residents, 150 from Broomfield residents, 600 from Longmont residents, and 450 from residents in other areas of Boulder County. Another 500 residents participated from the broader Denver-Boulder region.

Approximately 1,000 survey respondents were residents with disabilities, 850 were households living below the poverty level, 250 were Housing Choice Voucher holders, 150 had limited English proficiency, and 150 were living in precarious situations (short term motels, shelters). 350 represented large households and 1,250 had children living in the home.



- **Resident focus groups**—350 residents participated in-depth discussions about their housing challenges. These groups primarily represented immigrants, Spanish speakers, African Americans, families with children, persons with disabilities, LGBTQ residents, and at-risk youth.
- **Stakeholder focus groups**—Policy and thought leaders attended focus groups dedicated to discussing equity and challenges in education; job training, employer needs, employee recruitment; providing housing and services to persons experiencing or at-risk of homelessness; access to housing and services for persons with disabilities, and human rights.

- **Pop up engagement**—To round out resident engagement and ensure that protected classes were represented, the study team visited day labor sites, ethnic food markets, the St. Francis Day Shelter, central libraries, food pantries, and mobile home parks in rural areas to have conversations with residents about their housing challenges and distribute surveys.
- **Community meetings**—The study culminated in two large, interactive, community celebrations and discussions of housing needs, attended by more than 150 residents representing many cultures, traditions, languages, family types, and races and ethnicities. Translations were offered in Spanish, Somali, Pashtun, Burmese, French, and Kareni.

In addition, a website was created for the study to keep residents and stakeholders updated about the process, communicate opportunities to get involved, provide access to the resident survey, and make the draft report available.

The website was available in five languages in addition to English. More than 2,000 residents accessed the website and used the translation features.

Promotion of engagement opportunities. The above engagement opportunities were promoted extensively through postings on city and county websites and social media, press releases, and advertised in flyers dropped in neighborhood markets. In Longmont, for example, residents were notified of engagement opportunities through weekly emails sent to residents who signed up to receive such notifications. The survey link appeared in weekly City of Denver employee bulletins. Some Denver City Council members posted the availability of the survey and information about the AI effort in their emailed newsletters.

Kickoff events held in Boulder and Aurora brought regional stakeholders in affordable housing provision, human services, civil rights and other interested advocates together for an informational presentation about the study and to encourage attendees to participate in the public engagement and promote the survey to their clients, consumers and allies. More than 50 stakeholders participated and video of each meeting was available on the study website.

Cities and the county also sent surveys and notifications about meetings to local nonprofits that serve target populations and made surveys available at city senior centers, neighborhood service windows, and through neighborhood groups/registered HOAs. Examples include distribution of survey flyers at a Montbello Community Forum, Boulder County Homeowners Training English and Spanish-language classes, Longmont Mental Health First Aid classes, and providing survey materials and packets to nonprofits. The City of Aurora promotions of the survey included a news segment on the Aurora News Weekly broadcast airing on Comcast Channel 8 in Aurora (<https://www.auroratv.org/News/News.html?show=6047>);

In the Boulder Broomfield Consortium, the survey was also promoted through Boulder County Homeownership Training classes (both English and Spanish classes) and Mental Health First Aid classes.

Public housing authorities held meetings with residents to get their input, made surveys available at their front offices and properties, and emailed residents about the availability of the

survey (all PHAs). These efforts reached more than 5,000 households who receive publicly assisted housing or are on the wait and interests lists.

The Denver Metro Fair Housing Center and National Fair Housing Alliance placed ads in area Spanish-language newspapers and neighborhood publications and blasted information about the study to their networks.

The local online publication Denverite ran an article about the study and opportunity to participate through the survey. Channel 8 dedicated one of its April arts and culture segments to the community meetings (<https://denver8.tv/arts-culture/>)

DENVER, AURORA, & BOULDER
የኑሮ ያህራ የዳሰሰ ጥናት

እርዳታዎን እንሰጥ!

ዴኒር፣ ለውሮሬ ወይም በውልደር ካውንቲ ውስጥ ነዩ ገዳኝ?
የሆነች ሁኔታን በተመለከተ የሲሲዎ ታሪክ ምን ይመጣል?
የኑሮውን የሰጠ ጥናት ላይ ይካተቱ እና የሚከተሉ ለውሮሬ እና በውልደር ካውንቲ ውስጥ የዳሰሰ ስራዎችን ለማግኘት ስለሚችሉ ለእነዚህ ያገቡዎት!

የምግብ፣ ቀኑ ታህሳስ 31 ነው!

https://www.surveymonkey.com/r/DAB_AFH2017a



ለንገሊ ወረጃ ይሰጡ።
የኑ ለሚገኝ ይለሙዎት!
በው ያህራ ገልጾት ውስጥ ይገኙ!

የአባል ገዳሪዎች ለውሮሬ የልማት ስራዎች ለማሳደግ የሚረዱትን የሥራዎች ስራዎችን ለማግኘት ይረዱዎት
(Dora Garrow)ን ያገኙ!

From: CED (Energy and Water)
Sent: Monday, November 27, 2017 10:30 AM
To: 'Derek Woodbury' <dwoodbur@denvergov.org>
Subject: RELEASE: Resident Input Sought for Regional Housing Study

DENVER OFFICE OF ECONOMIC DEVELOPMENT
www.denvergov.org/ced

FOR IMMEDIATE RELEASE

Resident Input Sought for Regional Housing Study
Regional assessment includes Denver, Aurora, Boulder, Broomfield, and Longmont

DENVER, CO — Monday, November 27, 2017 —The City and County of Denver is among five metro municipalities working jointly on an analysis called the Assessment of Fair Housing (AFH) for the Denver region. The study is designed to help communities understand and address housing needs, housing decisions and experiences living, working, and going to school in the region.

The survey takes approximately 15 minutes and is available online in eight languages at https://www.surveymonkey.com/r/DAB_AFH2017a. Additional accommodations are available by requesting a call at 1.800.748.3222, a 24/7 email at info@denvergov.org. Other options include a sign language interpreter, a large print survey, and a survey in Braille. Other options include a sign language interpreter, a large print survey, and a survey in Braille. Other options include a sign language interpreter, a large print survey, and a survey in Braille.

The Assessment of Fair Housing (AFH) is required by the U.S. Department of Housing and Urban Development (HUD) in an effort to increase housing opportunities and economic inclusion nationwide. Details about the regional assessment and upcoming events are available at www.denvergov.org/ced. The assessment and action plans is expected to be available for public comment in February 2018.

The Assessment of Fair Housing will be coordinated with Denver's other local and federal planning efforts on housing to promote inclusive communities across the city.

The Denver Office of Economic Development (CED) is dedicated to advancing economic growth for the City of Denver. In business, neighborhoods and residents, working with a wide variety of community organizations, CED is committed to providing the highest quality of service and promoting economic development, housing, and job creation. For more information, visit www.denvergov.org/ced.

###

Denverite
Home News & Events Community & Politics Q About Subscribe

Why do you live where you live? Denver needs to know, so take this survey

Erica Melitzer // Follow
November 27, 2017 / 4:08 pm / Denver news

Share this

Do you own your home or are you sleeping on a friend's couch? Did you choose your house or apartment because you love the walkable, likable neighborhood? Or because the landlord would overlook an old felony conviction? Or because you have a disability and it was accessible?

To take the **Assessment of Fair Housing survey**, it is to be forced to think about inequality and where you fall on the spectrum of limited opportunities.

able to take this survey before the end of the year. Denver, roundtable HOME Consortium (that would be Boulder, Type of survey — It's had different names in the past — once using Act, The Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex, national origin, disability and familial status (whether or not you are disabled). The survey is designed to help increase housing opportunities for people with disabilities and inform a report determining how federal housing dollars are spent locally.

Why you live there in a variety of different ways, as well as what you like about it.

Have you ever been told a unit was available over the phone, only to find out it was already taken? Do you feel like "people like me and my neighborhood" aren't getting the same opportunities as others in the area?

statement — "most of my neighbors would be supportive of this area" — well, I just really hope my optimism is not misplaced. Additional accommodations are available by request by email at info@denvergov.org.

ment will include focus groups and meetings with residents, community members, civil rights advocates, affordable housing advocates, and real estate agents.

icy and programs at Denver's Office of Economic Development. The assessment is available in eight languages at https://www.surveymonkey.com/r/DAB_AFH2017a. Additional accommodations are available by request by email at info@denvergov.org.

Provide Insight on Housing Challenges

City of Aurora / Aurora's Fair Housing Study

How is your housing story?
Take this quick survey and help the city of Aurora, Boulder, Broomfield, Denver and Longmont, and Aurora, Boulder, Broomfield, and Longmont understand and address housing needs, housing decisions and experiences living, working, and going to school in the region.

The survey is available in eight languages at https://www.surveymonkey.com/r/DAB_AFH2017a. Additional accommodations are available by request by calling 1.800.748.3222, a 24/7 email at info@denvergov.org. Other options include a sign language interpreter, a large print survey, and a survey in Braille.

If you have a disability, you should be able to request accommodations for the survey. Contact the survey team at info@denvergov.org or 1.800.748.3222, ext. 256.

There are a few things you should know about the survey. In addition to the English version, the survey is available in the following languages:

- Spanish: https://www.surveymonkey.com/r/DAB_AFH2017a
- Vietnamese: https://www.surveymonkey.com/r/DAB_AFH2017a
- Chinese: https://www.surveymonkey.com/r/DAB_AFH2017a
- Tagalog: https://www.surveymonkey.com/r/DAB_AFH2017a
- Hindi: https://www.surveymonkey.com/r/DAB_AFH2017a
- Urdu: https://www.surveymonkey.com/r/DAB_AFH2017a
- Arabic: https://www.surveymonkey.com/r/DAB_AFH2017a
- Persian: https://www.surveymonkey.com/r/DAB_AFH2017a
- Russian: https://www.surveymonkey.com/r/DAB_AFH2017a
- Japanese: https://www.surveymonkey.com/r/DAB_AFH2017a
- Korean: https://www.surveymonkey.com/r/DAB_AFH2017a
- Vietnamese: https://www.surveymonkey.com/r/DAB_AFH2017a
- Chinese: https://www.surveymonkey.com/r/DAB_AFH2017a
- Tagalog: https://www.surveymonkey.com/r/DAB_AFH2017a
- Hindi: https://www.surveymonkey.com/r/DAB_AFH2017a
- Urdu: https://www.surveymonkey.com/r/DAB_AFH2017a
- Arabic: https://www.surveymonkey.com/r/DAB_AFH2017a
- Persian: https://www.surveymonkey.com/r/DAB_AFH2017a
- Russian: https://www.surveymonkey.com/r/DAB_AFH2017a
- Japanese: https://www.surveymonkey.com/r/DAB_AFH2017a
- Korean: https://www.surveymonkey.com/r/DAB_AFH2017a

EVERYONE THRIVES IN A VIBRANT COMMUNITY.

We all want access to opportunities for education, employment, food, jobs and transportation. However, in many communities these resources are very limited. Aurora, Boulder, Broomfield, Denver, and Longmont are working on a plan to make all neighborhoods places of opportunity. We need your help share your housing neighborhood story and make a difference in your community.

Take the survey. Inform policy. Better your community.
www.surveymonkey.com/r/DAB_AFH2017a

AFH DENVER, AURORA, BOULDER



DENVER METRO FAIR HOUSING CENTER

Want to learn about a new HUD study focused on addressing housing and economic barriers?

More than 100 million people live in the United States, and that number is growing. As the population grows, so do the challenges of finding affordable housing. The Assessment of Fair Housing (AFH) is a study designed to help communities understand and address housing needs, housing decisions and experiences living, working, and going to school in the region.

The study has many opportunities for resident engagement including a resident survey in six languages, focus groups, and community consultations and meetings. The survey is available in eight languages at https://www.surveymonkey.com/r/DAB_AFH2017a. Additional accommodations are available by request by email at info@denvergov.org.

The City and County of Denver, the City of Aurora, and the Boulder County Commission are planning to assess challenges to housing and economic mobility in the region. This is a HUD study designed to help communities understand and address housing needs, housing decisions and experiences living, working, and going to school in the region.

The only way to ensure you have the best chance of being represented is to take the survey.

Resident Input Sought for Regional Housing Study
Regional assessment includes Denver, Aurora, Boulder, Broomfield, and Longmont
November 27, 2017
10:30 a.m. - 10:30 p.m.
Derek Woodbury
City of Boulder, Council Chairman
1077 Broadway, Boulder

Resident Input Sought for Regional Housing Study
Regional assessment includes Denver, Aurora, Boulder, Broomfield, and Longmont
November 27, 2017
10:30 a.m. - 10:30 p.m.
Derek Woodbury
City of Boulder, Council Chairman
1077 Broadway, Boulder

Resident Survey

As discussed previously, respondents to the resident survey represent the demographic and socioeconomic spectrum of regional residents, as well as their individual communities of residence. Residents were asked about a variety of housing and community development challenges in the survey. Through the survey, the study captured information on residents’:

- Reasons for choosing their housing type and location,
- Barriers to changing their housing situation,
- Greatest worries about their housing situation,
- Primary housing challenges,
- If they have experienced discrimination,
- Knowledge of resources to assist with perceived housing discrimination,
- Ability to get an accommodation for a disability, as needed, and
- Opinions on equitable distribution of quality schools, parks and recreation facilities, and neighborhood amenities.

The survey was available from November 1, 2017 through January 30, 2018.

Language access and reasonable accommodations. The survey was available in online and postage-paid paper formats in seven languages: Amharic, Chinese, English, Korean, Russian, Spanish and Vietnamese, as were the promotional flyers. In addition to the formal translations, volunteers with Jewish Family Services helped Arabic speakers complete the survey.

The surveys and promotional flyers included contact information to request a reasonable accommodation for residents with a disability, and the online survey system used is Section 508 compliant. An Aurora resident who is deaf requested the assistance of an ASL interpreter to participate; BBC provided the interpreter and conducted the survey with the resident in-person at BBC’s offices.

Resident Focus Groups

In depth discussions about housing challenges were held with the following protected classes:

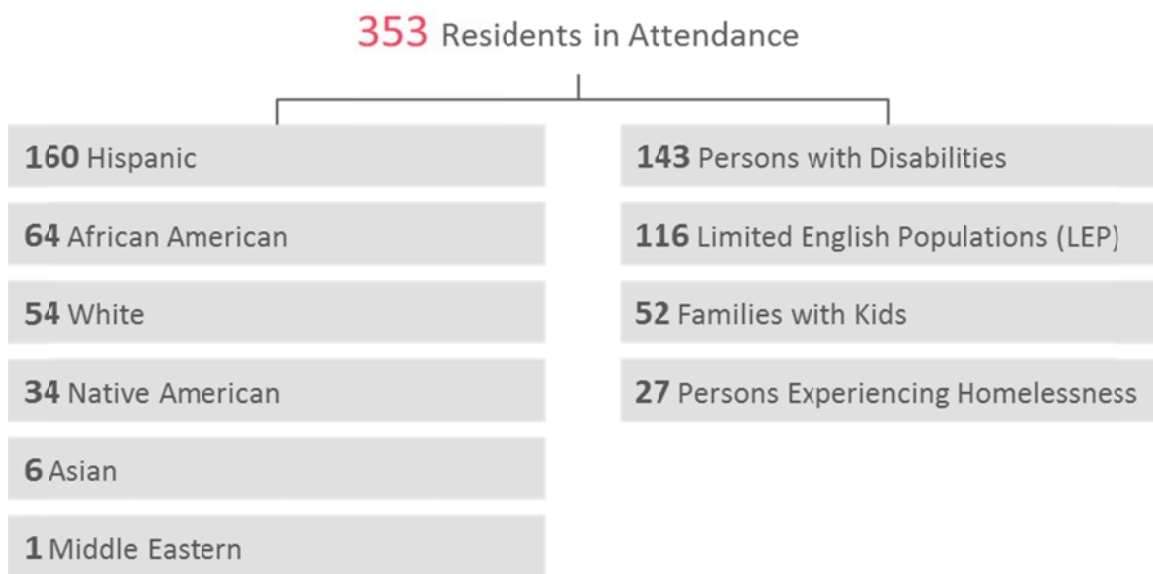
11/13/17—Residents of the Village at Westerly Creek (Aurora Housing Authority properties residents)

11/23/17 – Residents attending Denver Central Library coffee hour (many experiencing homelessness)

11/27/17 – Residents living in the Westwood neighborhood of Denver

- 12/5/17 – Residents living in the Cole and Five Points neighborhoods of Denver
- 12/7/17 –Residents seeking services at the Aurora Economic Opportunity Coalition (conducted in Spanish)
- 12/7/17 –Residents seeking employment at the Day Labor Center (conducted in Spanish)
- 12/13/17 – Residents at the St. Francis Day Shelter
- 12/15/17 -- Residents living in the Montbello neighborhoods of Denver
- 1/3/18 – Residents with disabilities at Atlantis Communities
- 1/3/18 – LGBTQ teenagers and young adults at The Center
- 1/17/18 – Residents at Mi Casa resource center (conducted in Spanish)

Resident Groups Represented in Resident Focus Groups



Source: BBC Research & Consulting.

Stakeholder Focus Groups

In depth discussions about policy solutions to housing and economic barriers were held with:

- 12/20/17 – Stakeholders who work with persons experiencing homelessness
- 1/4/18 – Stakeholders who work with persons with disabilities and elderly
- 1/4/18 – Stakeholders who work the K-12 education sector
- 1/12/18 – Stakeholders who work in the employment and job training industries

Home...Bigger than Houses Community Meetings

Discussing housing challenges—particularly the experience of discrimination—can be difficult for residents. For some, their experiences are embarrassing, particularly if they occurred in front of family members (e.g., being evicted while the children were at home). Others may feel hopeless and scared. Some are angry. Some cultures are not accustomed to sharing personal information about economic challenges. Indeed, many residents cried when describing their situations or discussed their situations with much hesitancy when in the focus groups.

The community meetings for this study took a different approach—they were **about solutions, about hope**. They celebrated the diverse and rich cultures in the region, and, most importantly, cultivated cross-pollination of ideas to address housing and economic needs.

SHARE YOUR EXPERIENCES AND HEAR ABOUT SOLUTIONS
What kind of a community are we right now? What are our HOPEs, FEARS, and NEEDS for housing? Come enjoy the rich and diverse culture and tasty foods from the Westside and the Eastside while exploring creative solutions to our housing crisis. With music, poetry, food, resident experts, and YOU!

COMPARTÉ TUS EXPERIENCIAS Y ESCUCHA ALGUNAS SOLUCIONES
¿Qué tipo de comunidad somos en este momento? ¿Cuáles son nuestras ESPERANZAS, TEMORES y NECESIDADES para la vivienda? Acompáñenos a disfrutar de la cultura rica y diversa y comidas sabrosas de Westside y Eastside mientras explora soluciones creativas a nuestra crisis de vivienda. ¡Con música, poesía, comida, residentes expertos y USTED!

WEST SIDE TASTE THE BEST CUISINE FROM FEDERAL BLVD
PRUEBA LA MEJOR COCINA DE LA FEDERAL BLVD

FEBRUARY 10 SATURDAY 11 AM - 1:30 PM
SANT ROSE OF LIMA SCHOOL | 1345 W DAKOTA AVE | DENVER, CO 80223

10 DE FEBRERO SÁBADO 11 AM - 1:30 PM
SANT ROSE OF LIMA SCHOOL | 1345 W DAKOTA AVE | DENVER, CO 80223

EAST SIDE PERFORMANCES AND FOOD FROM COLFAX AVE
ACTUACIONES Y COMIDA DE LA COLFAX AVE

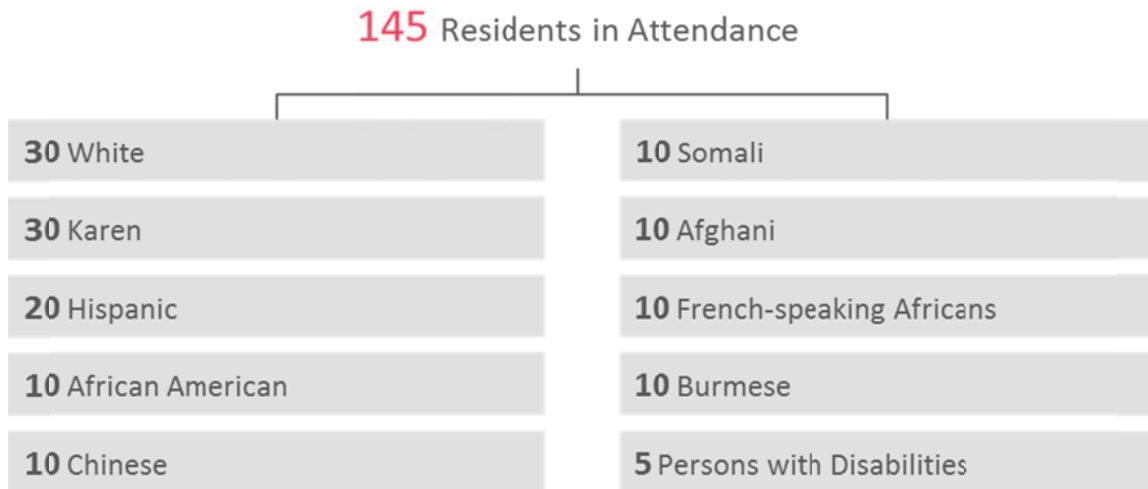
FEBRUARY 24 SATURDAY 11 AM - 1:30 PM
VILLAGE EXCHANGE CENTER | 1619 HAVANA ST | AURORA, CO 81010

24 DE FEBRERO SÁBADO 11 AM - 1:30 PM
VILLAGE EXCHANGE CENTER | 1619 HAVANA ST | AURORA, CO 81010

INC ASIAN PACIFIC WARM COOKIES OF THE REVOLUTION ShopTalkLive

The meetings were held on Saturdays in February in West Denver and West Aurora/East Denver. These locations represented racial and ethnic and poverty concentrations, as well as neighborhoods that are vulnerable to economic changes and potential displacement of long-time residents.

Estimated Resident Groups Represented in Community Meetings

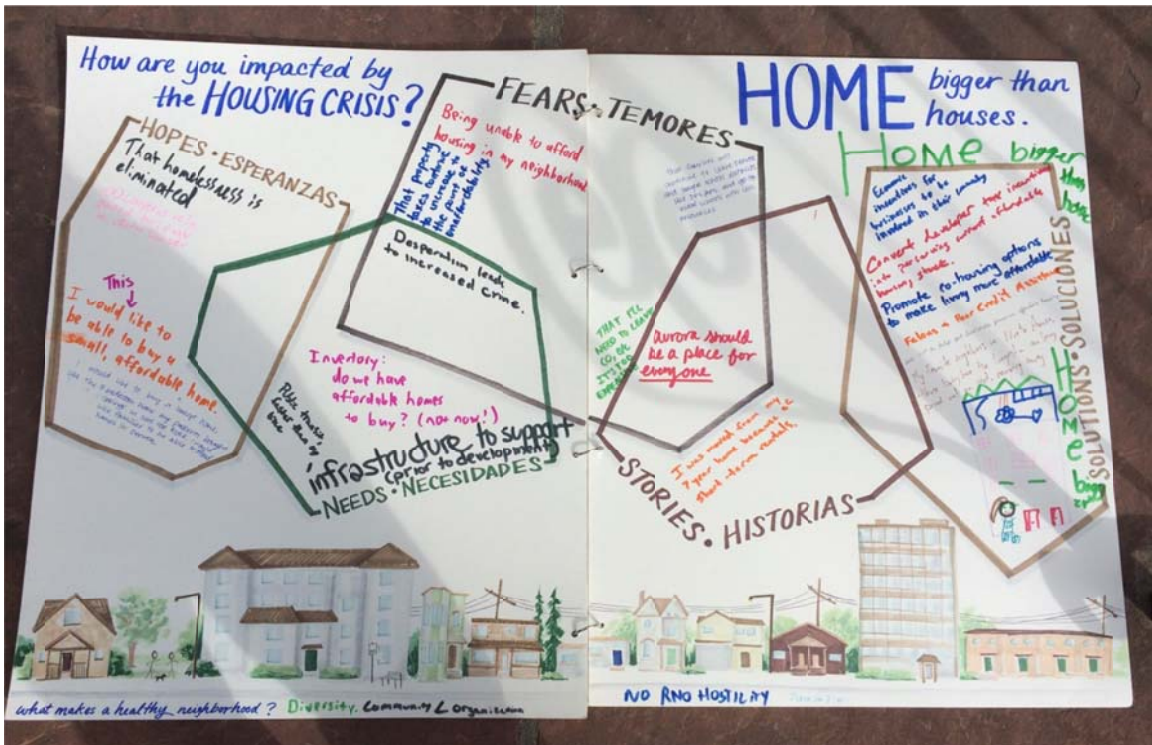


Source: BBC Research & Consulting.

Residents engaged in small focus groups and participated in activities to tell their housing stories. Activities included:

- Communicating hopes, dreams, fears, and stories about housing and neighborhood challenges through visual art;
- Participating in break out groups to discuss housing solutions, ask questions about city policies and budgeting, discuss innovative solutions such as land trusts and community credit models, receive information about fair housing resources;
- A variety of musical and dance artists including refugee choirs, traditional Chinese dancing, reggae, spoken word, and poetry;
- Activities and child care for children; and
- Food from local vendors.

Residents' Housing Sentiments Captured at Community Meetings



The following videos capture the rich level of engagement and major themes from the meetings:

Home Bigger than Houses – Westside

<https://vimeo.com/257041888>



Home Bigger than Houses – Eastside

<https://vimeo.com/259219978>



The housing solutions presentation delivered at the events is appended to this section.

Stakeholder partnerships. BBC developed a Community Engagement in a Box tool for use by stakeholders to build capacity to engage their clients, consumers and coalition members in the AI (then AFH) process through promoting and distributing the resident survey, facilitating community conversations and focus groups, sharing the AFFH-T maps and using all of the community engagement tools available to participating jurisdictions. Interested stakeholders could request a Box which included printed surveys in each of the four languages; flyers promoting the online survey, a booklet of AFFH-T maps and instructions for interpreting the maps; and a community conversations discussion guide.

BBC facilitated a two in person meetings and taped the sessions for participating stakeholders to learn about how to support the CE process. Links to the taped sessions can be found at:

The figure below recognizes the organizations, agencies and coalitions that participated in making the regional AI community participation process a success. In addition to lending their subject-matter expertise to the AFH development, participating organizations promoted resident engagement opportunities to their clients, consumers and coalition members; tirelessly distributed surveys; recruited focus group participants; and encouraged residents to attend the community open house events.

Participating Stakeholder Organizations

Note:

Participating organizations were identified through stakeholder kickoff meeting sign-in sheets, receipt of Community Engagement in a Box materials or webinar participation, participation in conference calls, focus group hosts or recruiting support and as signatories to communications providing guidance for the community engagement process.

Source:

BBC Research & Consulting.

Stakeholders Participating in AI through Focus Groups, Survey Distribution, Interviews	Population Served or Fair Housing Focus
9 to 5 Denver	Low income, immigrants
A Plus Colorado	Education
Ability Connection Colorado	Persons with disabilities
ADAPT Denver	Persons with disabilities
The Arc of Colorado	Persons with disabilities
Area Agencies on Aging	Seniors and persons with disabilities
Atlantis Communities	Persons with disabilities
Aurora Housing Authority	Low income
Aurora Mental Health	Persons with disabilities
Aurora Public Schools	Low income families/at-risk youth
Bell Policy Center	Education
Blind Institute of Technology	Persons with disabilities
Boulder County Housing Authority	Low income
Boulder Housing Partners	Low income
Center for Work Education and Employment	Employment
Chambers of Commerce	Employment
Colorado Cross Disabilities Coalition	Persons with disabilities
Community College of Aurora	Employment and education
Community College of Denver	Employment
Community Enterprise Development Services	Small business development
The Delores Project	Persons experiencing homelessness
Denver Housing Authority	Low income
Denver Metro Fair Housing Center	All Protected Classes
Denver Public Library	Low income/homeless
Denver Public Schools	Low income families/at-risk youth
Disability Commission (Denver)	Persons with disabilities
Donnell Kay Foundation	Education
East Area Plan	Neighborhood planning
Emily Griffith Technical College	Employment and education
Front Range Community College	Employment and education
Goodwill Industries	Low income
Longmont Housing Authority	Low income
Mental Health Center of Denver	Mental health
Mental Health Partners of Boulder/Broomfield Counties	Mental health
New America School	Immigrants/education
One Colorado/One Colorado Education Fund	LGBTQ
Open Door to Success Director Open Ministries	Low income
Rocky Mountain MicroFinance Institute	Small business development
Safe Shelter of St. Vrain	Persons experiencing homelessness
St. Francis Center	Persons experiencing homelessness
Thrive Center	Persons with disabilities
United for a New Economy	General equity
University of Denver	Persons experiencing homelessness
Veterans Administration	Persons experiencing homelessness
Volunteers of America	Persons experiencing homelessness
Westwood neighborhood organization	Latinos, immigrants
Women's Bean Project	Low income women
Women with a Cause Foundation	Single mothers

Website

A website was created and was live during the AI development to:

- Provide information about the purpose of the study and the participating jurisdictions and PHAs;
- Share the videos of the stakeholder kick off events (for those who could not attend);
- Share HUD resources, including the AFFH data and mapping tool and a custom matrix to assist with interpretation;
- Make the resident survey available;
- Make the draft report available; and
- Link to fair housing resources for residents who think they have experienced discrimination.

<http://denver-aurora-boulderafh.com/>

Denver Aurora Boulder Assessment of Fair Housing

English >

AFH DENVER AURORA BOULDER

Home About HUD Data Draft AFH Get Involved Fair Housing Help & Resources

WELCOME TO
THE AFH WEBSITE

Learn More Get Involved

What is the Assessment of fair Housing (AFH)?

The AFH is a planning process for local governments and public housing agencies (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

READ MORE

Who is doing the AFH study?

This study is a collaborative effort among the City of Aurora; the Aurora Housing Authority; the City and County of Denver; the Denver Housing Authority; and the Boulder/Broomfield HOME Consortium, which includes the City of Longmont, Boulder County, the City and County of Broomfield, Boulder Housing partners, City of Boulder, Boulder County Housing Authority and Longmont Housing Authority.

The website was available in five languages in addition to English. More than 2,000 residents accessed the website and used the translation features.

Policy Briefings

Findings from the Regional AI were presented to the Denver Human Rights Commission; Boulder City Council; City of Aurora Housing Committee; and to the broad policy community as part of the Regional Housing Summit in May 2018, sponsored by the City and County of Denver Office of Economic Development.

Appended to this section is one of the presentations used in the community meetings and policy briefings to describe the primary findings from the AI and to facilitate a discussion on community solutions.

HOUSING IMPEDIMENTS STUDY

HOUSING IMPEDIMENTS STUDY

5/22/19

Cities in the region are required by HUD to complete an Analysis of Impediments, or AI, to evaluate barriers to housing choice. This requirement is linked to the Federal Fair Housing Act of 1968.

Housing Policy Committee

The requirement is designed to aid local leaders and community stakeholders in developing housing goals that will ultimately increase fair housing choice, build opportunity for all residents, and strengthen communities.

**A key component of the work is taking
meaningful actions to affirmatively
further fair housing**

63 of 332

HOUSING IMPEDIMENTS STUDY

5/22/19

Resident input:

- ▶ Collected 5,000+ surveys from residents in Denver, Aurora, and Boulder
- ▶ Held community discussions with 150+ residents living in Cole, East Colfax, Montbello, and Westwood neighborhoods
- ▶ Talked with day laborers, residents seeking shelter at Central Library and St. Francis Center, tweens and teens, Atlantis Community constituents, single mothers, refugees, recent immigrants..

Housing Policy Committee

64 of 332

HOUSING IMPEDIMENTS STUDY

5/22/19

What we've learned:

- ▶ Rents have increased well beyond manageable levels, especially for residents living on fixed incomes
- ▶ Affordable rentals (<\$1,000/mo), especially those that are accessible, are nearly impossible to find. Very few vacant units accept Section 8
- ▶ Persons with disabilities are afraid to ask for reasonable accommodations for fear of being evicted
- ▶ Main drivers of displacement and evictions: redevelopment or sale of investor-owned housing; additional family members living in the apartment (to avoid homelessness); medical bills/accidents that cause renters to fall behind on rent; landlord perception of tenants as challenging or problematic

Housing Policy Committee

65 of 332

HOUSING IMPEDIMENTS STUDY

5/22/19

What we've learned:

- ▶ Children of multi-generation families cannot buy in the neighborhoods in which they were raised
- ▶ Lack of frequent and affordable transportation options prevents families from exercising school choice
- ▶ Access a Ride process is confusing and intimidating; unclear if serves undocumented residents
- ▶ Cuts in bus routes to support light rail make it harder for low income residents to access jobs, services, schools
- ▶ Residents do not know what to do when being evicted, where to find resources for affordable housing, where to find information about fair housing rights

Housing Policy Committee

66 of 332

WHAT WORKS: HOUSING SOLUTIONS

IMPROVING RENTAL AFFORDABILITY

Build more units:

- ▶ Public housing (e.g., Denver Housing Authority apartments)
- ▶ Tenant Based Rental Assistance (Section 8 vouchers)
- ▶ Housing coops; Tiny Home villages
- ▶ Construction funds for residents to build accessory dwelling units/basement apartments/utility assistance if rented below market

Reduce rents:

- ▶ Incentives to small landlords (rehabilitation, insurance fund, discounted property management) in exchange for keeping rents below market

Stop bad practices:

- ▶ Regulation: # of applicants charged application fees, per person rental charges, minimum condition

COMBATTING DISPLACEMENT

Enhance resources for displaced families:

- ▶ Eviction response fund and team
- ▶ Short term, transitional housing
- ▶ Allow doubling up

Prevent and regulate displacement:

- ▶ Longer notice of rent increases or lease termination
- ▶ Tenant landlord hotline and mediation
- ▶ Tax on units sold for scrape/redevelopment/high end homes
- ▶ Preferences for displaced households to rent/buy units created with City funds

INCREASING ACCESSIBLE AND ADAPTABLE/VISITABLE HOUSING

5/22/19

Increase adaptable and accessible units:

- ▶ Make all ground floor units in new developments funded by City adaptable and $\frac{1}{4}$ of units accessible.
- ▶ Buy down accessible market rate units
- ▶ Acquire motels and multifamily units, make accessible, and rent under market
- ▶ Landlord fund to make units adaptable/accessible

CREATING HOMEOWNERSHIP

5/22/19

Create affordable units:

- ▶ Community Land Trust, inclusionary units
- ▶ Require affordable units in condo conversions
- ▶ Incentives for sellers to notify City first before units are sold to investors

Buy down units:

- ▶ Tax homes sales and use tax revenue to provide downpayment assistance to displaced residents wanting to buy
- ▶ Help families acquire homes that they are renting which the owner plans to sell

IMPROVING HOUSING KNOWLEDGE

- ▶ Resources in public schools
- ▶ Reliable, ongoing information source for tenants
- ▶ Education for public workers, police and fire departments
- ▶ Renters' rights cards or app



SECTION II.

Demographic Patterns

SECTION II.

Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It sets the stage for the analyses in Sections III (Disproportionate Housing Needs) and IV (Access to Opportunity).

Growth and Diversity

Since 2000, the greater Denver region has become more racial and ethnically diverse.¹ Yet this diversity has not been consistent across counties. Adams and Arapahoe have seen the most significant increase in diversity, with increases in non-White and Hispanic populations exceeding 10 percentage points.

Aurora is unique in that the city has been able to maintain its diversity during the past 30 years and remains one of the most integrated cities nationally: Aurora has the 9th best neighborhood diversity and is the 10th most integrated city among the 100 most populous cities in the U.S.

Figures II-1 through II-4 show demographic shifts in the jurisdictions and comparative regions between 1990 and today, based on HUD estimates. The tables show:

- Aurora’s racial and ethnic diversity has increased significantly, largely due to increases in Hispanic residents as well as foreign born residents. The city’s age distribution and family type have not changed as a result.
- Boulder’s racial and ethnic diversity has changed little since 1990. The city’s foreign-born population has increased, although the growth is smaller than the Boulder region overall and much less significant than in Aurora or Denver. The city’s age distribution has shifted slightly away from children toward seniors.
- Boulder County’s growth has occurred within the White and Hispanic populations, resulting in shifts in ethnic and foreign born population diversity.
- Longmont’s growth is similar, yet more pronounced among Hispanic residents. The city has seen a more significant decrease in families with children than in the County overall.
- Denver’s increase in diversity is much more modest than Aurora’s. Like Aurora, the growth has been driven by increases in residents of Hispanic descent. Foreign born residents have grown significantly. The city has maintained its family and age distribution.

¹ “Greater” refers to the seven-county region which includes Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson Counties.

**Figure II-1.
Table 2 - Demographic Trends, Aurora**

Race/Ethnicity	(Aurora, CO CDBG, HOME, ESG) Jurisdiction				(Denver-Aurora-Lakewood, CO) Region			
	1990 Trend		Current		1990 Trend		Current	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White, Non-Hispanic	171,547	77.94%	153,577	47.29%	1,312,458	78.77%	1,673,709	65.80%
Black, Non-Hispanic	24,467	11.12%	48,789	15.02%	92,229	5.54%	135,334	5.32%
Hispanic	14,519	6.60%	93,378	28.75%	212,233	12.74%	571,131	22.45%
Asian or Pacific Islander, Non-Hispanic	7,955	3.61%	16,611	5.11%	35,392	2.12%	94,605	3.72%
Native American, Non-Hispanic	1,147	0.52%	1,490	0.46%	9,569	0.57%	12,407	0.49%
National Origin								
Foreign-born	12,406	5.64%	68,160	20.99%	82,413	4.95%	311,594	12.25%
LEP								
Limited English Proficiency	6,615	3.00%	47,551	14.64%	58,436	3.51%	198,357	7.80%
Sex								
Male	106,986	48.60%	160,168	49.31%	818,846	49.16%	1,264,550	49.72%
Female	113,163	51.40%	164,619	50.69%	846,963	50.84%	1,278,932	50.28%
Age								
Under 18	60,380	27.43%	88,948	27.39%	431,862	25.93%	634,459	24.94%
18-64	145,020	65.87%	206,841	63.69%	1,079,274	64.79%	1,653,467	65.01%
65+	14,749	6.70%	28,998	8.93%	154,672	9.29%	255,556	10.05%
Family Type								
Families with children	32,591	56.02%	40,832	51.39%	223,817	51.33%	305,298	48.29%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS.

**Figure II-2.
Table 2 – City of Boulder**

	(Boulder, CO CDBG) Jurisdiction				(Boulder, CO) Region			
	1990 Trend		Current		1990 Trend		Current	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race/Ethnicity								
White, Non-Hispanic	79,169	89.76%	81,189	83.28%	187,605	89.27%	233,741	79.35%
Black, Non-Hispanic	1,044	1.18%	821	0.84%	1,731	0.82%	2,265	0.77%
Hispanic	4,302	4.88%	8,400	8.62%	14,421	6.86%	39,276	13.33%
Asian or Pacific Islander, Non-Hispanic	3,185	3.61%	4,560	4.68%	5,027	2.39%	12,149	4.12%
Native American, Non-Hispanic	359	0.41%	280	0.29%	981	0.47%	1,061	0.36%
National Origin								
Foreign-born	6,955	7.90%	10,172	10.43%	11,917	5.67%	32,694	11.10%
LEP								
Limited English Proficiency	2,994	3.40%	3,975	4.08%	6,260	2.98%	16,359	5.55%
Sex								
Male	44,588	50.63%	50,015	51.30%	105,475	50.20%	147,916	50.21%
Female	43,473	49.37%	47,474	48.70%	104,645	49.80%	146,651	49.79%
Age								
Under 18	13,680	15.53%	13,444	13.79%	47,358	22.54%	62,754	21.30%
18-64	67,599	76.76%	75,023	76.96%	146,832	69.88%	202,292	68.67%
65+	6,782	7.70%	9,022	9.25%	15,929	7.58%	29,521	10.02%
Family Type								
Families with children	7,934	46.03%	7,505	44.30%	25,898	51.03%	32,868	47.71%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS.

Figure II-3.
Table 2 - Demographic Trends, City and County of Denver

	1990 Trend		Current		1990 Trend		Current	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
	(Denver, CO CDBG, HOME, ESG) Jurisdiction		(Denver-Aurora-Lakewood, CO) Region					
Race/Ethnicity								
White, Non-Hispanic	287,157	61.39%	313,012	52.15%	1,312,458	78.77%	1,673,709	65.80%
Black, Non-Hispanic	57,727	12.34%	58,388	9.73%	92,229	5.54%	135,334	5.32%
Hispanic	107,318	22.94%	190,965	31.82%	212,233	12.74%	571,131	22.45%
Asian or Pacific Islander, Non-Hispanic	10,091	2.16%	20,420	3.40%	35,392	2.12%	94,605	3.72%
Native American, Non-Hispanic	3,692	0.79%	3,525	0.59%	9,569	0.57%	12,407	0.49%
National Origin								
Foreign-born	34,715	7.42%	97,722	16.28%	82,413	4.95%	311,594	12.25%
LEP								
Limited English Proficiency	28,747	6.15%	67,216	11.20%	58,436	3.51%	198,357	7.80%
Sex								
Male	227,966	48.74%	300,089	50.00%	818,846	49.16%	1,264,550	49.72%
Female	239,721	51.26%	300,069	50.00%	846,963	50.84%	1,278,932	50.28%
Age								
Under 18	102,212	21.85%	128,766	21.46%	431,862	25.93%	634,459	24.94%
18-64	301,331	64.43%	409,260	68.19%	1,079,274	64.79%	1,653,467	65.01%
65+	64,145	13.72%	62,132	10.35%	154,672	9.29%	255,556	10.05%
Family Type								
Families with children	50,548	45.77%	58,659	46.93%	223,817	51.33%	305,298	48.29%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS.

**Figure II-4.
Table 2 - Demographic Trends, Longmont**

	(Longmont, CO CDBG) Jurisdiction				(Boulder, CO) Region			
	1990 Trend		Current		1990 Trend		Current	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race/Ethnicity								
White, Non-Hispanic	45,008	86.75%	59,461	69.53%	187,605	89.27%	233,741	79.35%
Black, Non-Hispanic	166	0.32%	648	0.76%	1,731	0.82%	2,265	0.77%
Hispanic	5,693	10.97%	20,898	24.44%	14,421	6.86%	39,276	13.33%
Asian or Pacific Islander, Non-Hispanic	623	1.20%	2,632	3.08%	5,027	2.39%	12,149	4.12%
Native American, Non-Hispanic	292	0.56%	411	0.48%	981	0.47%	1,061	0.36%
National Origin								
Foreign-born	2,001	3.87%	12,600	14.73%	11,917	5.67%	32,694	11.10%
LEP								
Limited English Proficiency	1,854	3.58%	8,786	10.27%	6,260	2.98%	16,359	5.55%
Sex								
Male	25,420	49.14%	42,154	49.29%	105,475	50.20%	147,916	50.21%
Female	26,307	50.86%	43,361	50.71%	104,645	49.80%	146,651	49.79%
Age								
Under 18	14,525	28.08%	22,231	26.00%	47,358	22.54%	62,754	21.30%
18-64	32,115	62.09%	53,562	62.63%	146,832	69.88%	202,292	68.67%
65+	5,087	9.83%	9,722	11.37%	15,929	7.58%	29,521	10.02%
Family Type								
Families with children	7,799	54.85%	10,750	48.96%	25,898	51.03%	32,868	47.71%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS.

The maps on the following pages, from HUD’s mapping tool created for fair housing studies, show where residents live by race, ethnicity, and national origin. Maps are shown for each jurisdiction (except Broomfield, for which they were unavailable) and include:

- Changes in racial and ethnic settlement patterns 1990 to 2000 to 2010;
- Location of foreign born residents (a proxy for national origin in the Fair Housing Act); and
- Location of Limited English Proficiency (LEP) residents.

As the maps show, the participating jurisdictions have very different racial and ethnic settlement patterns. These are due to the age of the community, when and how the communities grew, and affordability of housing.

- Aurora was developed as a Denver suburb in 1891. Much of its early growth was connected to its proximity to three military posts, Buckley, Fitzsimmons, and Lowry. The city’s military heritage, as well as its variety of housing types and prices, is one reason it remains one of the most racially and ethnically diverse cities in the Intermountain West. Military and supporting industries employed a diverse set of residents (including women) out of necessity during wartime economic expansions (civil rights laws were not yet in place). Although this did not ensure fully integrated communities or work environments, it facilitated residential settlement patterns that led to more diverse neighborhoods. This can also be seen in Denver neighborhoods that are adjacent to Aurora and had similar military associations (East Colfax, Montclair, Lowry).
- Boulder, originally home to Native Americans, attracted gold miners in the mid-1850s and shortly thereafter became the home to the University of Colorado. The town quickly became known for its strong economy, educational system, and stately neighborhoods. In sum, Boulder was developed as a community for entrepreneurs and residents seeking higher education—features that have long attracted investment, and wealth, and made the city relatively expensive.
- Denver, the most urban city in the Intermountain West, was settled by gold prospectors. Its first growth spurt was related to the expansion of the railroad. Denver’s growth has continued to be very dependent on economic fluctuations, and many early settlement patterns were associated with industry expansions (e.g., Globeville). Manufacturing companies offered some of the best jobs to African Americans and foreign-born residents.

Denver’s racial and ethnic concentrations are also related to federal policies that promoted segregation, which led to the establishment of many of the city’s richest cultures: Denver’s Five Points neighborhood developed a national reputation for the musical and artistic talent of African American residents; West Denver created a rich Latino and Latina community bringing the state’s southwest heritage into the city; and the Park Hill neighborhood was established as a rebellion against segregation. Yet Denver was not without racism: It is now broadly known that one of Denver’s mayors (Stapleton) was a member of the Ku Klux Klan.

- Longmont was valued as an agricultural community and, as such, attracted a variety of settlers from across the country. The city was diverse in its origin: The original settlers were people of Swedish, German, Russian, Mexican, and Japanese descent: Like Denver, however, the Ku Klux Klan had a brief period of control over the city, from 1925 to 1927, after which they were voted out of office by residents. The city remains a mix of high tech and service workers and has maintained diversity through periods of growth.

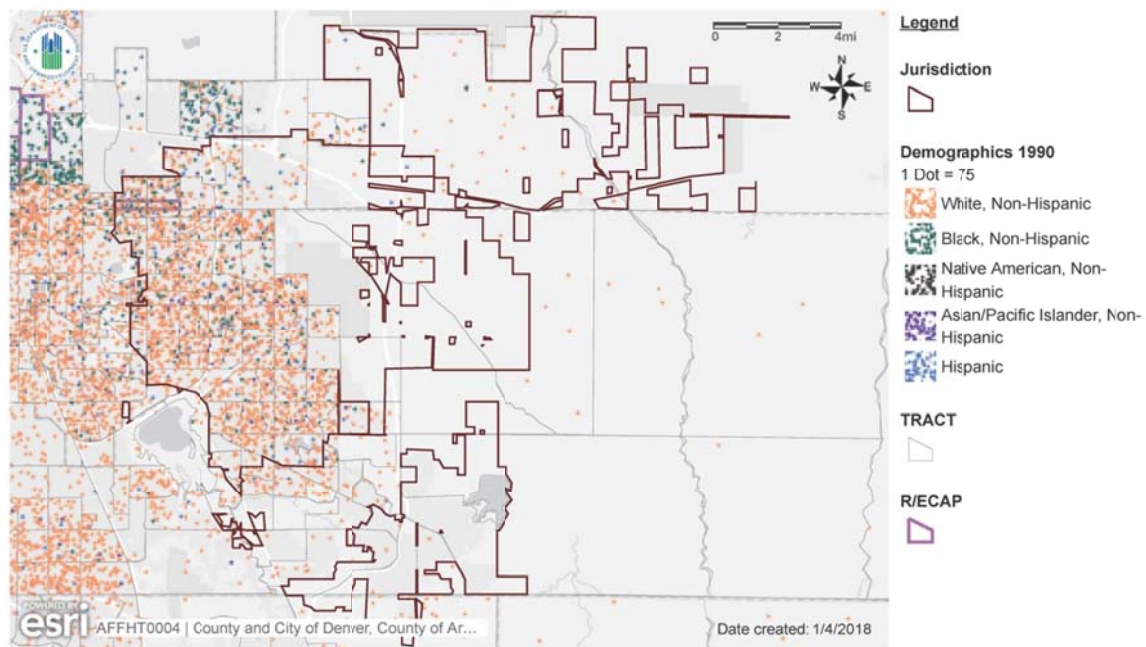
Both Aurora and Longmont have been awarded the distinction of “All American City” for their diversity and creative, civic engagement of residents.

The maps that follow show racial and ethnic changes for some, but not all, jurisdictions. Aurora grew more concentrated between 1990 and 2000. The City of Boulder demonstrates densification during this period, but little changes in racial and ethnic makeup or concentrations. Longmont shows an increasing presence of Hispanic residents between 2000 and 2010 with some clustering, but no strong concentrations. Denver demonstrates the most pronounced racial and ethnic clustering—still reflective of its history—and very few changes during the 20 years captured by the maps.

The maps also show a correlation between foreign-born residents of Hispanic origin and LEP residents. Aurora shows the most unique and diverse patterns by national origin.

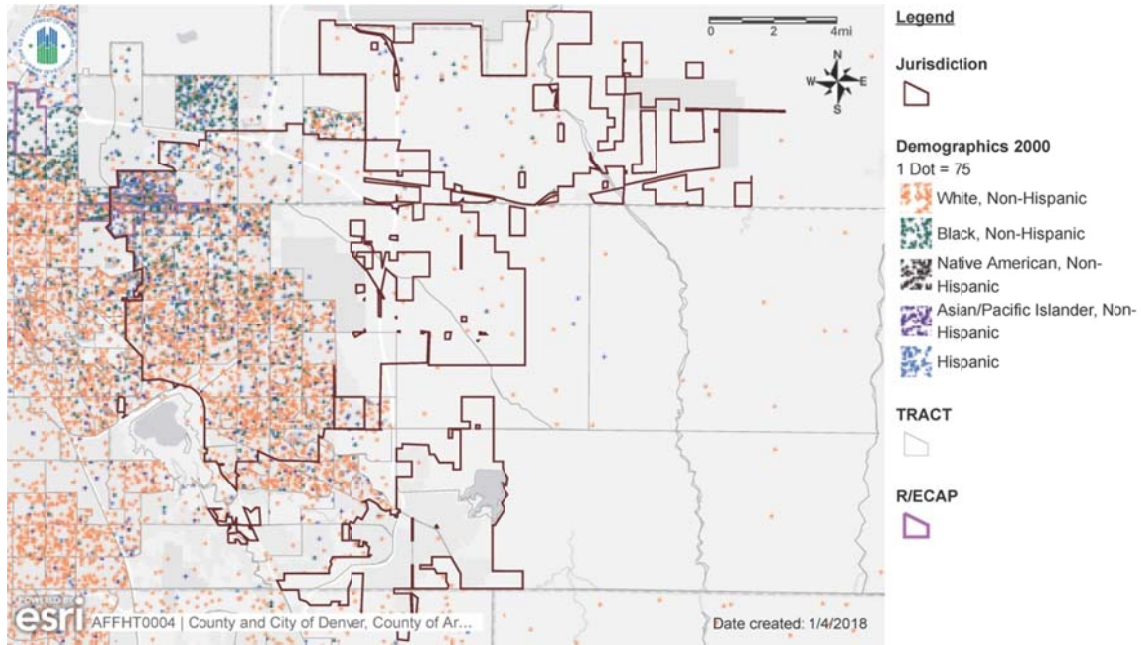
It is important to note that the data in the maps do not capture recent growth trends and, as such, do not show the implications of recent growth, loss of affordability, and displacement of residents.

Figure II-5.
Race/Ethnicity Trends, 1990, Aurora



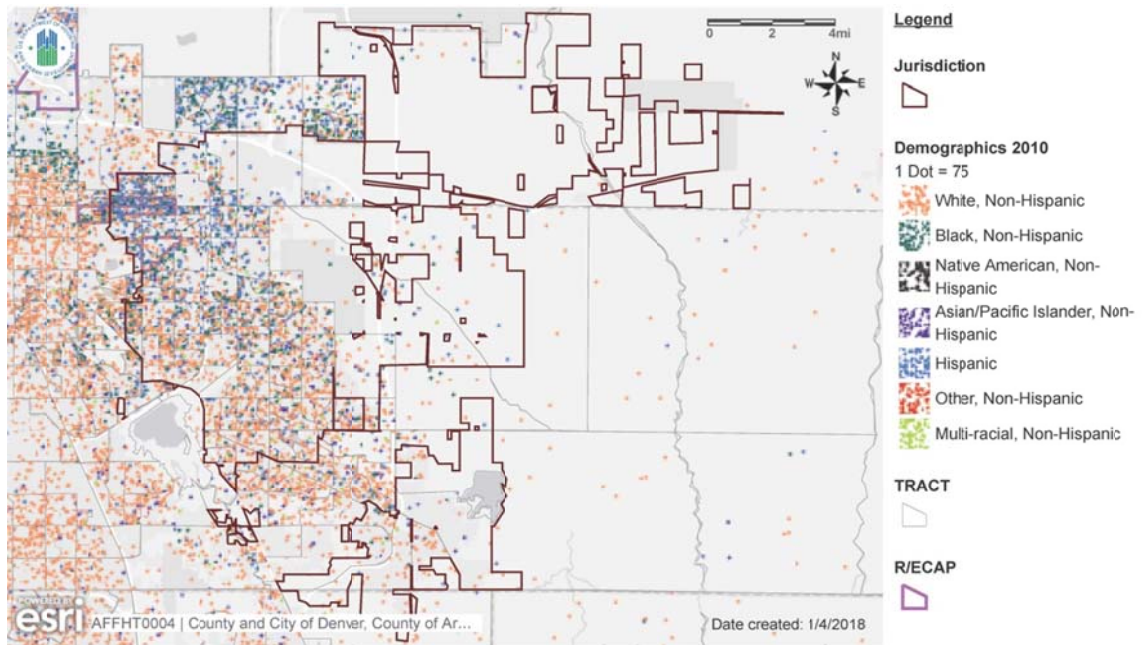
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-6.
Race/Ethnicity Trends, 2000, Aurora



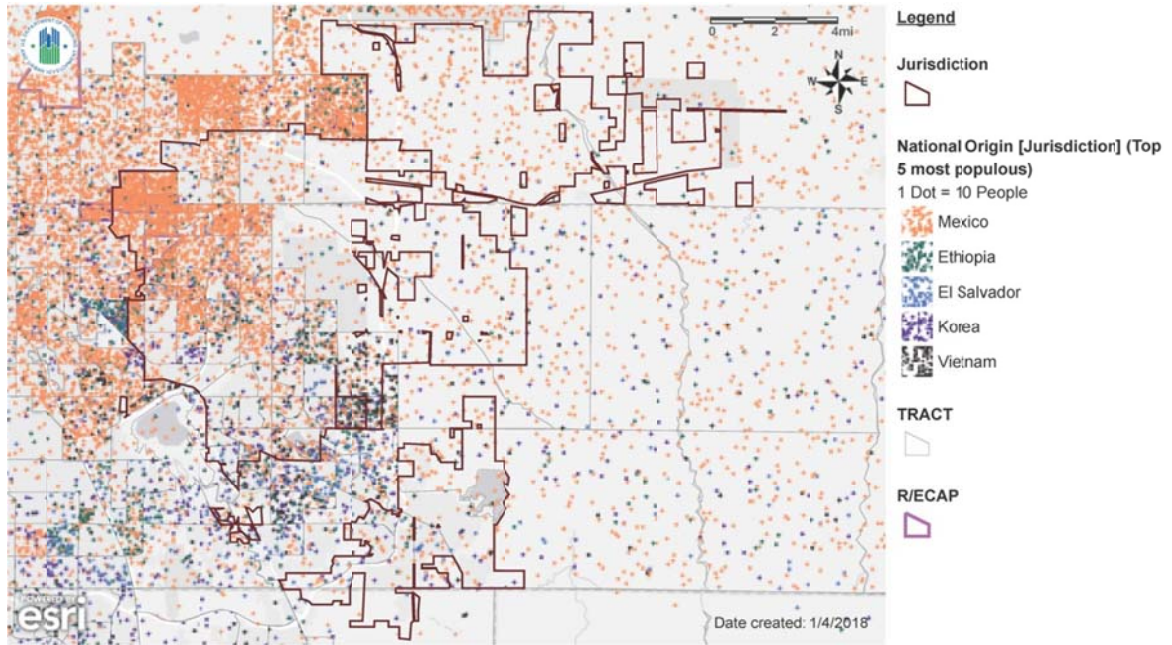
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-7.
Race/Ethnicity, 2010, Aurora



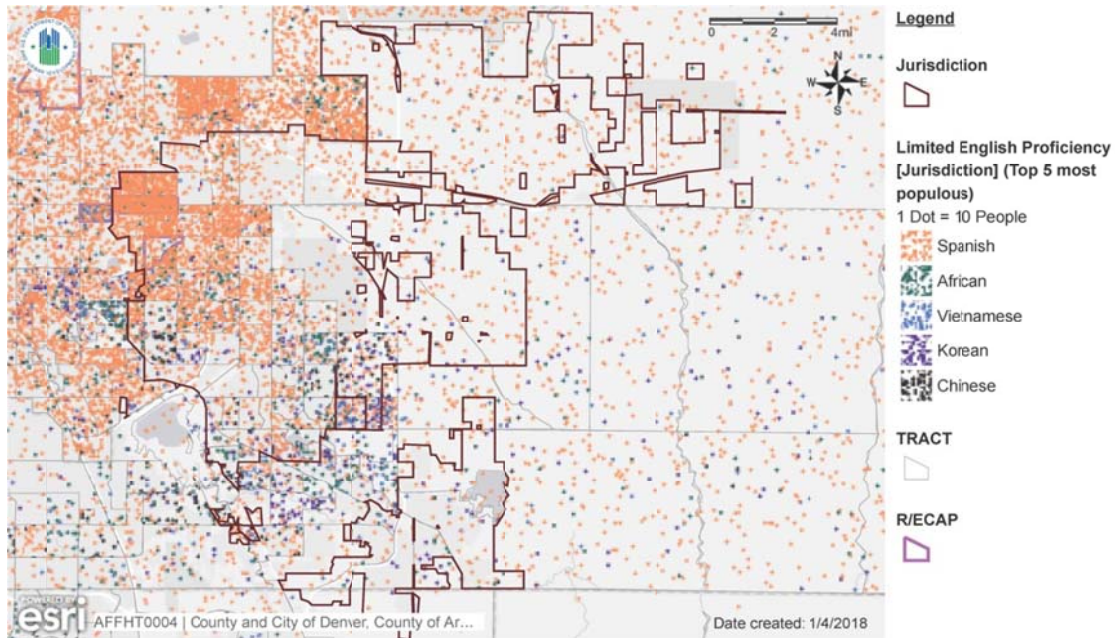
Source: HUD AFFH Data and Mapping Tool, version 4.

**Figure II-8.
National Origin, Aurora**



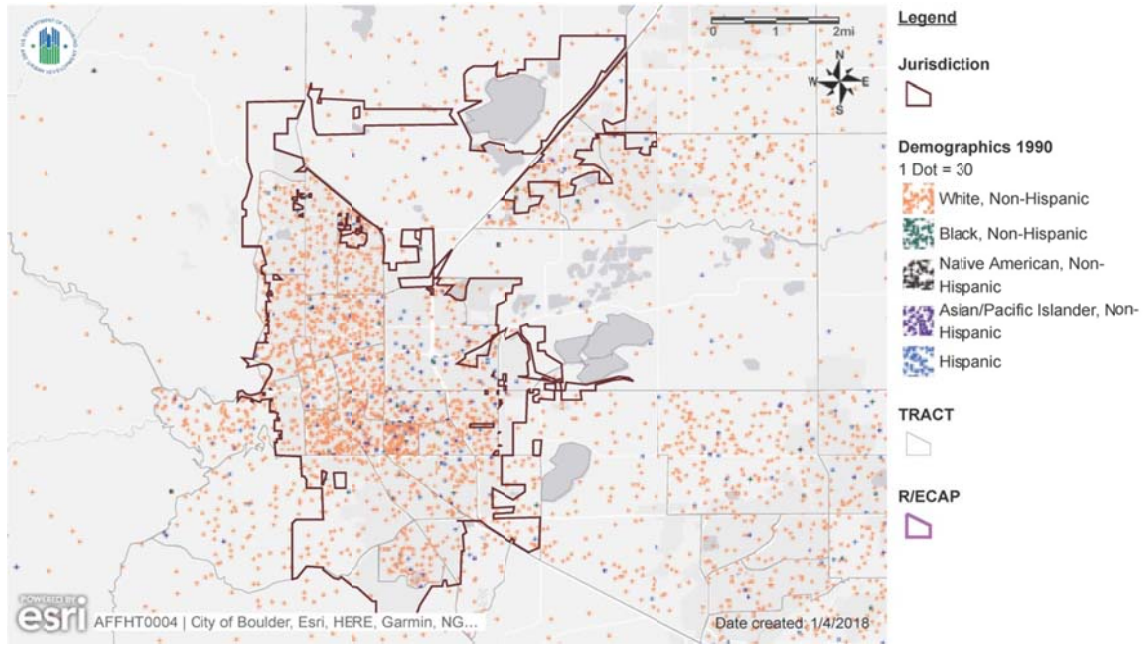
Source: HUD AFFH Data and Mapping Tool, version 4.

**Figure II-9.
Limited English Proficiency (LEP), Aurora**



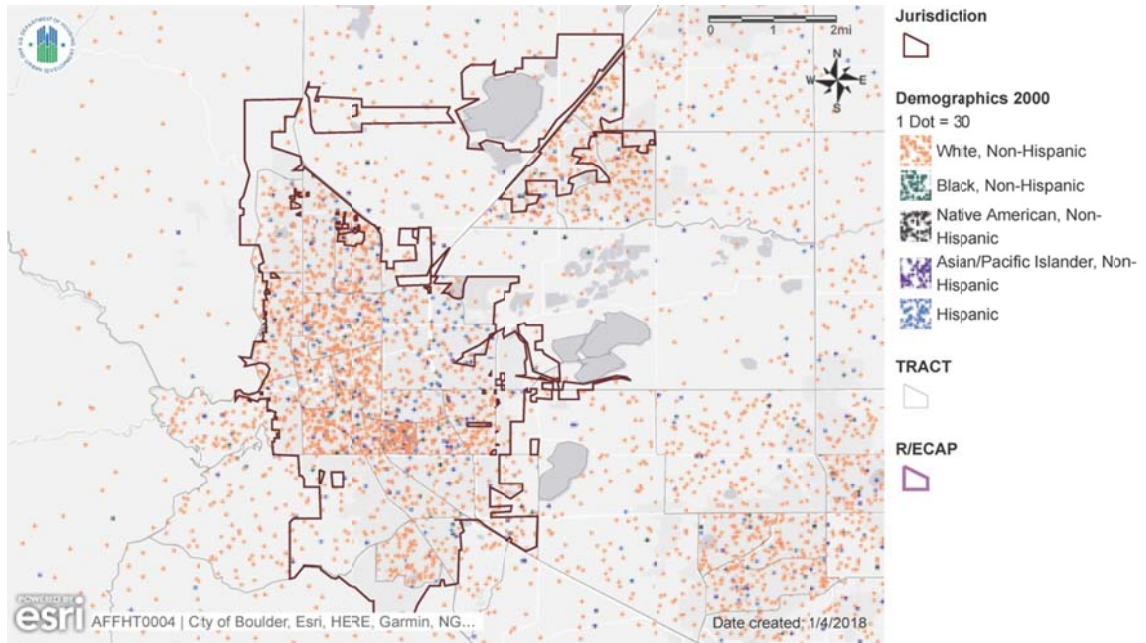
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-10.
Race/Ethnicity Trends, 1990, City of Boulder



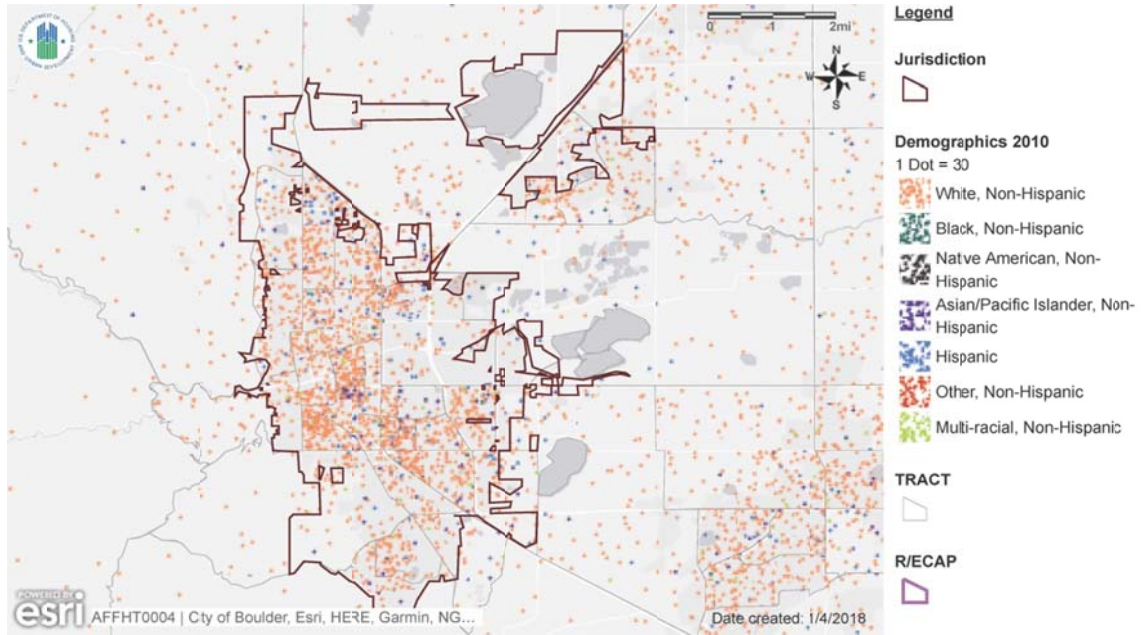
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-11.
Race/Ethnicity Trends, 2000, City of Boulder



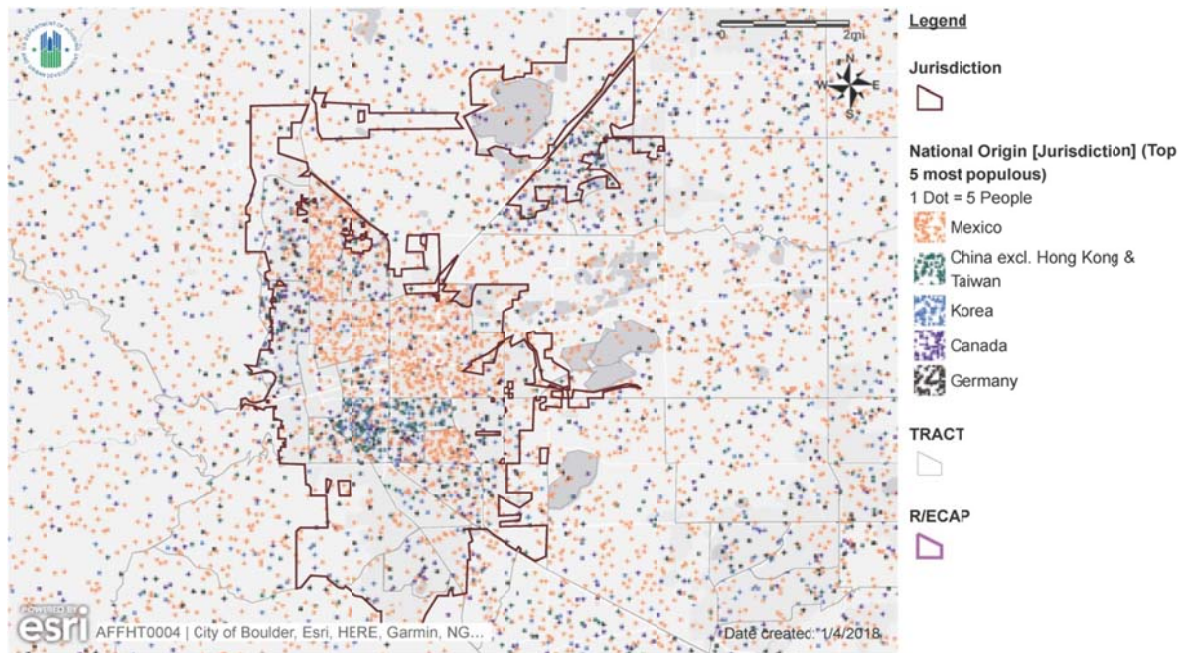
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-12.
Race/Ethnicity, 2010, City of Boulder



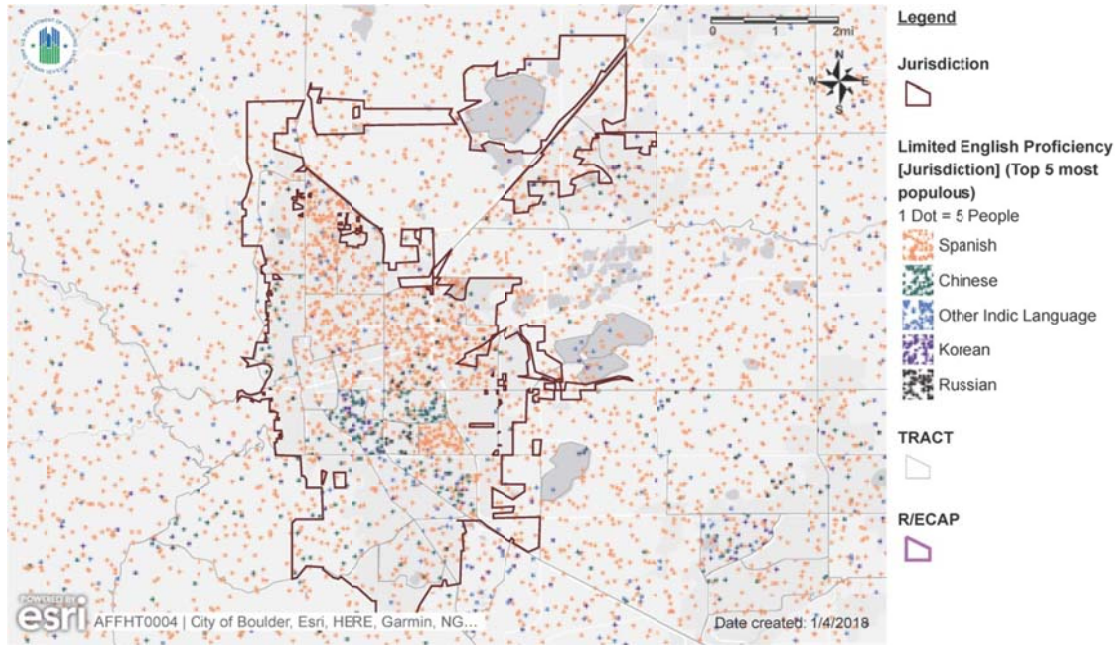
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-13.
National Origin, City of Boulder



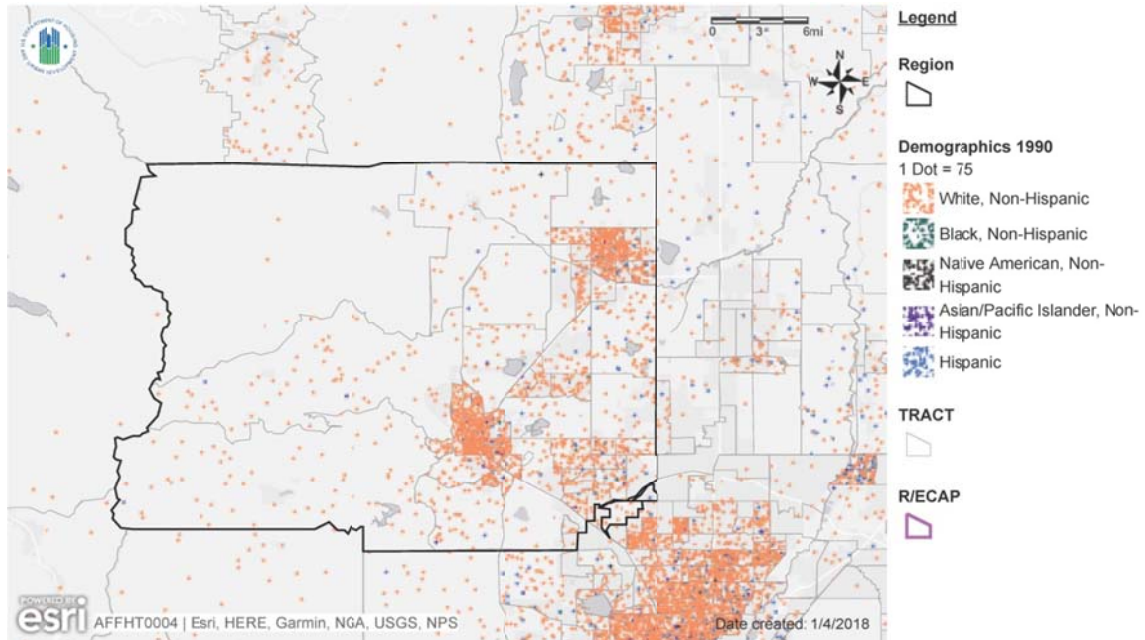
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-14.
Limited English Proficiency (LEP), City of Boulder



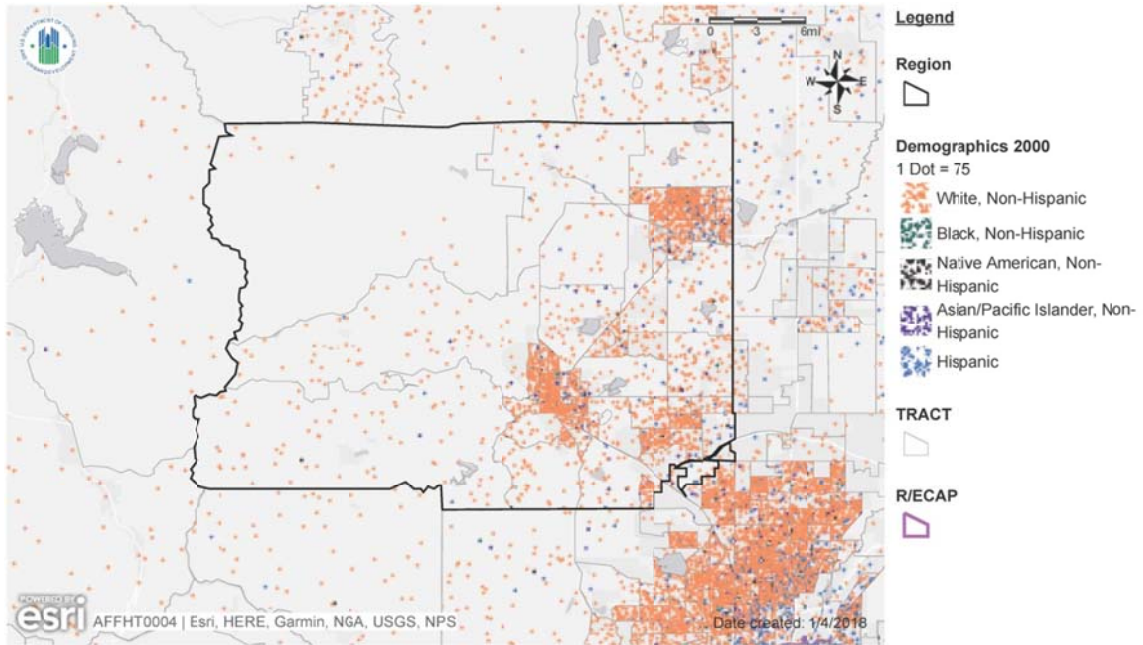
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-15.
Race/Ethnicity Trends, 1990, Boulder County



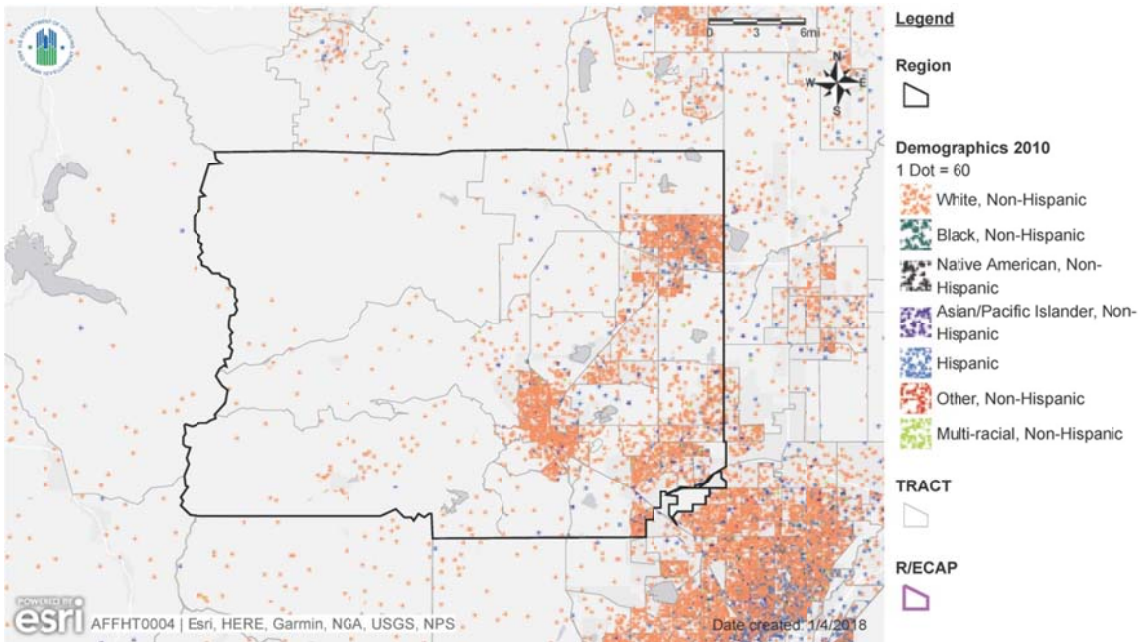
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-16.
Race/Ethnicity Trends, 2000, Boulder County



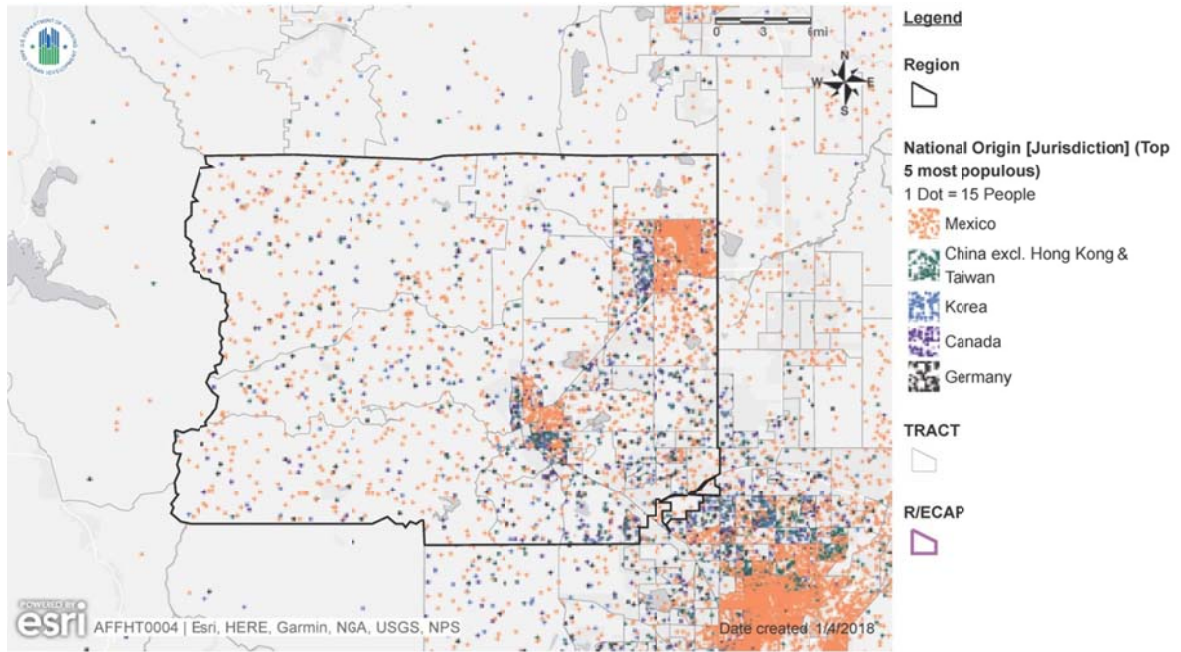
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-17.
Race/Ethnicity, 2010, Boulder County



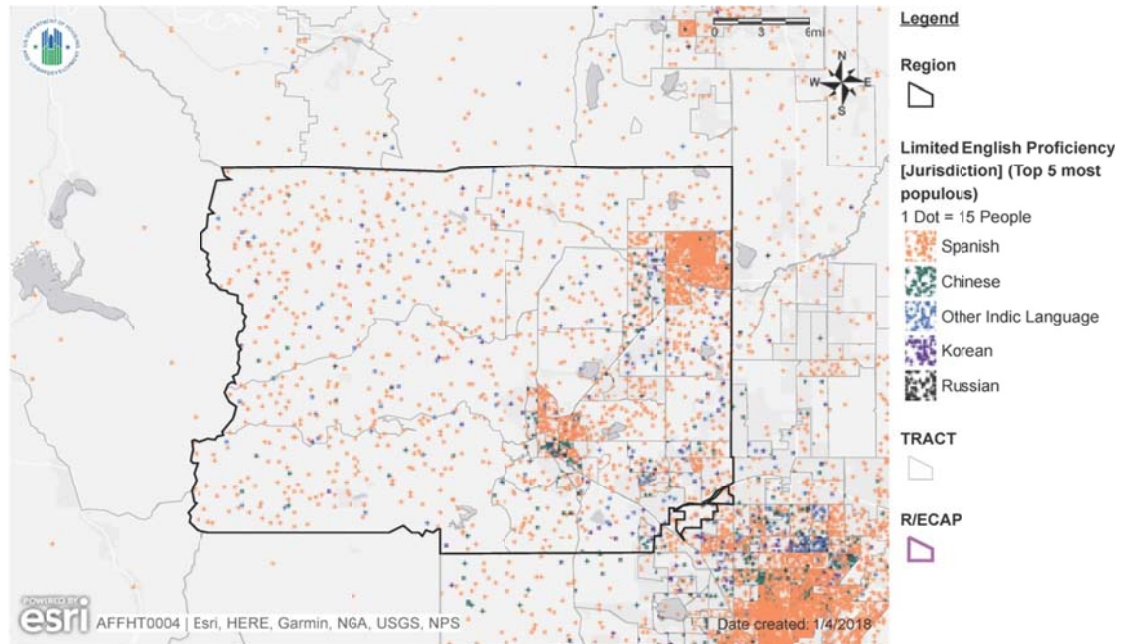
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-18.
National Origin, Boulder County



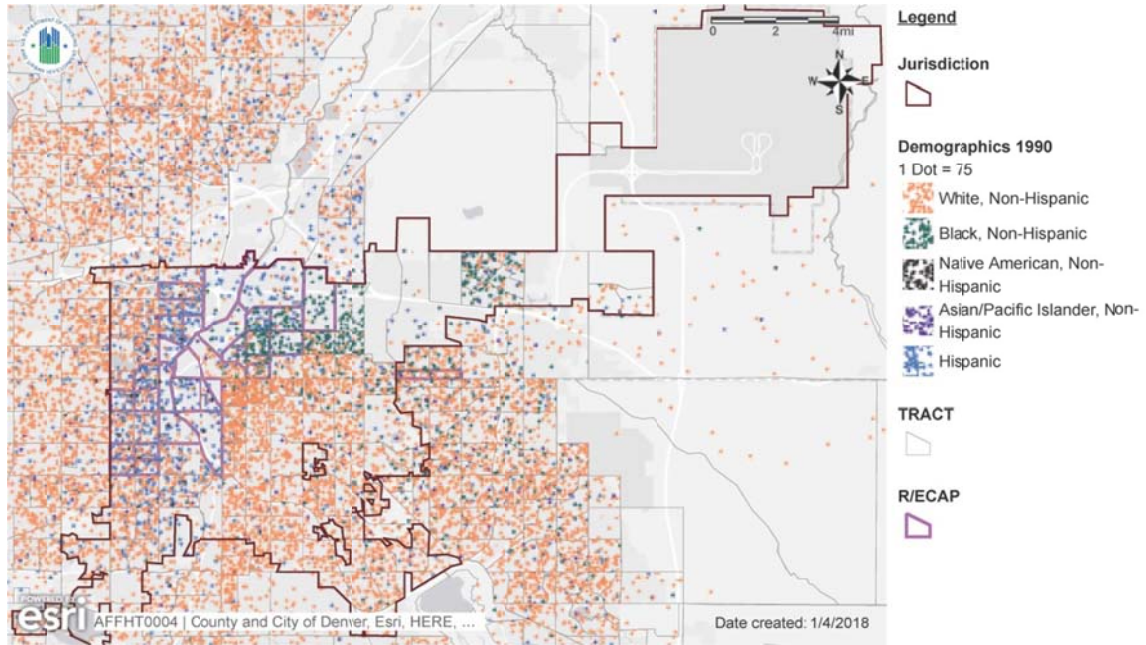
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-19.
Limited English Proficiency (LEP), Boulder County



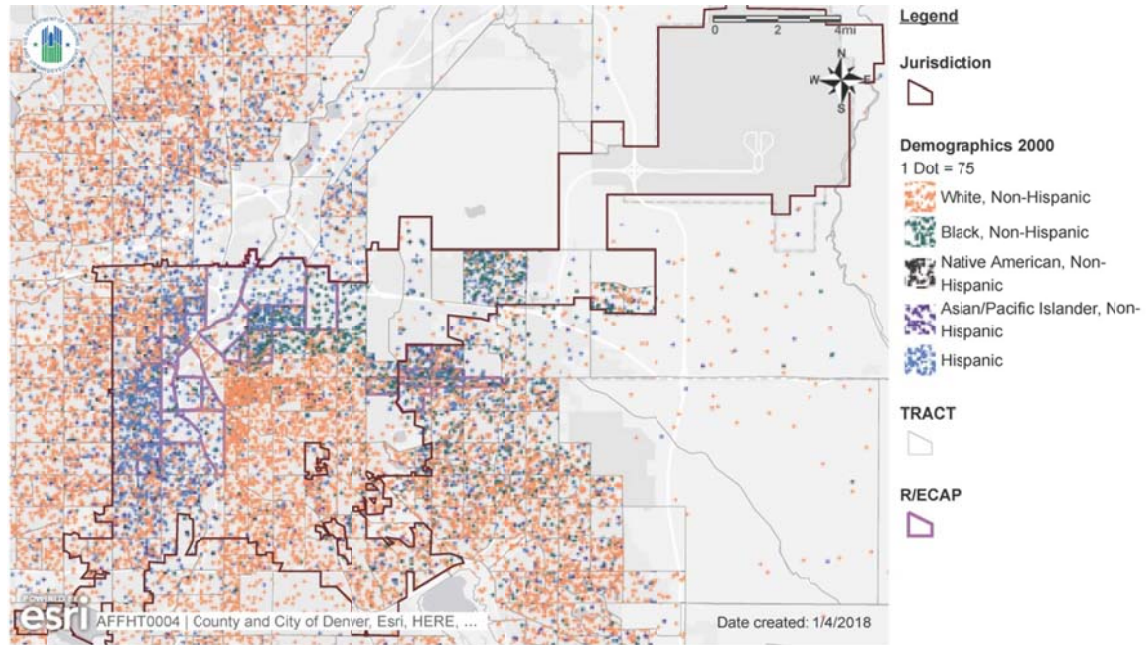
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-20.
Race/Ethnicity Trends, 1990, Denver



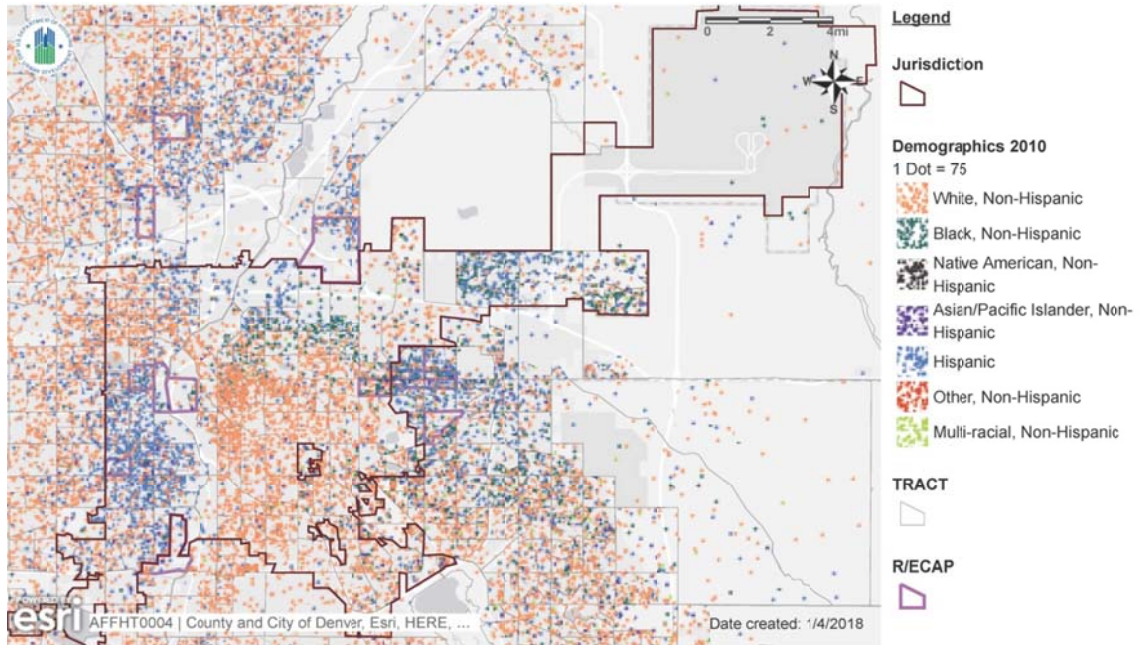
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-21.
Race/Ethnicity Trends, 2000, Denver



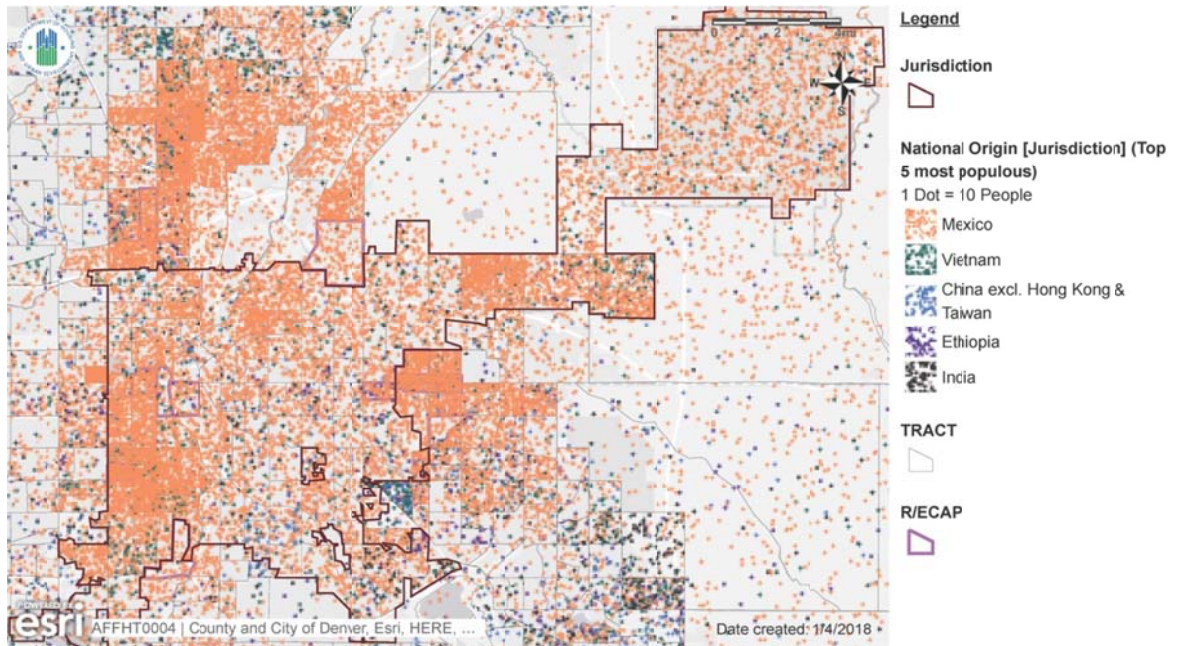
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-22.
Race/Ethnicity, 2010, Denver



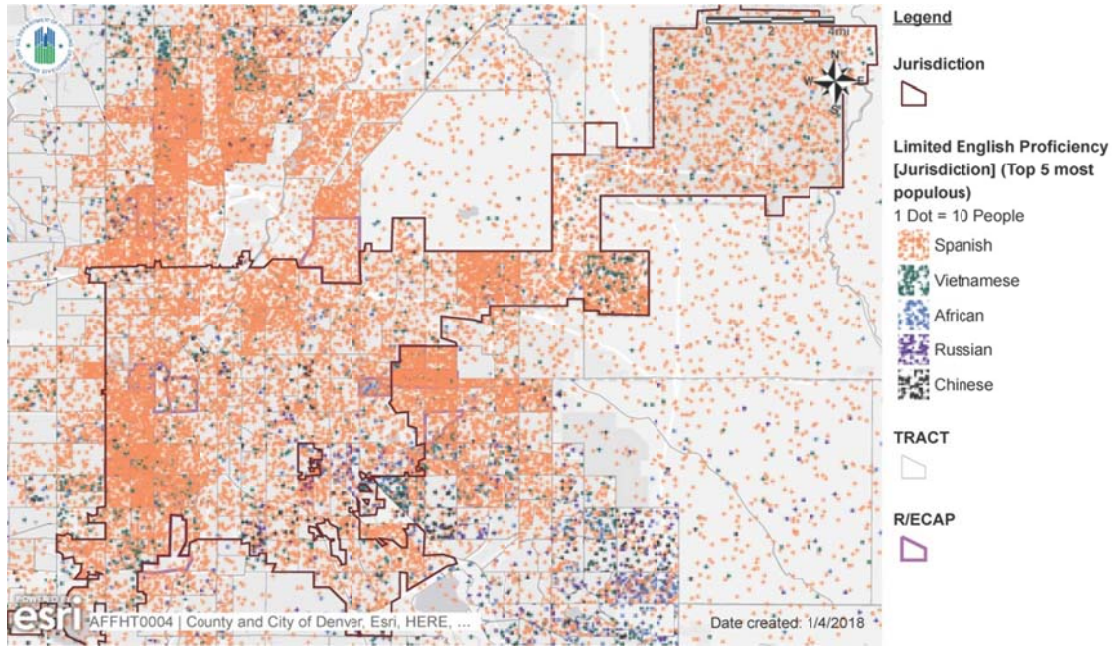
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-23.
National Origin, Denver



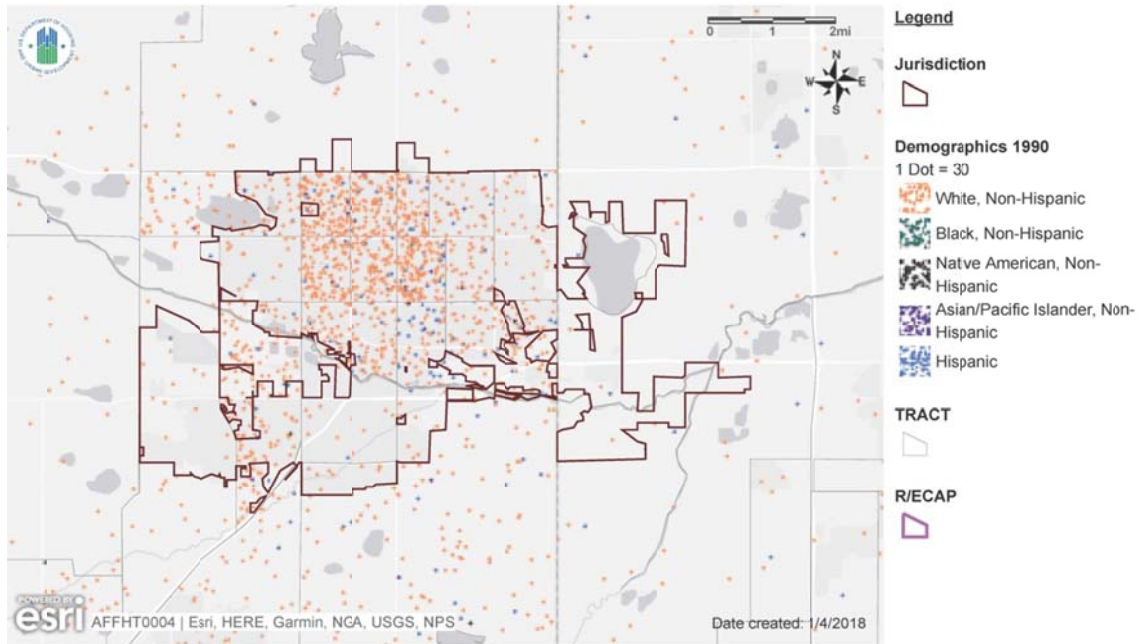
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-24.
Limited English Proficiency (LEP), Denver



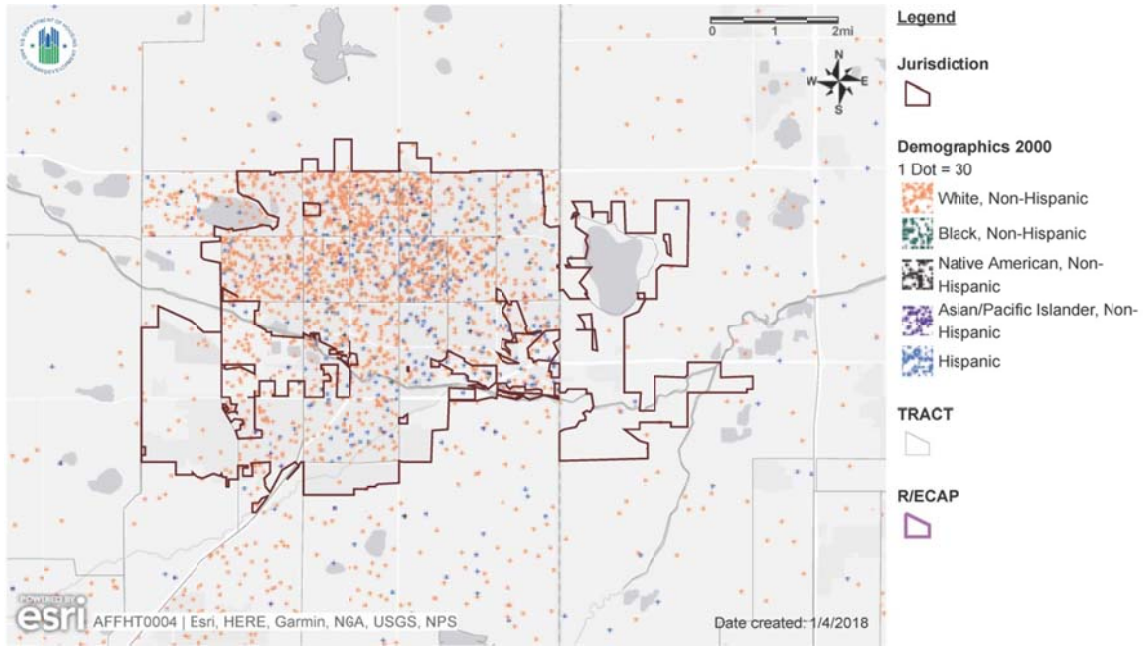
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-25.
Race/Ethnicity Trends, 1990, Longmont



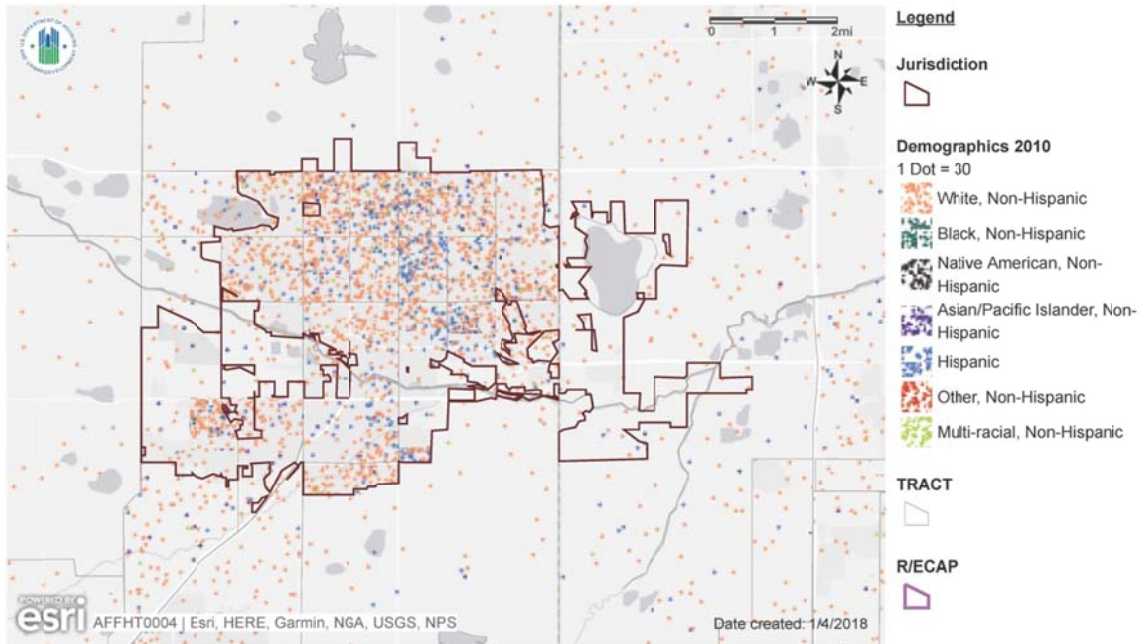
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-26.
Race/Ethnicity Trends, 2000, Longmont



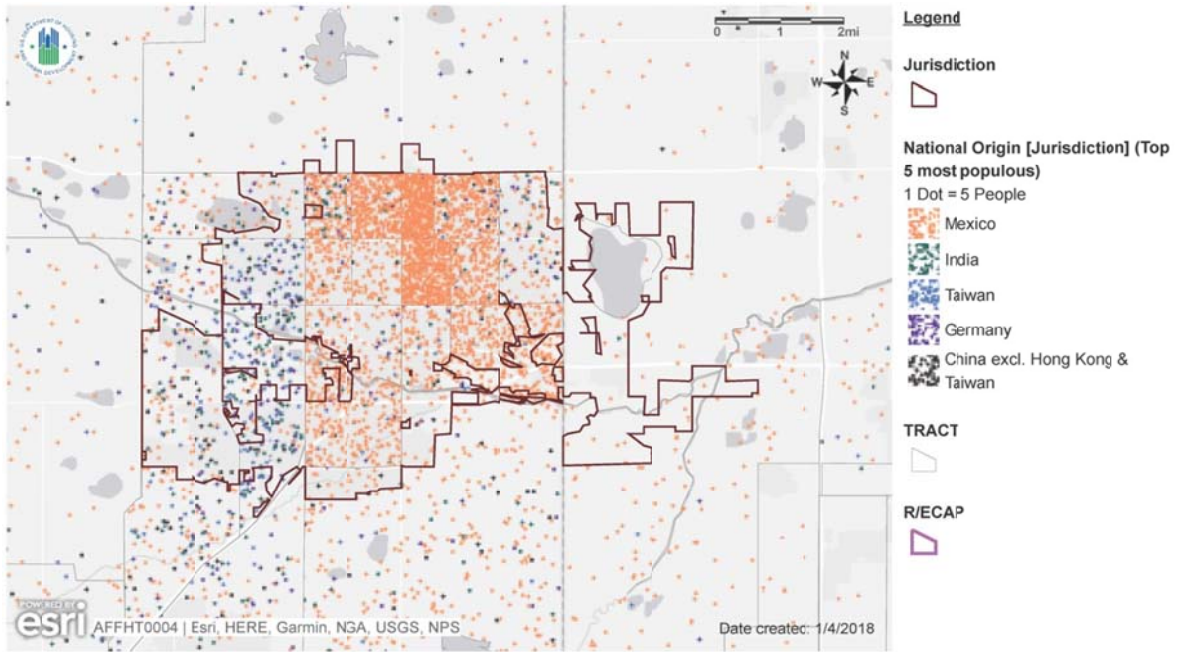
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-27.
Race/Ethnicity, 2010, Longmont



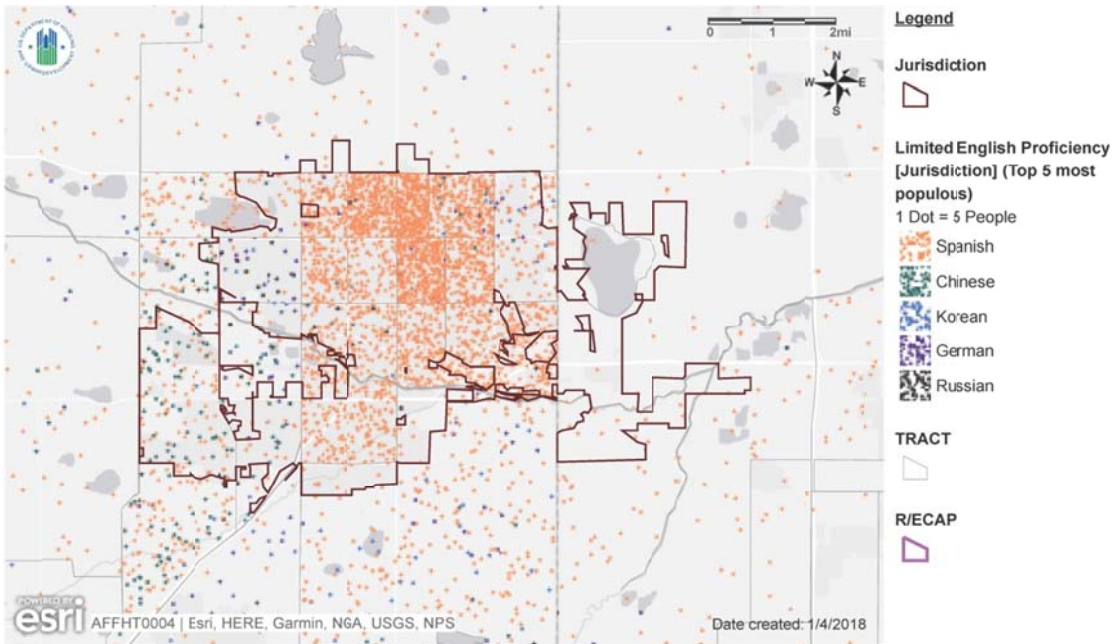
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-28.
National Origin, Longmont



Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-29.
Limited English Proficiency (LEP), Longmont



Source: HUD AFFH Data and Mapping Tool, version 4.

Segregation and Integration

This section examines segregation in the region. It focuses on two types of outcomes that are a result of residential settlement patterns:

- Segregation based on race or ethnicity, and
- Segregation based on income (economic segregation).

It is important to note that income is not a protected class at the federal level, or in the state of Colorado or jurisdictions in the region.

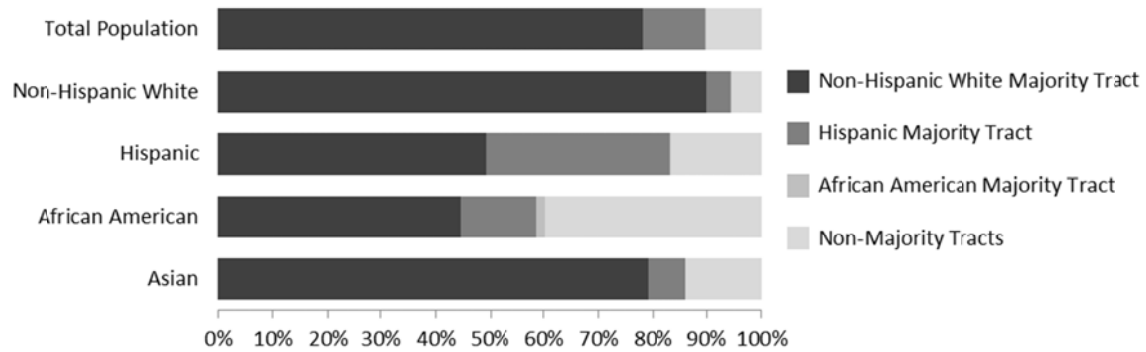
Racial and ethnic segregation. In the Denver region as a whole, about two-thirds of residents report their race and ethnicity as White, non-Hispanic white; 33 percent are minorities.

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

However, Census data from 2010 show that few neighborhoods mirror that composition. Residents in the region are more likely to live near neighbors who share their race and ethnicity. Figure II-30 displays where different racial/ethnic groups live by Census tract majority (majority is defined as more than 50% of the tract population):

- In 2010, Hispanic residents were nearly three times as likely as the average resident to live in a Hispanic majority tract (34% of Hispanic residents lived in a Hispanic majority tract, compared to 12% of residents overall).
- African American residents were *ten times as likely as the average resident* to live in an African American majority tract (1.6% of African American residents lived in an African American majority tract, compared to 0.1% of residents overall).
- African Americans were also more likely than all other groups to live in a Census tract with no specific racial/ethnic majority.
- Ninety percent of non-Hispanic white residents lived in a Census tract that was majority non-Hispanic white, compared to 49 percent of Hispanic residents and 44 percent of African American residents.

**Figure II-30.
Population Distribution by Census Tract Majority, Greater Denver Region, 2010**



Note: There are no Asian majority Census tracts and there is only one African American majority tract in the Denver metro region. Non-majority tracts include all tracts in which no specific racial/ethnic group is a majority.

Source: 2010 Census, DRCOG and BBC Research & Consulting.

A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. The DI represents a “score” where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

It is important to note that the DI provided by HUD uses White, non-Hispanic residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of white, non-Hispanic residents. This is a logical approach for the Regional AI because White, non-Hispanic residents are the largest racial and ethnic group in the region.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Counties without much diversity typically have very low dissimilarity indices, while counties with the most diversity will show high levels of dissimilarity. Thus, a “low” dissimilarity index is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community.

The DI for Regional AI partners as of the last decennial Census is shown in Figure II-31.

Denver has the highest level of segregation as measured by the DI, although its “High” rating falls on the low end of the “High” scale. Arapahoe County demonstrates moderate levels of segregation. Boulder and Broomfield Counties show low levels of segregation and these are partially related to the lack of diversity within these counties.

Figure II-31.
Dissimilarity Index, Counties that Include Regional AI Jurisdictions, 2010

County	Minority/NHW Dissimilarity Index		Hispanic/NHW Dissimilarity Index		African American/NHW Dissimilarity Index		Asian/NHW Dissimilarity Index	
	Index	Rating	Index	Rating	Index	Rating	Index	Rating
Adams County	0.32	Low	0.36	Low	0.49	Moderate	0.27	Low
Arapahoe County	0.36	Low	0.41	Moderate	0.47	Moderate	0.30	Low
Boulder County	0.28	Low	0.39	Low	0.18	Low	0.30	Low
Broomfield County	0.12	Low	0.21	Low	0.19	Low	0.20	Low
Denver County	0.49	Moderate	0.55	High	0.56	High	0.35	Low

Note: NHW is non-Hispanic white.

Source: 2010 Census and BBC Research & Consulting.

The DI for the greater region was unchanged between 2000 and 2010, as shown below.

Figure II-32.
**Dissimilarity Index,
 Denver Region, 2000
 and 2010**

Note:

Counties include: Adams,
 Arapahoe, Boulder, Broomfield,
 Denver, Douglas, and Jefferson.

Source:

2010 Census and BBC Research &
 Consulting.

	2000		2010	
	Index	Rating	Index	Rating
Total Minorities/NHW	0.44	Moderate	0.43	Moderate
African American/NHW	0.66	High	0.65	High
Hispanic/NHW	0.51	Moderate	0.49	Moderate
Asian/NHW	0.35	Low	0.36	Low
Pacific Islander/NHW	0.37	Low	0.38	Low
Native American/NHW	0.59	High	0.59	High

HUD-provided DI calculations based on the five-year American Community Survey (Figure II-33) through 2013 indicate that the DI has been increasing for the majority of Regional AI partners. Aurora's increase in segregation for residents of Hispanic origin is particularly notable. Denver's segregation index is the exception and has been stable or declined for all groups except for Asian residents.

**Figure II-33.
Racial/Ethnic Dissimilarity Trends, 1990 to 2013**

DI Comparison	City of Aurora					City and County of Denver						
	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend
	Non-White/White	21.07	34.82	Low	Significant Increase	50.92	52.59	Moderate	Stable			
Black/White	28.39	32.24	Low	Increase	67.10	59.48	High	Decrease				
Hispanic/White	15.55	42.48	Moderate	Very Significant Increase	54.58	57.92	High	Stable				
Asian or Pacific Islander/White	17.07	23.94	Low	Significant Increase	31.17	39.84	Low to Moderate	Increase				

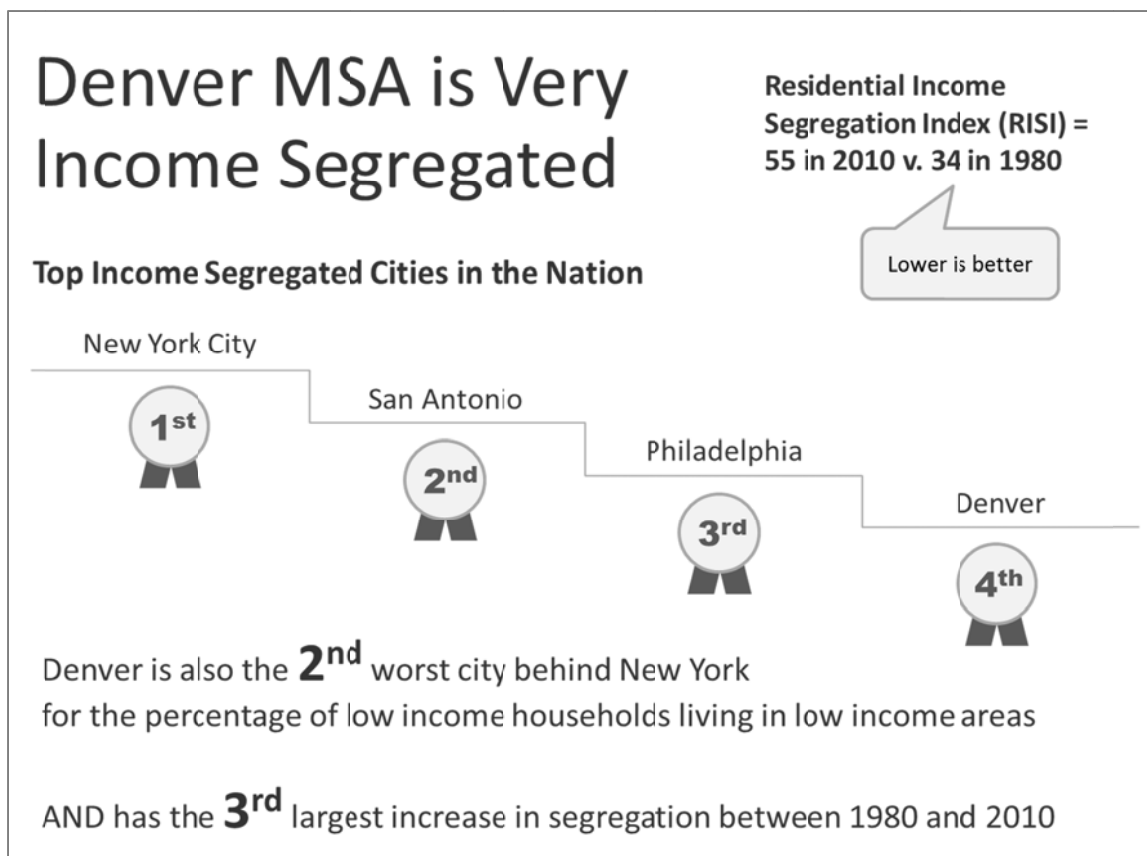
DI Comparison	City of Boulder				Boulder County				City of Longmont			
	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend	1990	2013	2013 Level	1990-2013 Trend
	Non-White/White	24.55	29.40	Low	Increase	24.85	34.60	Low	Significant Increase	21.80	30.25	Low
Black/White	22.93	27.66	Low	Increase	29.93	24.75	Low	Decrease	18.90	21.15	Low	Increase
Hispanic/White	24.00	32.55	Low	Significant Increase	30.96	43.27	Moderate	Significant Increase	24.87	36.74	Low to Moderate	Significant Increase
Asian or Pacific Islander/White	31.60	32.82	Low	Stable	27.89	32.63	Low	Increase	19.02	34.60	Low	Significant Increase

Source: HUD AFFH Data and Mapping Tool, version 4.

Economic segregation. A 2013 study by the Pew Research Center, *The Rise of Residential Segregation by Income*, uses a Residential Income Segregation Index (RISI) to evaluate income segregation by metropolitan area. The index adds the share of low income residents who live in a majority low income Census tract to the share of upper income residents living in a majority upper income Census tract. Higher indices indicate higher levels of segregation.

The RISI for the Denver metropolitan statistical area (MSA) was 55 in 2010, up considerably from 34 in 1980, showing a large increase in income segregation over the past 30 years.

The report finds that the Denver MSA—in addition to New York, San Antonio and Philadelphia—lead the 30 largest metros in the share of lower income households residing in majority lower income tracts.² The Denver MSA is just *second to New York* in the share of low income households who live in a majority low income Census tract. The Denver MSA also had the third largest increase in low income household segregation between 1980 and 2010.



In contrast, the Denver MSA ranked 10th of 30 areas for the proportion of high income households living in high income Census tracts. This suggests that the region's income segregation challenges are more significant with low income residents.

² The Pew report uses the Census defined Denver-Aurora-Broomfield definition of MSA.

Communities with high levels of income segregation also tend to have low rates of upward mobility. Among the largest 100 metro areas, Denver ranks 40th for upward mobility of below-median income families.³

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

HUD has developed a framework to examine economic opportunity at the neighborhood level, with a focus on racial and ethnic minorities. That focus is related to the history racial and ethnic segregation, which often limited economic opportunity.

“Racially or ethnically concentrated areas of poverty,” also known as R/ECAPs, are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD’s definition of an R/ECAP is:

- A census tract that has a non-white population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Why R/ECAPs matter. The 40 percent poverty threshold used in the R/ECAP definition is based on research identifying this to be the point at which an area becomes socially and economically dysfunctional. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.⁴

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (e.g., limited non-English information and materials), R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

It is very important to note that R/ECAPs are not areas of focus because of racial and ethnic concentrations alone. Many R/ECAPs, while not economically wealthy, are rich in culture, diversity, and community. R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity.

2010 R/ECAPs. An analysis of 2010 Census data found that the region had 37 R/ECAPs. Of these, the majority (20) were located in Denver County; eight were in Adams County, eight in

³ <http://www.equality-of-opportunity.org/>.

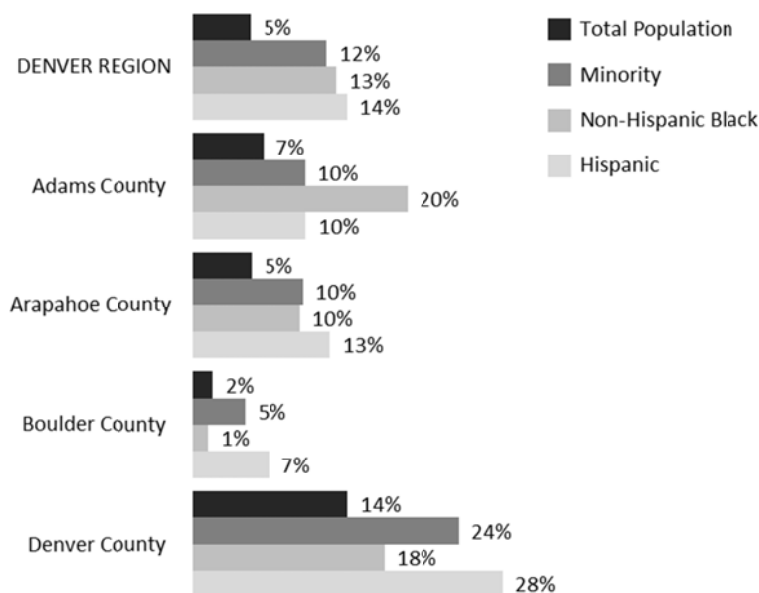
⁴ The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline.” In Nicolas P. Retsinas and Eric S. Belsky, eds., *Revisiting Rental Housing: Policies, Programs, and Priorities*. Washington, DC: Brookings Institution, 116–9.

Arapahoe County and one in Boulder County. Together, these R/ECAPs represented 5 percent of Census tracts in the region. About 150,000 people lived in R/ECAP neighborhoods in 2010—or 5 percent of region’s population.

Figure II-34, provides more detail on who lived in R/ECAPs in 2010. In Adams County, nearly 20 percent of African Americans lived in RCAPs or ECAPs and in Denver County, 28 percent of Hispanic residents live in RCAPs or ECAPs. Denver had the highest proportion of total residents living in RCAPs or ECAPs (14%).

Figure II-34.
Proportion of Residents
Living in RCAPs or ECAPs,
Denver Region, 2010

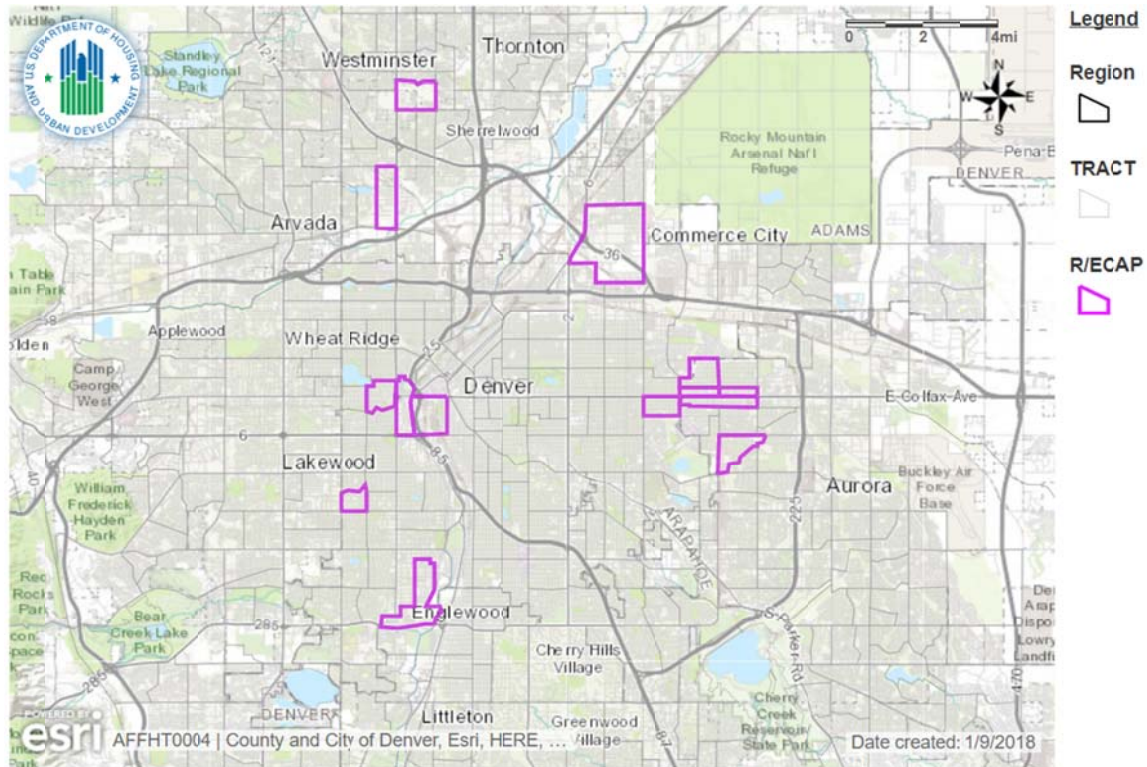
Source:
 2010 Census, DRCOG and BBC Research
 & Consulting.



Overall, nearly two-thirds (64%) of residents living in high-poverty census tracts are racial or ethnic minorities. This is nearly *twice* the proportion of racial or ethnic minorities in the region overall, meaning that racial and ethnic minorities are *significantly disproportionately likely* to live in high-poverty neighborhoods.

R/ECAP trends. The HUD data available in late 2017 for fair housing studies (based on 5-year ACS data) identified 14 Census tracts as R/ECAPs. This is down from the 37 identified in 2010 and represents just 2 percent of all Census tracts (down from 5%). Among the people living in R/ECAPs now, 38 percent are in Aurora, 34 percent are in Denver, and the remaining residents are in Westminster, Federal Heights, Commerce City, Englewood, or Sheridan.

Figure II-35.
Locations of R/ECAPs, Denver Region, 2016



Source: HUD AFFH Data and Map tool and BBC Research & Consulting.

Residents living in the region’s R/ECAPs today are still likely disproportionately likely to be racial and ethnic minorities—and African Americans are most impacted. These residents are most likely to be Hispanic (29%), Asian (26%), and African American (23%) and originating in Mexico (10%) and China (8%). Compared to the region overall, African Americans are much more likely to live in R/ECAPs than expected (23% live in R/ECAPs compared to just 8% of residents in the region overall). Hispanic and Asian residents are also slightly overrepresented in R/ECAPs, but only slightly.

Poverty in context of R/ECAPs. In 2010, 12 percent of Denver region residents lived in poverty—a significant difference from the 40 percent poverty rate in R/ECAPs. This means that poverty in the region is very low overall—and where it exists, it is heavily concentrated in certain neighborhoods, mostly located in Aurora and Denver.

Poverty afflicts children more than any other cohort, as demonstrated in the figure below. This should be a significant concern for economic development interests. When nearly 20 percent of children live in poverty, this has implications on workforce capabilities and economic growth.

**Figure II-36.
Poverty by Age Range, Denver Region and by County, 1990-2010**

	Percent of Children in Poverty			Percent of 18-64 Year Olds in Poverty			2000-2010		1990-2010		2000-2010	
	1990	2000	2010	1990	2000	2010	Percentage	Point Change	Percentage	Point Change	Percentage	Point Change
DENVER REGION	13%	10%	16%	9%	8%	11%	6%	3%	9%	8%	11%	3%
Adams County	15%	11%	20%	9%	8%	12%	9%	6%	9%	8%	12%	4%
Arapahoe County	8%	7%	16%	5%	5%	10%	9%	8%	5%	5%	10%	5%
Boulder County	9%	8%	13%	12%	10%	14%	4%	3%	12%	10%	14%	3%
Broomfield County	N/A	N/A	5%	N/A	N/A	6%	N/A	N/A	N/A	N/A	6%	N/A
Denver County	27%	21%	29%	15%	13%	17%	8%	1%	15%	13%	17%	4%
Percent of Older Adults in Poverty												
	1990-2010			2000-2010			1990-2010		2000-2010		Cohort with Highest Poverty Rate, 2010	
	Percentage	Point Change	Percentage	Percentage	Point Change	Percentage	Point Change	Percentage	Point Change	Percentage	Point Change	
DENVER REGION	5%	7%	9%	4%	4%	2%	16%	Children				
Adams County	5%	7%	9%	4%	4%	1%	20%	Children				
Arapahoe County	3%	5%	10%	7%	5%	5%	16%	Children				
Boulder County	5%	6%	5%	0%	-1%	-1%	14%	18-64 year olds				
Broomfield County	N/A	N/A	5%	N/A	N/A	N/A	6%	18-64 year olds				
Denver County	7%	10%	14%	8%	5%	5%	29%	Children				

Note: Boulder County's poverty rate reflects college students..

Source: DRCOG and 2006-2010 ACS.

Characteristics of R/ECAPs Aurora and Denver both have five R/ECAPs, but Aurora has a larger proportion of residents living in R/ECAPs. Unlike other areas in the region, almost all of Aurora's R/ECAPs are clustered together in the same neighborhood, East Colfax.

East Colfax is located in northwestern Aurora and is the longest commercial corridor in the metropolitan region. Prior to the construction of Interstate 70 in 1965, Colfax Avenue was the primary east/west transportation corridor. Its modern-day land use still reflects its former status: An abundance of motor coach motels—that largely operate as affordable housing of last resort—can be found on both sides of the Denver/Aurora border. Numerous car-oriented businesses and retail complement the motels as the rest of the land use.

One R/ECAP is particularly notable for its concentration of immigrants and extremely low income residents. The East Colfax census tract 004404, located in the City and County of Denver, is between Quebec Street to the west and Yosemite Boulevard to the east and 11th Avenue to the south and Colfax to the north. This neighborhood was identified as the 4th most vulnerable to gentrification in the City of Denver's 2016 *Mitigating Gentrification* report.

In 2010, of the 5,978 total residents 24 percent were Hispanic, 30 percent were African American, 19 percent were Asian and 26 percent were White. The most significant changes to demographics since the 2000 census is the increase of Asian residents, up to 19 percent from 2 percent—with a corresponding loss of African American and White residents. In 1990, this Census tract was not considered an R/ECAP and had an over 50 percent population of White residents.

The remaining R/ECAPs in Denver are clustered together in the Lincoln Park, West Colfax, and Sun Valley neighborhoods. These neighborhoods have traditionally been areas of affordable and publicly-subsidized housing and are also at risk of significant gentrification and change. Altogether, these R/ECAPs contain more than 14,000 residents. These areas are largely Hispanic (67%). About one-fifth are LEP residents. The most common country of origin is Mexico.

Other R/ECAPs in the region. The remaining four R/ECAPs are not located in Denver, Aurora, or Boulder, but are in close proximity to these jurisdictions.

Two R/ECAPs border the City and County of Denver. The first, Census tract 87.09, is located in Commerce City, north of the Park Hill neighborhood and south of Highway 2. This R/ECAP is adjacent to the Elyria Swansea neighborhood, the Sand Creek Landfill, and industrial warehouses. The primary land uses inside the census tract are residential, commercial, and industrial.

The Commerce City R/ECAP has the largest population out of any R/ECAP in the region, with a total population of 7,656. It also has one of the largest proportions of Hispanic residents—70 percent of the population is Hispanic and 24 percent is White, non-Hispanic, and 4 percent Black/African American.

The other R/ECAP that borders Denver is Census tract 55.51. This R/ECAP crosses over Englewood and Sheridan and is bound by South Zuni Street and Highway 285. The census tract is

largely industrial and residential, with just over 3,200 residents. The residents are 49 percent Hispanic, 39 percent White, non-Hispanic, and 6 percent Black/African American.

The remaining two R/ECAPs (93.20 and 96.06) in the region are located in Adams County, along Federal Boulevard, and both have a population of 2,700.

Census tract 93.20 crosses over Westminster and Federal Heights and is bound by Federal Boulevard and North Pecos Street. This R/ECAP has a water park, a large recreational park, commercial, and residential (including mobile homes). The percent of Hispanic residents is roughly equal to the percent of White, non-Hispanic residents—47 percent and 45 percent, respectively.

Census tract 96.06 is in Berkley and also partially in Westminster. It is bound by Federal Boulevard and Lowell Boulevard. This Census tract includes the Westminster light rail station, commercial along Federal, and residential. The residents are 62 percent Hispanic, 31 percent White, non-Hispanic and 4 percent Asian/Pacific Islander.

These four Census tracts have similar characteristics to those in Denver and Aurora with large proportions of Hispanic residents, particularly from Mexico. Land use is dominated by low-income and often substandard residential, declining commercial and retail, and industrial.

Why racial/ethnic concentrations exist. A recent report by the Manhattan institute shows that segregation in most American cities has been declining since a peak in the mid-twentieth century. At that time, both government policies and market forces contributed to neighborhood segregation. Policy reform, shifts in racial attitude, gentrification of urban areas and integration of suburbs have all contributed to the overall decline in segregation.⁵ Even so, racial concentrations persist in many neighborhoods due to a multitude of reasons including neighborhood history, immigration patterns, economic mobility and actual/perceived racism.

In this region, growth controls are a major contributor to concentrations. One of the most significant contributors to racial concentration in Denver was the Poundstone Amendment. The goal of this amendment, passed in the mid-1970s, was to prevent the City of Denver from expanding, for fear that Denver Public Schools would reach into suburban areas.

Another significant influence on Denver's diversity was a requirement that city employees live in the city. This policy was intended to spur development in the city and, because many city workers are racially and ethnically diverse, created demand for new housing in developing areas like Green Valley Ranch. This neighborhood has maintained racial and ethnic diversity and currently houses one of DPS' highest demand schools.

Aurora's unique diversity is linked to its many residential offerings and affordability. The city has a mix of urban, suburban, and rural neighborhoods and price diversity unparalleled in the region.

⁵ https://www.manhattan-institute.org/html/cr_66.htm

Trends that could affect diversity and segregation. How diversity and segregation change in the future will depend on how the region continues to grow. In-migration at the state level has been strong, but still lags the consistently strong growth that occurred during most of the 1990s. Most importantly, those residents who migrated to the state in the 1990s are now aging.

Thus, the most predictable pattern in the future is an aging population. Colorado has the third fastest growth of seniors in the U.S. Public revenues are expected to slow as residential property taxes are depressed by homestead exemptions. This will occur when demands on public services are increasing.

Boulder County, in particular, is aging quickly. Natural increase has fallen steeply in recent years. Boulder County seniors will increase from about 40,000 currently to 75,000 in 2030, comprising 20 percent of residents, compared to 13 percent now. This will put increased pressure on affordability because seniors tend to remain in their homes longer than other age groups. Racial and economic diversity is expected to decline as a result of population stagnation and lack of housing opportunities in the county.

Denver, to the extent it can continue to grow upward (and outward near DIA), and Aurora, which has far more opportunity to develop homes, are likely to see increases in housing demand. These cities will need to adapt to accommodate a wide range of household types, including extended families, and low income households, by continuing to diversify housing products. To wit: if 2010 poverty rates remain constant, the increase in the numbers of individuals living in poverty in the region will increase to 141,000 by 2040. The increase is forecast to be most significant in Denver, followed by Aurora.

SECTION III.

Disproportionate Housing Needs

SECTION III.

Disproportionate Housing Needs

Changes in housing prices in the region have been sudden, and steep, and affected all areas of the Denver-Aurora-Boulder area, and much of the Front Range. At the time this section was prepared, the jurisdictions were in the process of updating needs studies and preparing housing strategies to address those needs. This section does not restate the findings from those studies. Instead, it focuses on a subset of needs: the areas where needs disproportionately affect certain resident groups.

This section covers:

- The disproportionate impact of housing costs on resident groups;
- Disparities in homeownership;
- How rental cost increases are affecting resident groups;
- Who occupies publicly assisted housing;
- Overall needs as reported by respondents to the survey and focus groups; and
- Housing discrimination.

This section begins with an overview of disproportionate needs based on HUD-provided data. This follows with a disproportionate needs analysis using primary data collected through surveys and focus groups.

Overall Housing Needs

HUD provides data tables as a starting point in assessing the differences in housing needs among household groups. “Housing problems” are defined as units having incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and households with cost burden greater than 30 percent. “Severe” housing problems include all of the above except that cost burden is greater than 50 percent.

Figures III-1 through III-4 present the demographics of residents with housing needs by the jurisdictions for which data are available. The first part of the table shows households experiencing any housing problems; the second part shows households experiencing *severe* problems only.

The housing problems represent affordability challenges (“cost burden,” paying more than 30 percent of income in housing costs) and substandard condition of housing units. It is important to note that because housing cost burden affects many more households than condition challenges, the data primarily represent affordability needs.

The tables show that:

- In Boulder and Longmont, Hispanic households are much more likely to face housing problems than residents of other races. In Longmont, Hispanics face challenges at nearly twice the rate of White, non-Hispanic households. Large families and “non” families (single person households and residents living with unrelated roommates) also face high rates of housing problems.
- In Aurora, African American and Hispanic households face the highest rates of housing challenges, in addition to large families. More than half of these households have housing problems. White, non-Hispanic residents are the only group with housing problems affecting fewer than 40 percent of households.
- In Denver, high rates of housing problems are prevalent across races and ethnicities except for White, non-Hispanic and Asian residents. Large families face very high housing problems, with 61 percent facing cost burden and/or condition issues, compared with 31 percent for smaller families.

**Figure III-1.
Demographics of Households with Disproportionate Housing Needs, Aurora**

Households Experiencing any of 4 Housing Problems	(Aurora, CO CDBG, HOME, ESG) Jurisdiction			(Denver-Aurora-Lakewood, CO) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	22,860	69,838	32.73%	227,745	742,148	30.69%
Black, Non-Hispanic	10,460	18,963	55.16%	27,691	53,604	51.66%
Hispanic	14,070	24,309	57.88%	81,886	163,971	49.94%
Asian or Pacific Islander, Non-Hispanic	2,214	5,227	42.36%	11,163	31,160	35.82%
Native American, Non-Hispanic	273	595	45.88%	1,836	4,113	44.64%
Other, Non-Hispanic	1,574	3,077	51.15%	6,831	16,512	41.37%
Total	51,450	122,040	42.16%	357,195	1,011,575	35.31%
Household Type and Size						
Family households, <5 people	23,430	65,719	35.65%	155,500	545,479	28.51%
Family households, 5+ people	8,380	14,115	59.37%	43,431	93,088	46.66%
Non-family households	19,645	42,195	46.56%	158,245	373,025	42.42%
Households Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	10,124	69,838	14.50%	100,508	742,148	13.54%
Black, Non-Hispanic	5,589	18,963	29.47%	15,369	53,604	28.67%
Hispanic	8,599	24,309	35.37%	46,172	163,971	28.16%
Asian or Pacific Islander, Non-Hispanic	1,199	5,227	22.94%	5,943	31,160	19.07%
Native American, Non-Hispanic	183	595	30.76%	1,031	4,113	25.07%
Other, Non-Hispanic	688	3,077	22.36%	3,733	16,512	22.61%
Total	26,395	122,040	21.63%	172,765	1,011,575	17.08%

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: CHAS.

**Figure III-2.
Demographics of Households with Disproportionate Housing Needs, City of Boulder and Boulder County**

Households Experiencing any of 4 Housing Problems	(Boulder, CO CDBG) Jurisdiction			(Boulder, CO) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	15,225	35,440	42.96%	35,240	101,300	34.79%
Black, Non-Hispanic	139	299	46.49%	339	864	39.24%
Hispanic	1,564	2,734	57.21%	6,150	11,515	53.41%
Asian or Pacific Islander, Non-Hispanic	795	1,754	45.32%	1,610	4,443	36.24%
Native American, Non-Hispanic	10	33	30.30%	109	246	44.31%
Other, Non-Hispanic	470	865	54.34%	970	2,133	45.48%
Total	18,195	41,125	44.24%	44,420	120,520	36.86%
Household Type and Size						
Family households, <5 people	4,010	16,270	24.65%	15,740	62,705	25.10%
Family households, 5+ people	545	1,273	42.81%	3,740	8,064	46.38%
Non-family households	13,640	23,580	57.85%	24,940	49,745	50.14%
Households Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	9,725	35,440	27.44%	18,690	101,300	18.45%
Black, Non-Hispanic	85	299	28.43%	215	864	24.88%
Hispanic	1,160	2,734	42.43%	3,825	11,515	33.22%
Asian or Pacific Islander, Non-Hispanic	470	1,754	26.80%	910	4,443	20.48%
Native American, Non-Hispanic	0	33	0.00%	18	246	7.32%
Other, Non-Hispanic	295	865	34.10%	694	2,133	32.54%
Total	11,735	41,125	28.53%	24,355	120,520	20.21%

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: CHAS.

**Figure III-3.
Demographics of Households with Disproportionate Housing Needs, City and County of Denver**

Households Experiencing any of 4 Housing Problems	(Denver, CO CDBG, HOME, ESG) Jurisdiction			(Denver-Aurora-Lakewood, CO) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	53,530	169,915	31.50%	227,745	742,148	30.69%
Black, Non-Hispanic	12,920	24,710	52.29%	27,691	53,604	51.66%
Hispanic	30,650	57,390	53.41%	81,886	163,971	49.94%
Asian or Pacific Islander, Non-Hispanic	2,677	7,757	34.51%	11,163	31,160	35.82%
Native American, Non-Hispanic	569	1,339	42.49%	1,836	4,113	44.64%
Other, Non-Hispanic	1,825	4,940	36.94%	6,831	16,512	41.37%
Total	102,195	266,070	38.41%	357,195	1,011,575	35.31%
Household Type and Size						
Family households, <5 people	33,850	108,490	31.20%	155,500	545,479	28.51%
Family households, 5+ people	11,925	19,550	61.00%	43,431	93,088	46.66%
Non-family households	56,415	138,020	40.87%	158,245	373,025	42.42%
Households Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	25,590	169,915	15.06%	100,508	742,148	13.54%
Black, Non-Hispanic	7,610	24,710	30.80%	15,369	53,604	28.67%
Hispanic	18,090	57,390	31.52%	46,172	163,971	28.16%
Asian or Pacific Islander, Non-Hispanic	1,609	7,757	20.74%	5,943	31,160	19.07%
Native American, Non-Hispanic	344	1,339	25.69%	1,031	4,113	25.07%
Other, Non-Hispanic	1,155	4,940	23.38%	3,733	16,512	22.61%
Total	54,400	266,070	20.45%	172,765	1,011,575	17.08%

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: CHAS.

Figure III-4.
Demographics of Households with Disproportionate Housing Needs, Longmont and Boulder County

Households Experiencing any of 4 Housing Problems	(Longmont, CO CDBG) Jurisdiction			(Boulder, CO) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	7,995	25,875	30.90%	35,240	101,300	34.79%
Black, Non-Hispanic	78	253	30.83%	339	864	39.24%
Hispanic	3,370	5,950	56.64%	6,150	11,515	53.41%
Asian or Pacific Islander, Non-Hispanic	369	909	40.59%	1,610	4,443	36.24%
Native American, Non-Hispanic	80	177	45.20%	109	246	44.31%
Other, Non-Hispanic	164	372	44.09%	970	2,133	45.48%
Total	12,065	33,550	35.96%	44,420	120,520	36.86%
Household Type and Size						
Family households, <5 people	5,275	18,520	28.48%	15,740	62,705	25.10%
Family households, 5+ people	2,015	3,830	52.61%	3,740	8,064	46.38%
Non-family households	4,775	11,200	42.63%	24,940	49,745	50.14%
Households Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	3,630	25,875	14.03%	18,690	101,300	18.45%
Black, Non-Hispanic	44	253	17.39%	215	864	24.88%
Hispanic	2,085	5,950	35.04%	3,825	11,515	33.22%
Asian or Pacific Islander, Non-Hispanic	205	909	22.55%	910	4,443	20.48%
Native American, Non-Hispanic	10	177	5.65%	18	246	7.32%
Other, Non-Hispanic	134	372	36.02%	694	2,133	32.54%
Total	6,115	33,550	18.23%	24,355	120,520	20.21%

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

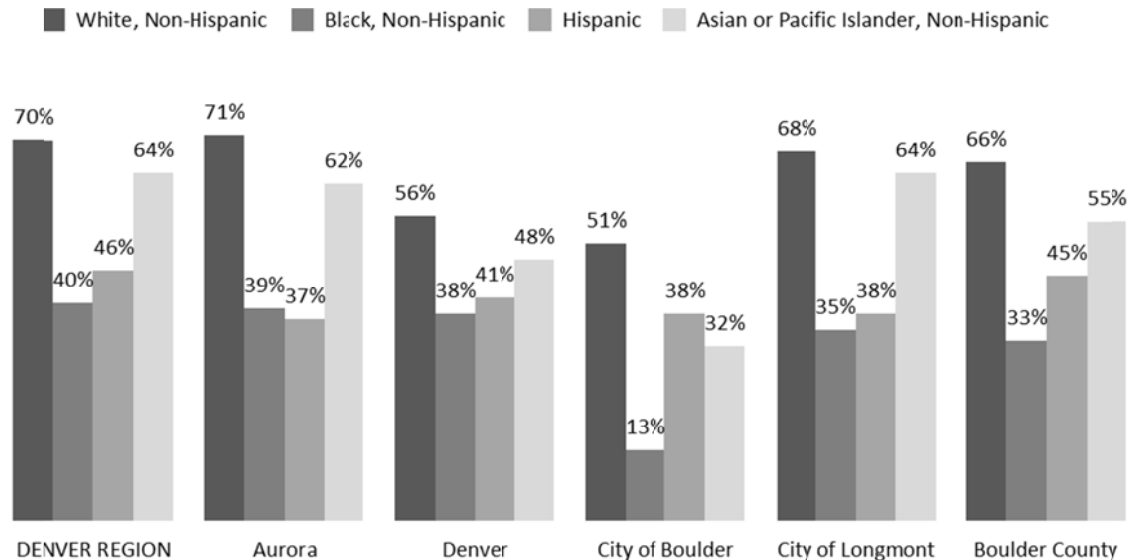
All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: CHAS.

Homeownership gaps. Figure III-5 shows how homeownership rates differ among the participating jurisdictions. Aurora very closely resembles the region overall, except for Hispanic residents, who have a lower homeownership rate in Aurora than in the region overall.

Longmont also resembles regional ownership rates. Denver has the smallest gap in ownership among races and ethnicities. The homeownership rate for African Americans in Boulder is extremely low. All jurisdictions could do much better to equalize ownership for African American and Hispanic households.

Figure III-5.
Differences in Homeownership, by Race and Ethnicity, 2016



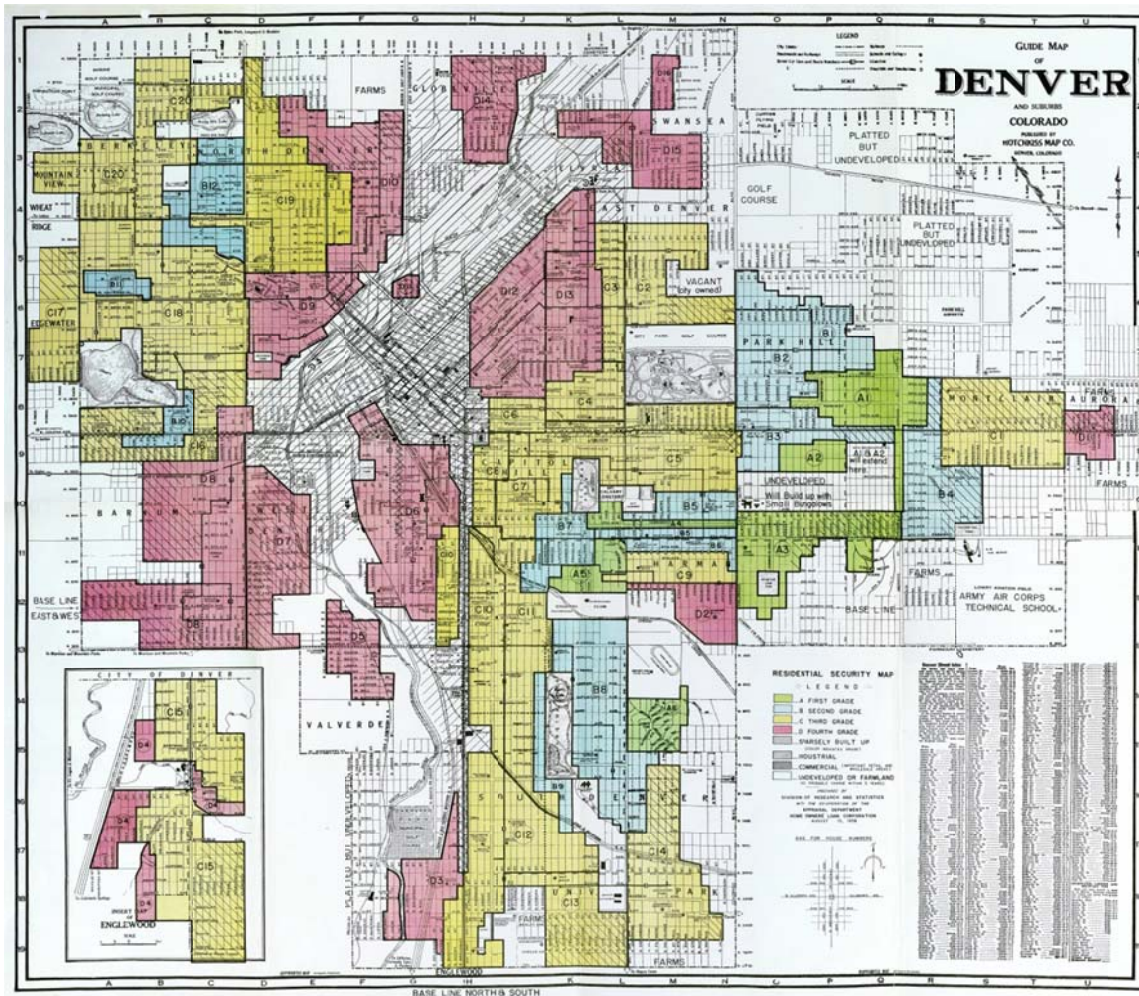
Source: HUD AFFH Data and Mapping Tool, version 4.

Residential capital constraints. Residential settlement patterns in Denver, like most major cities in the U.S., were heavily influenced by federal policies to segregate residents based on their race, ethnicity, color, familial status, and disability. These policies, along with discrimination in employment and segregation in education, worked together to regulate where people lived, which in part determined their potential for economic growth.

For example, in the mid-1930s, the federal Home Owners’ Loan Corporation (HOLC) developed maps (with the assistance of lenders, appraisers, and developers) that color coded communities based on their “desirability” rating. Those maps steered mortgage lending to certain neighborhoods based on where residents of color lived—or were expected to live. Fair housing and lending protections would not be enacted for more than 30 years after the HOLC was formed. As such, for decades, housing and lending discrimination was reinforced.

The map below shows the neighborhood rating developed for Denver. Blue neighborhoods have the highest desirability, followed by green. Yellow are “definitely declining” and red are “hazardous.” Red-coded neighborhoods are those near rail lines, factories, and away from parks. These were the only areas where residents of color were allowed to live—and have grown to become some of Denver’s strongest communities. They are now areas where residents are at risk of displacement due to increasing housing costs.

Figure III-6.
Residential Security Map, 1938, Denver



Source: Denver Public Library Western History and Genealogy Department, National Archives and Records Administration (NARA).

Today, access to residential capital investment is monitored through Home Mortgage Disclosure Act (HMDA) data. HMDA data contain mortgage loan application records with information on the race, ethnicity, gender and income of the applicant, as well as loan terms (e.g., subprime loans). The data are widely used to detect evidence of discrimination in mortgage lending, although analysis of the publicly available data is limited by lack of applicant credit information.

Subprime lending. In 2007, as awareness of the impacts of subprime lending was growing, the Colorado Civil Rights Division conducted a study that examined differences in loan denials and interest rates by race and ethnicity for every county in the state.

The study found that:

- Across the Front Range, counties whose minority population was above the state average had the highest proportions of subprime loans. Areas with relatively high proportions of LEP households also had high subprime loan activity.

- African Americans and persons of Hispanic descent in Colorado were twice as likely to get subprime loans than Whites or Asians:
 - One in 5 white borrowers got a subprime loan.
 - One in 2.3 African American borrowers got a subprime loan.
 - One in 2.23 Hispanic borrowers got a subprime loan.
 - One in 3.5 multi-race borrowers got a subprime loan.
- This activity is not explained by income alone: High-income borrowers represent a significant segment of the subprime market. Borrowers earning more than \$100,000 represented about 22 percent of the subprime market compared to 31 percent of the non-subprime market.
- Differences in subprime lending by race and ethnicity exist even for high income borrowers: 17 percent of White borrowers earning \$100,000 and more received subprime loans in 2006, compared to 39 percent of African Americans and 34 percent of Hispanics at the same income level.
- There was no one dominant lender or group of lenders making subprime loans. The top lenders originated just between and 1 and 3 percent of the total subprime volume in the state.

Figure III-7 shows disparities in subprime lending by county, including the Denver MSA, Boulder, and the broader Front Range. Disparities in the proportion of subprime loans for African American and Hispanic borrowers (far right columns) are most pronounced in Denver, Jefferson County, and Boulder County (African Americans) and Denver and Boulder County (Hispanic borrowers).

Figure III-7.
Loans by County, Race, and Subprime Status, Front Range Counties, 2006

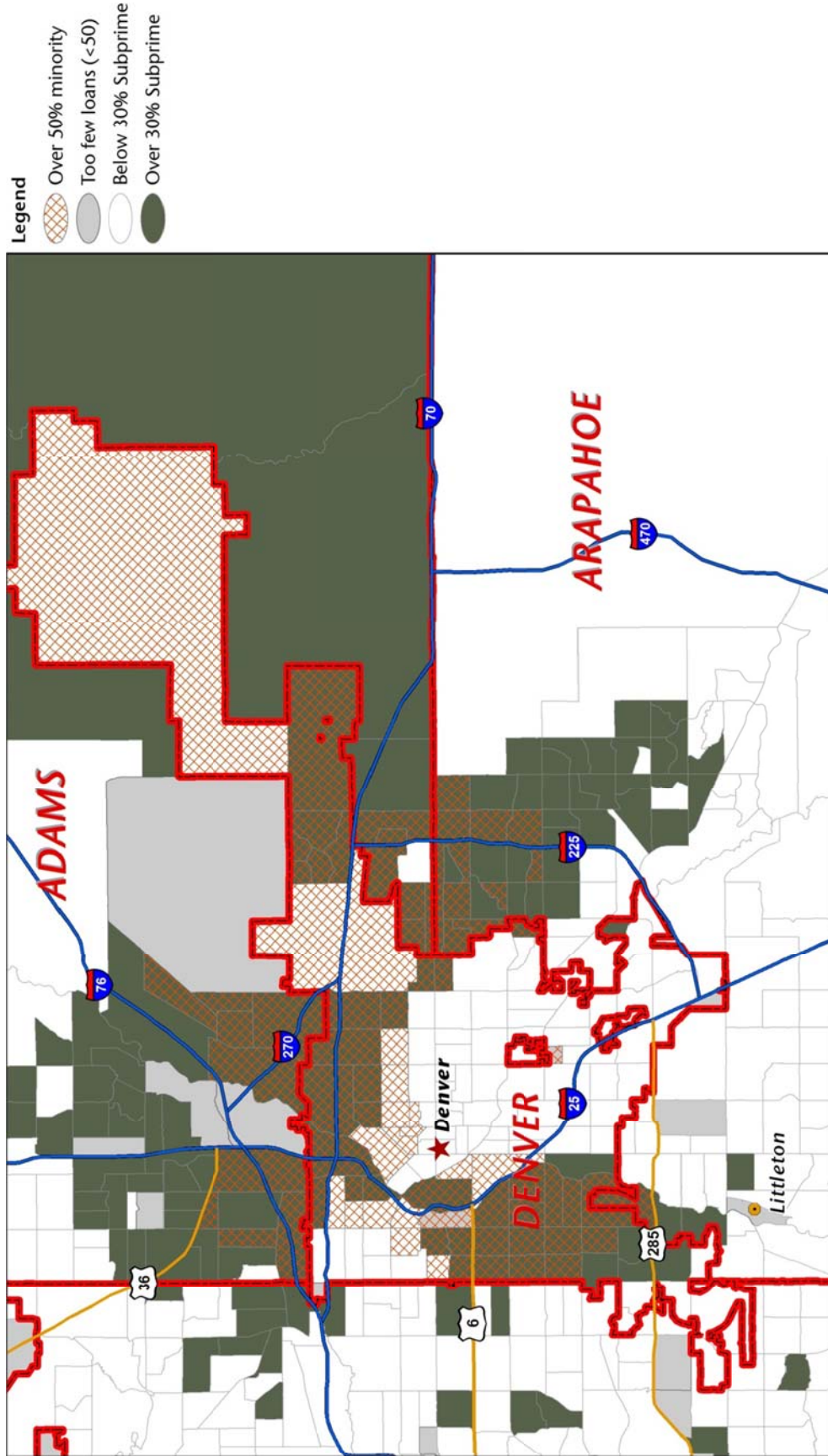
County	White Borrowers			Black Borrowers			Hispanic Borrowers			Black-White	Hispanic-White
	Total	Subprime	%	Total	Subprime	%	Total	Subprime	%	Disparity	Disparity
Denver	16,481	2,935	18%	1,761	803	46%	5,052	2,467	49%	2.56	2.74
Adams	12,897	3,501	27%	386	183	47%	4,492	2,094	47%	1.75	1.72
Arapahoe	18,682	4,147	22%	1,924	897	47%	2,691	1,241	46%	2.10	2.08
Broomfield	2,470	351	14%	30	10	*	155	37	24%	*	1.68
Douglas	16,789	2,792	17%	240	83	35%	831	246	30%	2.08	1.78
Jefferson	19,954	3,691	18%	178	83	47%	1,766	662	37%	2.52	2.03
Denver MSA	87,273	17,417	20%	4,519	2,059	46%	14,987	6,747	45%	2.28	2.26
Boulder	9,070	993	11%	61	19	31%	613	237	39%	2.84	3.53
El Paso	23,013	4,843	21%	1,312	484	37%	2,313	825	36%	1.75	1.69
Larimer	11,067	1,949	18%	64	16	25%	512	147	29%	1.42	1.63
Mesa	6,873	1,623	24%	24	11	*	484	155	32%	*	1.36
Pueblo	4,202	1,298	31%	87	42	48%	1,812	784	43%	1.56	1.40
Weld	9,572	2,200	23%	68	28	41%	1,653	709	43%	1.79	1.87
Colorado	175,752	35,337	20%	6,249	2,692	43%	24,390	10,379	43%	2.14	2.12

Note: Too few loans (less than 60)

Source: 2006 HMDA, Federal Financial Institutions Examination Council and BBC Research & Consulting

Figure III-8 on the following page shows the geographic relationship between subprime lending and majority minority neighborhoods in Denver and Arapahoe Counties. Subprime lending was active not only in minority neighborhoods, but also in areas with active homebuilding.

Figure III-8. Census Tracts with Populations over 50 Percent Minority Overlaid on Subprime Concentration, 2006



Source: 2006 HMDA, Federal Financial Institutions Examination Council and BBC Research & Consulting.

Consequences of subprime lending. Subprime lending activity had a disproportionate impact on minority residents in two primary ways:

- Minority borrowers were disproportionately targeted with high-interest, high risk loans (as evidenced above), many of which exceeded home values. Thus, borrowers were immediately “underwater” and very vulnerable to market declines; and
- Many of these borrowers lived in neighborhoods where concentrated subprime and risky lending was located. As such, when the loans became difficult for borrowers to service (because of adjustable interest rates, balloon payments, lost jobs), the entire neighborhood was affected. This led to foreclosures, vacant properties, private disinvestment, and displacement of residents in targeted neighborhoods.

Today, the neighborhoods with high proportions of subprime loans are where renters are being displaced once again. Investors who purchased foreclosed homes during the market downturn and have been renting those units—sometimes to residents who lost their homes in the economic downturn—are now selling those homes. Among those who experienced displacement, one in five (19%) identified the landlord selling the home as a reason for their displacement. This varied geographically and by survey respondent characteristics. Of those who experienced displacement, landlords selling the home impacted:

- Three in 10 (30%) displaced residents currently living in Aurora (note the displacement did not necessarily occur in Aurora);
- Three in 10 (29%) displaced Asian residents;
- One in four (25%) displaced African American residents;
- One in four (25%) displaced residents with Section 8 vouchers; and
- More than one in five (23%) displaced households with children under age 18.

Higher income households were more likely than the lowest income households to be displaced due to a landlord selling the home. For example, three in 10 (31%) displaced residents with household incomes of \$100,000 or more were displaced due to a landlord selling compared to 13 percent of households with incomes less than \$25,000.

Current lending gaps. Since 2006, subprime lending has declined significantly. Subprime loans represented 24 percent of loans originated in Colorado in 2006. In 2016 (the latest date for HMDA data), subprime loans were:

- 2 percent of all loans in Denver;
- 3 percent in Adams County;
- 2.5 percent in Arapahoe County; and
- Less and 1 percent in Boulder County.

Current gaps in mortgage loan and home improvement approvals (as of 2016) are shown in the following figure. Overall, the gaps are much smaller than the subprime gaps shown in 2006. The most significant differences occur in:

- Loan originations are relatively very low for American Indian and Alaska Natives in Denver and Arapahoe Counties;
- All areas show gaps in originations among African American and White applicants and Hispanic and non-Hispanic applicants. These gaps are largest in Boulder and Denver Counties;
- In Boulder County, African Americans are much more likely than other races to withdraw their applications. This is also true of American Indian and Alaska Natives in Denver. This may suggest a lending environment that is not perceived as welcoming; and
- There are differences in the proportions of files being closed for incompleteness, suggesting that some borrowers could benefit from homeownership counseling.

Figure III-9.
Action on Mortgage Loan Applications, All Loan Types, by Race and Ethnicity, 2016

	Application Approved but Not Accepted	Application Denied by Financial Institution	Application Withdrawn by Applicant	File Closed for Incompleteness	Loan Originated
Arapahoe County					
American Indian or Alaska Native	3%	22%	14%	7%	48%
Asian	2%	15%	14%	5%	58%
Black or African American	2%	20%	15%	6%	52%
Native Hawaiian or Other Pacific Islander	4%	21%	14%	6%	50%
White	2%	12%	13%	4%	61%
Hispanic descent	2%	18%	14%	5%	55%
Non-Hispanic descent	2%	13%	13%	4%	60%
<i>African American White difference</i>	0%	8%	2%	2%	-9%
<i>Hispanic non-Hispanic difference</i>	0%	5%	1%	1%	-5%
Boulder County					
American Indian or Alaska Native	4%	23%	14%	1%	54%
Asian	2%	8%	14%	3%	69%
Black or African American	3%	15%	21%	3%	55%
Native Hawaiian or Other Pacific Islander	2%	16%	18%	6%	56%
White	2%	10%	14%	4%	66%
Hispanic descent	1%	19%	16%	6%	55%
Non-Hispanic descent	2%	10%	14%	4%	67%
<i>African American White difference</i>	1%	4%	7%	0%	-11%
<i>Hispanic non-Hispanic difference</i>	-1%	9%	2%	2%	-12%
City and County of Broomfield					
American Indian or Alaska Native					
Asian	4%	10%	10%	4%	62%
Black or African American					
Native Hawaiian or Other Pacific Islander					
White		11%	13%	4%	63%
Hispanic descent	2%	17%	12%	7%	56%
Non-Hispanic descent	3%	11%	13%	4%	63%
<i>African American White difference</i>					
<i>Hispanic non-Hispanic difference</i>	-1%	6%	-1%	3%	-7%
City and County of Denver					
American Indian or Alaska Native	2%	25%	17%	8%	44%
Asian	3%	14%	12%	4%	61%
Black or African American	2%	22%	14%	6%	51%
Native Hawaiian or Other Pacific Islander	1%	15%	13%	5%	57%
White	2%	11%	13%	4%	62%
Hispanic descent	2%	20%	14%	6%	52%
Non-Hispanic descent	2%	11%	13%	4%	62%
<i>African American White difference</i>	0%	11%	1%	2%	-11%
<i>Hispanic non-Hispanic difference</i>	0%	9%	2%	2%	-10%

Note: Blank cells indicate that data are not available.

Source: 2016 HMDA and BBC Research & Consulting.

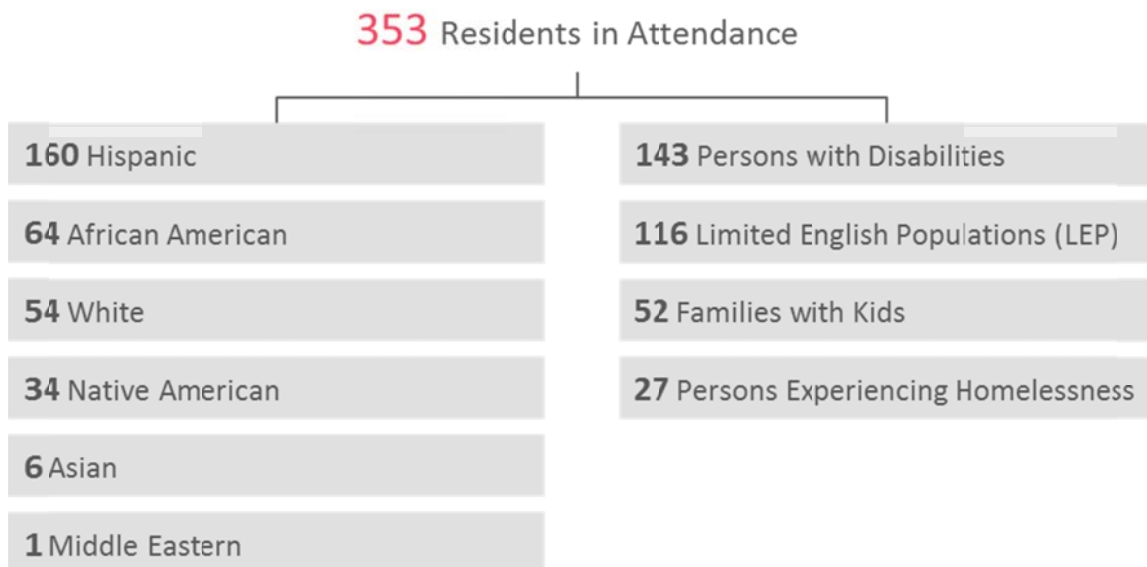
Differences in Housing Needs Reported by Residents

This section uses survey data and focus group findings to demonstrate where housing needs differ by resident group. It begins with findings from the focus groups, continues to findings from the resident survey, and concludes with findings from similar efforts conducted by other organizations.

Housing needs from focus groups. Focus groups were conducted with low to moderate income residents in the region.

As shown in the figure below, more than 350 residents attended focus groups. These residents represented a wide range of racial, ethnic, and household groups—with over-representation of residents who are historically proportionately less likely to be involved in planning processes.

Figure III-10.
Resident Groups Represented in Resident Focus Groups



Source: BBC Research & Consulting.

Low income renters. Renters in most parts of the region feel very housing insecure. Many live in precarious situations and worry about being evicted. They love their neighborhoods, are happy with the public schools, are committed to their churches, and worry that they will need to leave because of rising rents. Housing insecurity of this magnitude is new. Although some areas of the region have always been pricey (e.g., Boulder), low income residents could find affordable rentals in many other parts until recently. Residents attribute this change to growth, public investment, and formerly undesirable areas (light industrial areas, neighborhoods near major traffic/bus corridors) becoming hip places to live.

“Montbello is my home. I want to stay here. I just wish my rent were not so high.”

Low income renters in Aurora interviewed for this study lived in publicly subsidized housing and, as such, were less worried about displacement than safety. Many lived in neighborhoods

where they felt unsafe and didn't have confidence that the police would respond to their concerns. They describe apartment complexes with gang activity and fear that if they report the activity they will be harmed.

Families. Affordable rental housing for families is particularly hard to find in the current rental market. Many families rent homes acquired by investors during the market downturn that are now being sold by the owners. These families are being evicted and displaced from their neighborhoods.

Some feel that new development is being built to move them out of their neighborhoods and were not proper places for children to live:

"The new developments that are being built, they are not for us. They are for people moving into the city from the suburbs or from out of state."

"We don't want more housing if it is small apartments. We want our children to be outside playing, to be creative, to enjoy nature."

Several renter families lost their homes during the housing market crises. A young man shared his story as a teenager (he is now a young adult) in a focus group. His family's home was foreclosed upon; it was their grandmother's home and she accumulated medical bills, which required the house be sold. The family jumped from motel to motel on East Colfax in Aurora to stay in Aurora Public Schools because his high school was his support system. Their situation was very unsafe. He was embarrassed to come to school; it took a toll on his confidence.

"I remember thinking: 'This can't be my life. I am just a kid.'"

Two teenagers attending DSST Cole High School had to move from the neighborhood, now live in Commerce City and Aurora, and drive 35-45 minutes to school each way.

Many families were very frustrated about how expensive their neighborhoods had become. Some had left for college and returned to find they could not afford to buy in their neighborhoods. One family is made up of two workers, both work full time. They want to buy but cannot pay more than \$300,000 for a home. Another said:

"I have good credit and can afford a home up to \$500,000. I'd like a normal family house, in Central Denver, where I was raised and am part of the community. The homes are priced for the land, to be scraped. They are an investor product, not a home."

Undocumented immigrants. It is common for undocumented residents and/or residents who do not speak English to operate under informal rental arrangements, which can lead to problems and potentially discriminatory treatment. Many residents described landlords who demanded they pay rent in cash and then claimed, mid-month, that the rent hadn't been paid. Landlords asking for supplemental payments in cash of undocumented and/or Spanish speaking residents were mentioned by a handful of residents in focus groups.

The ability of these residents to become a homeowner is limited by lack of access to capital. Some residents use borrowed social security numbers to access rental housing or pay cash and, as such, do not develop a credit history.

LGBTQ residents. LGBTQ teens discussed both housing and community needs in the focus group they attended. The primary theme was safety: Most of their concerns were about safety school, safety on the bus, and safety in their broader community. Some were homeless and others lived in neighborhoods off of East Colfax in Denver. One teen lived in Jefferson County. One teen had been homeless and said their only option was “to go live with my dad,” which was not ideal. Very few felt safe in their neighborhoods. Many said their parents struggled with housing costs.

In 2016 One Colorado issued an LGBTQ Needs Assessment prepared by Simon Analytics. Among LGBTQ respondents living in the Denver Metro Area:

- Amplifying the concerns of youth focus group participants, nearly three in four adult survey respondents (73%) have been a victim of verbal abuse and 20 percent have experienced physical violence as a result of their sexual orientation or gender identity. More than half (55%) experienced harassment or bullying in middle school or high school due to sexual orientation or gender identity;
- One in three (32%) has been discriminated against in employment (e.g., denied a job, not promoted, fired) due to sexual orientation or gender identity. This rate is even higher for Native American LGBTQ residents statewide (42%); and
- More than one in 20 (6%) LGBTQ residents living in the Denver Metro area believe they have been denied housing due to their sexual orientation or gender identity. Statewide, 15 percent of Native American LGBTQ residents and 12 percent of African American LGBTQ residents have been denied housing due to their sexual orientation or gender identity.

Eviction and displacement experience. “Facing Eviction Alone” was recently released by the Colorado Center on Law and Policy and is based on a review of nearly 100,000 eviction filings from 2001 through 2016. Of these, 80 percent resulted in renters moving from their apartments. The report found significant advantages for renters who had legal representation after an eviction notification: When a renter had a lawyer, they usually won their case. When they didn’t, they were evicted 68 percent of the time in private housing cases and 43 percent of the time from public housing. The report suggests that access to affordable legal representation could be a solution for displacement. It is important to note that lack of access affects moderate income renters, as well as low income renters, because they do not qualify for legal services.

Although legal help is key in avoiding displacement, most residents do not seek out legal help or assistance, according to the focus groups. Residents do not have enough time to seek legal assistance when they are given seven days to move from a unit. They may feel their rights have been violated but do not have any time to act.

“They ask you for 60 days before you can move in...but it only takes 7 days for them to move you out.”

“A hotline doesn’t help if I have to be out of the apartment in 7 days.”

Residents’ solution is to call the police. Many residents who participated in focus groups said they called the police when they were facing eviction and the police were helpful in resolving their situation (especially the Denver Police Department), especially when the landlord was hostile to them. Others were afraid to call them because of their undocumented status/race/ethnicity.

“Tomorrow for us...is never for sure.”

Solutions are less effective. For many years, neighborhoods that received little attention solved their own problems, by pooling resources to assist residents in need. These informal networks functioned like emergency rental assistance or in some cases, land trusts. In Denver’s Globeville/Elyria/Swansea (GES) neighborhood, residents pooled resources to help community members buy homes.

Price increases have limited these residents’ ability to address needs in this way, just as they have made public resources less effective.

Residents in the Westwood neighborhood are hoping to create formal community capital, or “loan circles,” to help support their network of families when they are experiencing evictions; manage increased rents or property taxes; need repairs to major appliances; and/or want to acquire a home.

“We need housing for all people, for people who have been living in the communities for many years.”

“The people who are working to improve low income communities are the same people who are being displaced and evicted. And it’s not fair. [Denver] is changing and it is hurting the people who have invested the most in the city, who made the city what it is today.”

Displacement and eviction—resident survey respondents. The survey conducted for this study provides some information on how residents have been affected by displacement. To better understand the extent of displacement in the region, resident survey respondents answered a series of questions related to displacement, beginning with the question, “In the past five years, have you had to move out of a home or apartment in the Denver Metro Area when you did not want to move?” Overall, one in five (19%) survey respondents report experiencing displacement for any reason in the past five years. One in three current renters (30%) and 43 percent of residents who are currently precariously housed¹ who responded to the resident survey experienced displacement in the past five years in the region. Two in five (42%) renters currently living in Aurora and nearly half of current renters in Broomfield (48%) who

¹ For the purposes of survey analysis, respondents are considered “precariously housed” if they are staying with friends or family but are not on the lease or property title; staying in a shelter or transitional housing; staying in a motel/hotel or other temporary housing situation; or are without shelter, experiencing homelessness.

participated in the survey experienced displacement in the past five years, the highest rates among regional renters.²

Experience with displacement also varied by respondent demographic and socioeconomic characteristics. Those with higher displacement rates than the regional rate (19%) include:

- Nearly two in five (37%) Section 8 voucher holders;
- Nearly three in 10 (29%) households that include a member with a disability;
- Households with incomes less than \$25,000 (28%);
- African American (27%), Native American (27%) and Hispanic (26%) residents;
- More than one in four (27%) large families; and
- More than one in four (26%) households with household incomes of \$25,000 up to \$50,000.

Figure III-11 presents the share of a population who experienced displacement and the proportion of those populations impacted by: rent increased more than could be paid; evicted for being behind on the rent; and landlord selling the home.

The greatest proportion of renters with displacement experience (41%) had to move because “rent increased more than I could pay.” As discussed previously, “landlord selling the home” was a factor for 20 percent of renters who experienced displacement. Eviction was a factor for one in 20 (5%) current renters and 17 percent of the precariously housed. Regionally, “personal reasons” such changes in household composition resulting from changes in personal relationships are factors in 16 percent of displacements. Reasons for displacement vary by respondent demographic and socioeconomic characteristics.

- Households most likely to be displaced due to the rent increasing more than could be paid are households with incomes ranging from \$25,000 up to \$50,000 (50%) and large families (48%).
- Households most likely to be displaced due to being evicted for being behind on the rent are large families (15%), Native American residents (13%) and households with incomes less than \$25,000 (13%).
- Households most likely to be displaced due to the landlord selling the home are households with incomes greater than \$100,000 (31%), Asian residents (29%), African American residents (25%) and households with Section 8 vouchers (25%).

² It is important to note that the displacement experience did not necessarily occur in the respondent’s current community of residence.

Figure III-11.
Displacement Experience and Reasons for Displacement by Selected Protected Class
Characteristics and Household Income

	Percent Displaced	Reason for Displacement		
		Rent Increased More than I Could Pay	Evicted: Behind on Rent	Landlord Selling Home
Race/ethnicity				
African American	27%	41%	7%	25%
Asian	14%	36%	7%	29%
Hispanic	26%	38%	8%	20%
Native American	27%	37%	13%	15%
Non-Hispanic White	17%	42%	5%	20%
LEP				
LEP	16%	42%	11%	0%
Children under 18				
Children under 18	21%	42%	9%	23%
Large family				
Large family	27%	48%	15%	20%
Disability				
Disability	29%	37%	10%	13%
Section 8				
Section 8	37%	28%	7%	25%
Household Income				
Less than \$25,000	28%	33%	13%	13%
\$25,000 up to \$50,000	26%	50%	4%	20%
\$50,000 up to \$100,000	19%	43%	3%	22%
\$100,000 or more	8%	35%	1%	31%

Note: Displacement did not necessarily occur within current community of residence.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

9 to 5 resident survey. 9 to 5 Colorado released a report in September 2016 about how light rail has affected communities—primarily renters, people of color, and low income households—in West and Southwest Denver. The report was based on a survey of 961 residents (100 in Spanish) throughout 2015 and grew into an effort to advocate for rent stabilization policies. Primary findings include:

- 86 percent of residents said they faced barriers to finding a rental unit in the past 3 years. The largest barrier was cost (87%), followed by deposit amount (66%), and application fees (54%). Results from the survey conducted for the AI are similar to those found by 9 to 5 Colorado. Among AI survey respondents with similar demographic characteristics as the 9 to 5 respondents, the top three reasons why those who want to move have not yet moved are: they cannot afford to live anywhere else; they cannot pay moving expenses/deposits; and they can't find a better place to live.
- The majority of respondents said rent increases had been a challenge for them to remain in their homes (69%). In addition to those who experienced displacement due to rent increases, even higher proportions of Hispanic, Asian, Native American, large family and LEP renters who participated in the AI resident survey worry about their rent going up more than they can afford.

- 20 percent of residents said background checks were a barrier in finding housing. Racial and ethnic disparities in criminal arrests—and the chance of getting a ticket for camping while homeless—exacerbate the impact of criminal background checks for persons of color. The inconsistency in how property managers deal with criminal records is confusing, unpredictable, and costly to rental applicants. Among respondents to the AI resident survey, those who were denied housing to rent or buy were more likely to cite income too low and bad credit than criminal history as a barrier to renting. Criminal history was among the top five reasons why residents with disabilities had been denied housing to rent or buy.
- Nearly 40 percent of residents had been forced to leave a rental property in the past 3 years.

Persons with disabilities. Segregation remains an important issue for people with disabilities, including physical, developmental, and other disabilities. The Supreme Court’s Olmsted decision, and the substantial legal and policy efforts consistent with it, has begun to address the unnecessary and illegal segregation of people with disabilities.³ Regulatory barriers on group living arrangements, transit access, housing accessibility and visitability, and proximity to health services, are just some of the opportunity related issues that people with disabilities face.

Seniors are much more likely to have a disability than non-seniors—33 percent of residents 65 and older have a disability compared to 6 percent of residents under the age of 65. As such, communities with an aging population are likely to see substantial increases in the number of residents with disabilities. If the prevalence of disability remains constant by age, the region will have 237,000 more individuals with disabilities by 2040.

Availability of accessible housing. In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. High cost, low vacancy housing markets present even greater challenges. Indeed, a January 2018 search on ColoradoHousingSearch.com, part of Socialserve.com, found zero units for rent in Denver between \$0 and \$1,500 with limited accessibility features and which were not senior only housing.

Among survey respondents whose household includes a member with a disability, one in 10 (13%) cannot afford housing that has the accessibility features needed. This challenge is highest for Boulder and Longmont households that include a member with a disability (18%).

Building privately-provided rental units is rarely a solution for people with disabilities who need housing. Although multifamily developments built after 1991 are required to comply with accessibility provisions (see text box below), their units are not required to be affordable.⁴ Furthermore, the Fair Housing Act’s design and construction requirements do not cover

³ Olmstead v L.C. is a 1999 Supreme Court case related to discrimination against people with mental disabilities. The decision acknowledged that mental illness is a form of disability under the Americans with Disabilities Act (ADA) and that institutional isolation is a form of discrimination under Title II of the ADA. Implications of the decision include efforts to integrate individuals with mental disabilities into the community at large, rather than living in institutions.

⁴ The exception is federally funded housing, which does require a certain proportion of accessible units in mixed-income and affordable developments.

multistory townhomes—even units that have two, three, or four stories—unless the building has an elevator. This is unfortunate and inconsistent with both the spirit of the Olmstead Act and market realities: smaller multi-unit settings, including attached home communities, provide some of the best non-institutionalized, communal, and affordable settings and are natural places for persons with disabilities to live.

The Fair Housing Act requires seven basic requirements that must be met to comply with the access requirements of the Act. Those requirements are:

Requirement 1. An accessible building entrance on an accessible route.

Requirement 2. Accessible common and public use areas.

Requirement 3. Usable doors (usable by a person in a wheelchair).

Requirement 4. Accessible route into and through the dwelling unit.

Requirement 5. Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.

Requirement 6. Reinforced walls in bathrooms for later installation of grab bars.

Requirement 7. Usable kitchens and bathrooms.

Source: http://www.fairhousingfirst.org/faq/view_all.html

Lack of resources to find housing. Limited information to find accessible and affordable units, especially in alternative formats and understandable disproportionately affects persons with disabilities. Many focus group attendees said when they thought they were going to lose their homes they Googled “Low income housing” or “Low income permits” in hopes that this would yield information for them. They didn’t know where else to look.

People with cognitive disabilities may have trouble processing very long applications; one attendee said her application for housing with supportive services was 35 pages long.

3x rent rule. A landlord’s requirement that renter income be 3 times (3x) the rent has a disparate effect on a person with a disability because their ability to work is limited and they are largely dependent on Social Security and Disability Income (SSDI). This is an increasingly common requirement imposed on rental applicants by property owners and landlords.

For many residents with disabilities, SSDI is their primary income. These payments average \$1,200 per month. These individuals said “affordable” rent for them was between \$350 and \$450 per month. One focus group attendee was denied an apartment that rented for \$1,050 because of the 3x rule.

Persons with disabilities are much more likely than persons without disabilities to be living under the poverty line and, as such, receive Medicaid for health care. For example, in Aurora, the poverty rate for 35-64 year olds with a disability is 22 percent, compared to 7 percent for 35-64

year olds without a disability (Denver is 37% v. 9%; Boulder County is a much lower 9% v. 5%). These residents would need to become employed at least part time to afford the lowest end of market rent—yet doing so would cause them to lose Medicaid. Thus, their only option is to find publicly-subsidized housing (or finding a private landlord who does not apply a 3x rent rule), which is significantly oversubscribed in the current market. People with disabilities participating in focus groups for this study were on wait lists for more than five years before they found housing.

“Problem” tenant labeling. People with cognitive disabilities or mental illness may react more strongly to threats of eviction because they have been moved around and/or their housing options are significantly limited. Property managers don’t understand this and may be quick to identify and evict them as “problem” tenants. One focus group attendee said landlords have told her they are worried she will “burn down the apartment” because of her disability.

Experiences of residents with disabilities. The housing crisis puts persons with disabilities living in very challenging situations. Focus groups conducted with persons with disabilities found many to be living in severely compromised conditions due to housing shortages:

- An older woman lives in her aunt’s tough shed in her backyard. She has no electricity and is diabetic and is going blind. This woman had housing but was evicted for taking in her pregnant, homeless daughter. She sometimes finds refuge by riding the bus “but that costs a lot of money.”
- Another woman, with a cognitive disability, secured publicly assisted housing. When her son and daughter and her grandson became homeless, she took them in—and then was told she would be evicted if they stayed.
- A single mom who was a victim of domestic violence needs a secure facility where her harasser cannot locate her. She needs a specific location of affordable housing, far from the abuser—and cannot find resources to assist her.

“This transit oriented development (TOD) boom is pricing us out of what used to be affordable housing that worked for people with disabilities...because it was in undesirable locations.”

Families with disabilities are particularly vulnerable in the current market: Large bedrooms are especially difficult to find; 3 bedrooms rent for \$2,500 per month—nearly twice what SSDI+SSI pays.

“I had to ask my daughter and grandson to leave my apartment or else I would be evicted. They ended up homeless. It was the hardest thing I have ever done.”

Residents with disabilities living in housing that does not meet their needs. These issues—limited supply of accessible units, including ground floor units, compounded by housing costs, 3X rent income requirements, may explain why three in 10 (28%) households regionally that include a member with a disability of any type are living in housing that *does not meet* that member’s accessibility needs. The percentage of households living in housing that does not meet the accessibility needs of a member with a disability varies by jurisdiction:

- One in three (35%) in Aurora;
- One in three (33%) in Longmont;
- Three in 10 (30%) in Boulder;
- One in four (24%) in Denver)
- One in four (23%) in Boulder County; and
- One in 10 (13%) in Broomfield.

Types of improvements or modifications needed by these households include:

- Grab bars in bathroom or other locations (43%);
- Service or emotional support animal allowed in apartment/room (32%);
- Reserved accessible parking space (27%);
- Ramps (25%)
- Wider doorways/hallways (25%);
- Stair lifts (22%)
- Fire alarm/doorbell made accessible for person with hearing disability (16%);
- Alarm to notify if a non-verbal child leaves the home (7%).

Reasonable modification or accommodation requests. Among those to whom the question applied, one in five (22%) worry their rent will increase or they will be evicted if they request a reasonable accommodation for their disability. This is highest among Boulder households with a member with a disability (31%) and lowest in Boulder County (9%). Overall one in 10 households who requested a disability accommodation were denied; this is highest among Boulder households (21%) and lowest in Boulder County (4%) and Longmont (4%). Fewer than one in 10 (8%) had a landlord deny a reasonable modification request; again, this is highest in Boulder (14%). Regionally, one in 20 (5%) households that include a member with a disability had a landlord refuse to accept a service animal, compared to 17 percent in Boulder.

Housing Discrimination

Overall, nearly two-thirds of survey respondents seriously looked for housing in the region in the past five years. To understand their search experience, respondents answered several questions related to challenges they may have encountered in the process of renting or buying a home. These housing provider actions—unreturned phone or email inquiries; being told a unit was available by phone, but unavailable when the applicant arrived in person; loan denial or being charged higher interest rates; steering by real estate agents—may suggest housing discrimination. Residents’ experience with these housing provider actions did not vary by place of current residence, but they did vary by race or ethnicity, disability, family size and English proficiency. Compared to other residents:

- Native Americans and those with a disability are less likely to have their emails to landlords inquiring about units returned;

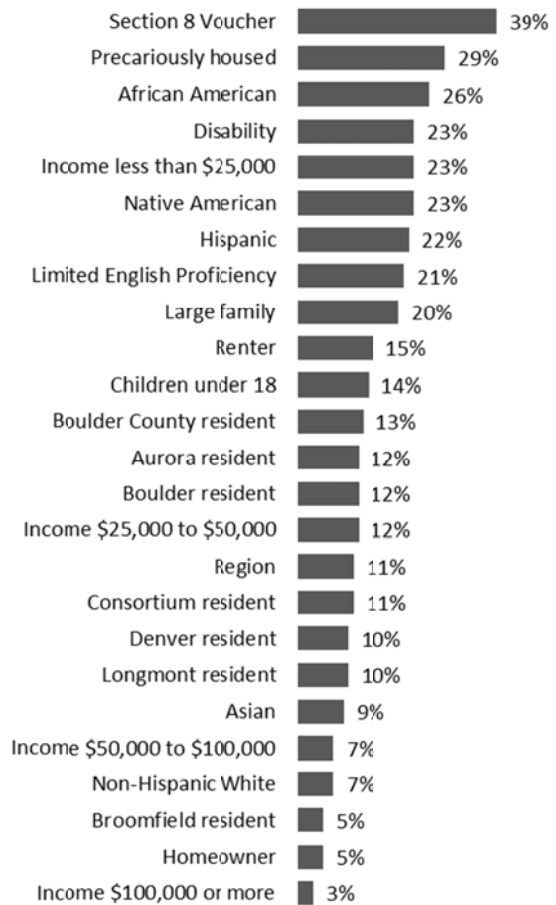
- African American, Native American and residents with disabilities are less likely to have their phone calls to landlords inquiring about units returned;
- African American, Native American, residents with disabilities, and those with household incomes less than \$25,000 were more likely to be told a unit was available by phone but unavailable when they arrived in person;
- African American residents and large families are more likely to have been denied a home loan, and Asian residents and large families are more likely to say they were charged a high interest rate for their home loan;
- LEP residents were more likely to have a real estate agent only show them homes in neighborhoods where most people were of their same race or ethnicity.

Survey respondents were asked, “When you looked for housing in the region, did you ever feel you were discriminated against?” Overall, 11 percent of survey respondents felt they were discriminated against when they looked for housing in the region. The proportion of residents who believe they experienced housing discrimination varies widely, from nearly two in five (39%) Section 8 voucher holders to 3 percent of respondents with household incomes of \$100,000 or more. About one in four African American residents, residents with disabilities, Native American residents and Hispanic residents felt they experienced housing discrimination.

Figure III-12.
When you looked for housing in the region, did you ever feel you were discriminated against?

Note: Experience with housing discrimination occurred in the region, but not necessarily in the place of current residence.

Source:
 BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.



Overall, the top reasons residents believe they were discriminated against are:

- Race or ethnicity (22%);
- Income too low (15%);
- Section 8 (10%);
- Disability (8%);
- Familial status/having children (8%);
- Past evictions (5%); and
- LGBT (4%).

Discriminatory practices reported by focus group participants. Focus group participants were asked about their experience finding housing in the region. Some described cases where discriminatory behavior was encountered and not all were aware that the practices may be illegal.

- It is common for landlords renting to undocumented and/or Spanish speaking residents to charge additional fees per person on top of rent. This practice was mentioned frequently in the Spanish speaking focus groups and described as routine. Per-person charges have increased significantly, from \$25 per person a decade ago to \$60 to \$80 today. For a four-person household, these charges can add more than \$300 per month to an already high rent. In essence, a landlord implementing this practice could charge \$300 more for the same unit if children are present. Some landlords rationalize this practice based on the assumption that additional family members cause more wear and tear on a rental unit and higher utilities costs (if the landlord pays utilities).
- Single parents collecting child support have been denied rental units because the property manager was worried the support would be inconsistent. This action has a disproportionate impact on families with children.
- Residents without a SSN are reportedly charged more in rental security deposits. This may be related to lack of credit history (without a SSN it is difficult to demonstrate a consistent history of satisfying creditors).
- Renters living in homes make needed repairs because the landlords do not respond to requests. Sometimes it takes weeks before a drain is unclogged. They are buying broken appliances, too—stoves, fridges, faucets—to install in their rental units. These unauthorized repairs are sometimes used to evict them.
- Native American residents living in public housing are very concerned about federal no smoking policies and their effect on cultural traditions. They worry that if they smudge or cut sage/cedar or light candles or incense they will be accused of smoking in their apartments and may be evicted. One resident said an inspector came in shortly after he had smudged and said “Ha, almost caught you!”

- Some discrimination is still blatant:
 - One focus group attendee described a sign in front of a complex that said “Apartments for rent, 1, 2 and 3 bedrooms. He asked the neighbors if there were units for rent and they said yes. But the property managers say no. Or they walk right past and choose someone else in line.”
 - Other focus group attendee said she and her friends are often told “no children” when they have their kids with them.

Discrimination testing. In 2016, the Denver Metro Fair Housing Center (DMFHC) conducted an “audit” of the rental market in Broomfield, Denver, and Douglas counties to determine:

- The treatment of persons with disabilities in rental transactions, and
- Multifamily compliance with fair housing accessibility and design standards in construction.

The audit found that people without disabilities were treated more favorably in rental transactions than persons with disabilities. Twenty tests were conducted in a “matched pair” fashion. One tester was a person with a disability who asked the property manager or landlord about reasonable accommodations, including handicap accessible parking; service animals, ambulatory policies, ASL interpreters, and Braille leases. The other tester did not have a disability. These testers visited the same properties. The tests found:

- Persons without disabilities received more information about the property than persons with disabilities; this happened in nine of the 20 cases.
- There was never a time when the tester with a disability seeking housing got more information than their test counterpart.

The testing also found significant lack of compliance with design and construction standards: 80 percent of the 10 properties investigated for fair housing accessibility compliance were not accessible to persons with disabilities.

Publicly Supported Housing

Publicly supported housing plays a critical role in the provision of affordable housing, and this role expands in high cost housing markets. This includes provision of rental housing for lower income residents as well as ownership housing for moderate income residents created through public incentives or requirements (e.g., density bonuses, inclusionary zoning). For populations that face the added complication of discrimination and/or limited housing to meet their needs—accessible housing, larger units for families—publicly supported housing may be their *only* housing option.

This section examines how publicly supported housing helps alleviate the region’s shortage of housing. It primarily focuses on affordable rentals, where the need is the greatest. The section examines where public housing is located relative to areas of opportunity; the types of households who live in public housing; and unit sizes and types.

It also reviews the key policies of the PHAs participating in this study:

- Resident preferences;
- Reasonable accommodations procedures;
- Criminal history “look back” periods; and
- Compliance with the Violence Against Women Act (VAWA).

As part of this study, AHA, BCHA, BHP, DHA, and LHA staff were interviewed about the Housing Authority’s policies and procedures, concentrations of residents and the locations of units and voucher holders, and accessibility compliance. This section reports the results of these discussions.

Following the framework in the Assessment of Fair Housing (AFH) template, which was active when this study began, this section examines:

- 1) How residents served by the PHAs compare with income-eligible residents in the region;
- 2) Why certain groups are over- or under-represented in publicly supported housing;
- 3) How publicly supported housing is dispersed geographically; and,
- 4) PHA policies governing resident preferences, reasonable accommodations, language access, criminal history policies, compliance with the Violence Against Women Act, and affirmative marketing.

Publicly Supported Housing Demographics

The following figures, III-13 to III-17, show the demographics of residents who occupy housing developments provided by the PHAs or through the HUD AFFH Data and Mapping Tool. These developments include public housing, the Low Income Housing Tax Credit (LIHTC), developments designated to accept Housing Choice Vouchers (Section 8), and other affordable multifamily developments.

**Figure III-13.
Demographics of Aurora Housing Authority Beneficiaries, 2018**

AHA Beneficiaries	Race					Ethnicity			
	% White	% Black	% Asian	% American Indian	% Pacific Islander	% Multiracial	% Hispanic	% Non-Hispanic	
Residents living in AHA properties	28%	45%	17%	1%	1%	8%	16%	84%	
Voucher holders	N/A	N/A	N/A	N/A	N/A	N/A	9%	91%	
Denver Region overall	81%	6%	4%	1%	0%	3%	22%	70%	
	Percent of Area Median Income (AMI)							Other Household Characteristics	
	30% AMI	40% AMI	50% AMI	60% AMI	% Disability				% Single Parent Household
Residents living in AHA properties	3%	3%	17%	78%	11%				40%
Voucher holders	80%	16%	4%	0%	35%				44%
Denver Region overall	11%	N/A	9%	N/A	9%				N/A

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Aurora Housing Authority, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (<https://legis.hud.gov/affhz/>), 2016 1-year American Community Survey, and BBC Research & Consulting.

Residents living in AHA properties are predominately low- to moderate-income, making 50 to 60 percent of the Area Median Income (AMI). In contrast, voucher holders in Aurora have lower incomes: 80 percent of residents with vouchers make 30 percent or less of the AMI.

Compared to the Region overall, residents living in AHA properties are disproportionately African American/Black (45%) and Asian (17%).

Thirty five percent of voucher holders live with a disability, compared to 11 percent in AHA properties and 9 percent in the Region overall. In typical markets, persons with disabilities have trouble finding accessible units outside of those provided by public housing entities. The ability of voucher holders to access the housing they need in Aurora is unusual and should be an area of continued focus in housing programming. It is important that the City continue to offer grants for home modifications, in owner and rental properties, to maintain accessible housing stock.

**Figure III-14.
Demographics of Boulder County Housing Authority Beneficiaries, 2018**

BCHA Beneficiaries	Race					Ethnicity	
	% White	% Black	% Asian	% American Indian	% Pacific Islander	% Hispanic	% Non-Hispanic
Residents living in BCHA properties	92%	3%	1%	1%	0%	28%	72%
Boulder County overall	90%	1%	5%	0%	0%	13%	87%
	Percent of Area Median Income (AMI)						
	30% AMI	40% AMI	50% AMI	60% AMI	Other Household Characteristics		
Residents living in BCHA properties	63%	17%	12%	6%	% Disability	% Single Parent Household	
Boulder County overall	16%	N/A	9%	N/A	21%	27%	
					8%	N/A	

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Boulder County Housing Authority, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (<https://legis.hud.gov/affht/>), 2016 1-year American Community Survey, and BBC Research & Consulting.

Residents living in BCHA properties have predominately extremely low- to very low-income—63 percent make an income of 30 percent or less of AMI and 17 percent make an income of 40 percent to 31 percent of AMI.

The racial and ethnic make-up of BCHA residents is similar to Boulder County overall, but Hispanic residents are slightly overrepresented in BCHA properties.

Twenty one percent of residents in BCHA properties are living with a disability, compared to just 8 percent in Boulder County.

Figure III-15. Demographics of Boulder Housing Partners' Beneficiaries, 2018

BHP Beneficiaries	Race						Ethnicity	
	% White	% Black	% Asian	% American Indian	% Pacific Islander	% Multiracial	% Hispanic	% Non-Hispanic
All BHP residents	90%	4%	0%	0%	0%	5%	35%	64%
Residents <i>without</i> project based vouchers living in BHP properties (non-elderly)	88%	1%	2%	0%	0%	7%	43%	57%
Residents <i>with</i> project based vouchers living in BHP properties (non-elderly)	89%	1%	2%	0%	0%	6%	64%	34%
Boulder County overall	90%	1%	5%	0%	0%	2%	13%	87%
Percent of Area Median Income (AMI)								
	30% AMI			50% AMI			60% AMI	
	% Disability	% Single Parent Household	Other Household Characteristics					
All BHP residents	19%	9%	29%	42%	21%	18%		
Residents <i>without</i> project based vouchers living in BHP properties (non-elderly)	24%	12%	48%	16%	6%	10%		
Residents <i>with</i> project based vouchers living in BHP properties (non-elderly)	12%	10%	40%	37%	16%	46%		
Boulder County overall	16%	N/A	9%	N/A	8%	8%		

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Boulder Housing Partners, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (<https://legis.hud.gov/affh/>), 2016 1-year American Community Survey, and BBC Research & Consulting.

Similar to BCHA, the race and ethnicity of BHP's residents are similar to that of Boulder County overall, with the exception of an overrepresentation of Hispanic residents, particularly in non-elderly households.

Residents living in BHP properties range from extremely low- to moderate-income, with slightly more residents making between 50 percent or more of AMI. When compared to Boulder County overall, BHP has a similar proportion of extremely low-income residents.

Although 21 percent of BHP residents live with a disability, these residents are mainly elderly. When examining the percent of non-elderly residents with a disability, the proportion is closer to the County overall.

Non-elderly residents living in BHP properties with project based vouchers are disproportionately single parent households when compared to the region—46 percent compared to just 8 percent in Boulder County.

Figure III-16. Demographics of Denver Housing Authority Beneficiaries, 2018

DHA Beneficiaries	Race				Ethnicity	
	% White	% Black	% Asian	% American Indian	% Pacific Islander	% Non-Hispanic Hispanic
Residents living in DHA properties	58%	35%	5%	1%	0%	43%
Voucher holders	46%	51%	1%	2%	0%	34%
Denver Region overall	81%	6%	4%	1%	0%	22%
Percent of Area Median Income (AMI)						
	30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	Other Household Characteristics	
					% Disability	% Single Parent Household
Residents living in DHA properties	81%	13%	4%	1%	32%	12%
Voucher holders	82%	14%	4%	0%	21%	17%
Denver Region overall	11%	9%	16%	N/A	9%	N/A

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Denver Housing Authority, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (<https://legis.hud.gov/affhvj>), 2016 1-year American Community Survey, and BBC Research & Consulting.

The majority of voucher holders and residents living in DHA properties are extremely low-income, with 81 to 82 percent making 30 percent or less of AMI. This compares to just 11 percent of residents that are extremely low-income in the region.

African American/Black and Hispanic residents are overrepresented in DHA properties and as voucher recipients. Fifty one percent of Denver voucher holders and 35 percent of DHA residents are African American/Black compared to 6 percent in the region overall. Thirty four percent of Denver voucher holders and 43 percent of DHA residents are Hispanic compared to 22 percent in the region.

Residents living with a disability are also overrepresented in DHA properties and as voucher holders compared to the Denver Region overall.

**Figure III-17.
Demographics of Longmont Housing Authority Beneficiaries, 2018**

LHA Beneficiaries	Percent of Area Median Income (AMI)				Ethnicity		Race			
	30% AMI	40% AMI	50% AMI	60% AMI	% Hispanic	% Non-Hispanic	% White	% Black	% Asian or Pacific Islander	% Disability
Residents living in LHA properties	10%	35%	50%	5%	22%	78%	N/A	N/A	N/A	10%
Voucher holders	N/A	N/A	N/A	N/A	46%	54%	95%	2%	1%	28%
Boulder County overall	16%	N/A	9%	N/A	13%	87%	90%	1%	5%	8%

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Longmont Housing Authority, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (<https://egis.hud.gov/affht/>), 2016 1-year American Community Survey, and BBC Research & Consulting.

LHA properties have a good mix of income levels, with the majority of residents making between 31 and 59 percent of AMI. Extremely low-income residents are slightly underrepresented in LHA properties compared to Boulder County.

Compared to the Region overall, residents living in LHA properties and voucher holders are disproportionately Hispanic.

Twenty eight percent of voucher holders are living with a disability, which is a higher proportion than LHA residents and Boulder County.

Depending on the size of the PHA and jurisdiction, the total number of publicly supported housing units and the populations they serve can vary. Figure III-18 shows the total number of units for each PHA in the region and the types of developments serving different populations.

Publicly assisted units serving families and/or individuals are the most common, but some PHAs have a substantial amount of units that serve seniors and/or persons with disabilities. BHP and LHA each have a transitional housing development that serves people experiencing homelessness.

Figure III-18.
Types of Publicly Supporting Housing, 2017

	Family		Senior		Transitional/SRO		Total Units
	Developments	Units	Developments	Units	Developments	Units	
Aurora Housing Authority	7	469	3	213	0	0	682
Boulder County Housing Authority	48	464	8	169	0	0	633
Boulder Housing Partners	23	830	6	422	1	31	1,283
Denver Housing Authority	30	4,001	3	336	0	0	4,337
Longmont Housing Authority	1	28	5	282	1	81	391

Note: Totals may represent occupied units only.

Source: Aurora Housing Authority, Boulder County Housing Authority, Boulder Housing Partners, Denver Housing Authority, Longmont Housing Authority, and BBC Research & Consulting.

Each PHA serves a different mix of income levels based on development types and the demographics of the jurisdiction. Overall, the income groups served by the PHAs reflect the greatest needs in the respective communities.

The majority of AHA residents are low- to moderate-income compared to DHA residents, who are predominately extremely low-income. BHP and LHA have a broader mix of income levels, but still skew towards low- to moderate-income residents.

Publicly Supported Housing Location and Occupancy

The geographic dispersion of publicly supported housing is an important factor in examining fair housing choice and segregation by income and race/ethnicity.

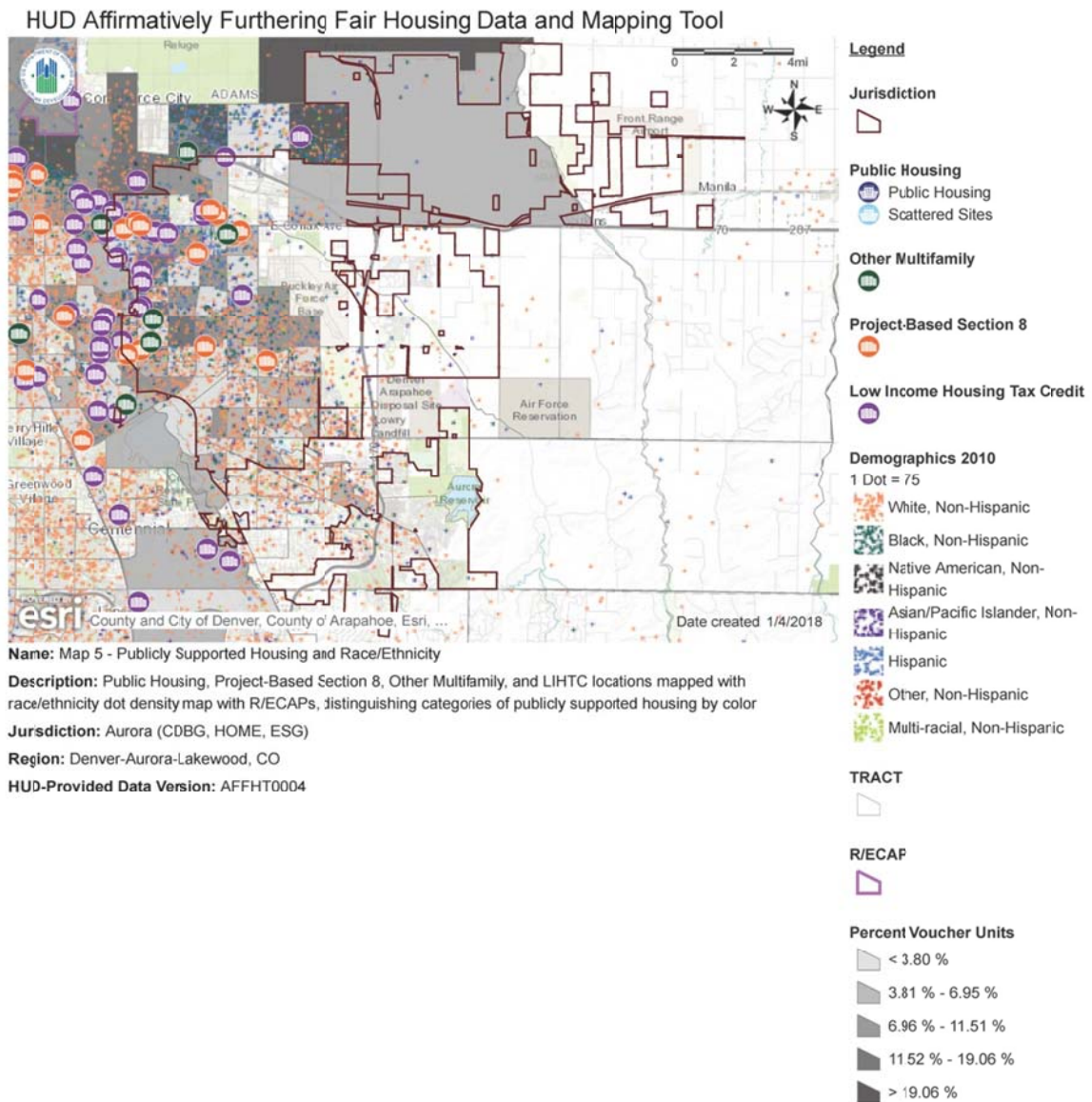
The HUD maps below show the location of publicly supported housing relative to where residents of different races and ethnicities live. The icons represent different types of publicly supported housing:

- Blue icons indicate housing that is owned and operated by a public housing authority—dark blue icons are public housing developments and light blue icons are scattered sites.
- Orange icons represent affordable rental housing that offers Housing Choice Voucher/Section 8 subsidies.
- Purple icons represent Low Income Housing Tax Credit (LIHTC) developments.

- Green icons show other types of publicly supported rental housing.
- Grey shading shows the percentage of rental units that house Housing Choice Voucher holders.

As seen in Figures III-19 and III-25, publicly supported housing is clustered in west and Northwest Aurora, along or near major corridors (i.e. Colfax Avenue, Havana, Yosemite), where services and transportation are more widely available. Voucher holders are also likely to live in this and the central part of Aurora.

Figure III-19.
Map 5 – Publicly Supported Housing, Aurora, 2010

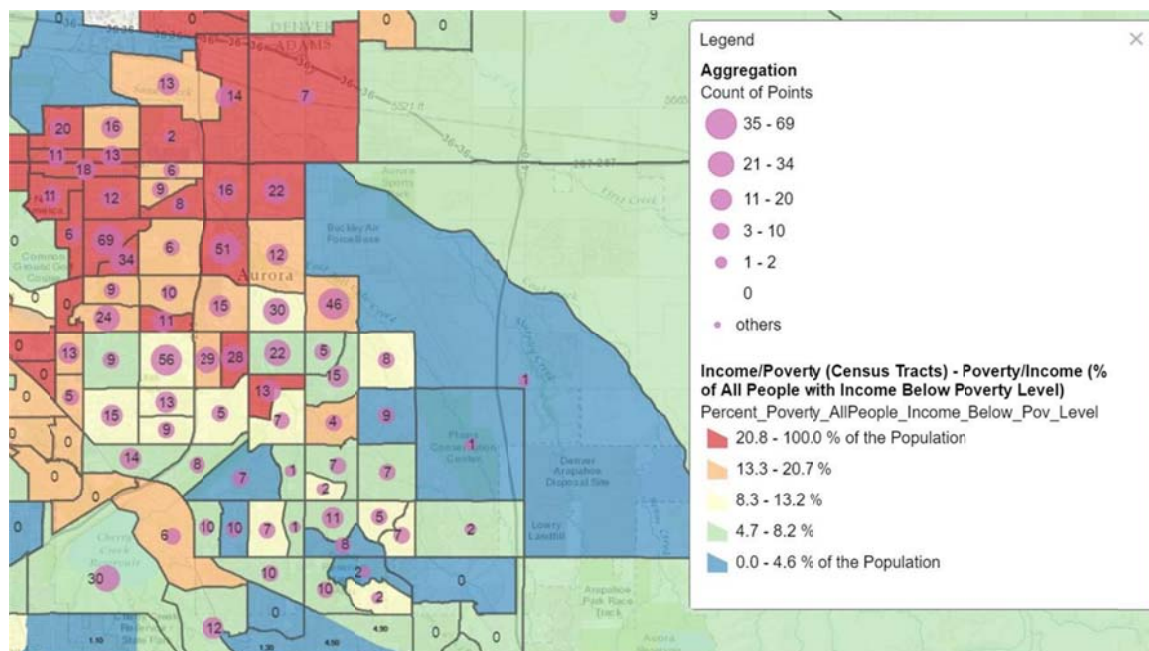


Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Although housing choice vouchers are more evenly distributed throughout Aurora compared to public housing, LIHTC, and other types of publicly supported rental properties, vouchers are still somewhat concentrated in the northern neighborhoods of the city. Figure III-20 shows that the number of vouchers per census tract correlates with the percent of people living below the poverty line. While vouchers may provide households with more opportunity to low poverty neighborhoods, the options available for voucher holders tend to be in lower cost areas.

Overall, the far southeast neighborhoods in Aurora, which have a larger proportion of high income households, have very few publicly supported housing options.

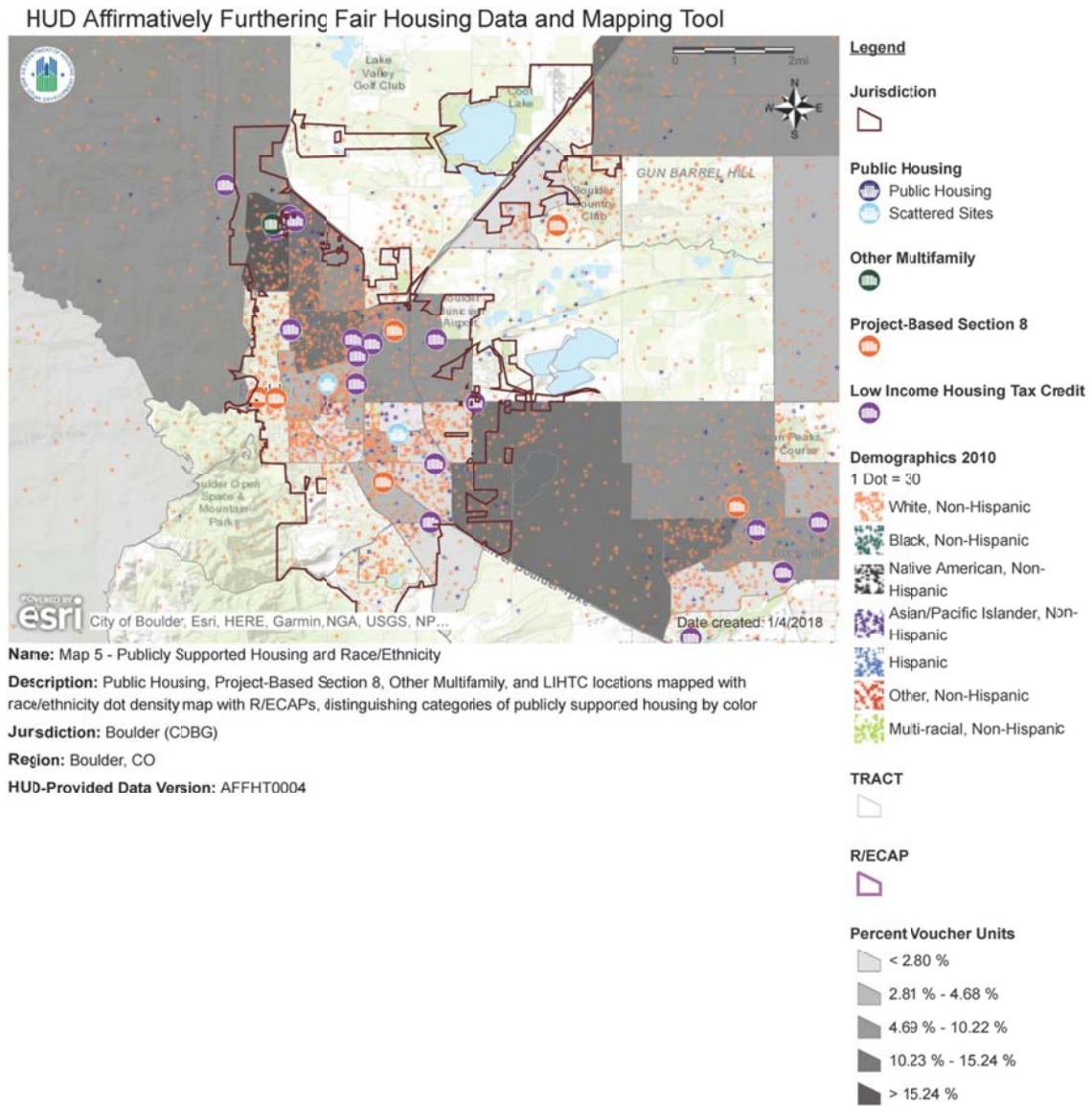
Figure III-20.
Location of Voucher Holders, Aurora, 2017



Source: Aurora Public Housing Authority.

Figure III-21 shows publicly supported housing in the City of Boulder, which is distributed relatively evenly throughout the city considering areas with low density are open space or mountainous. The City of Boulder also provides additional affordable housing through its programs, which supplement the inventory and distribution of affordable housing throughout the city.

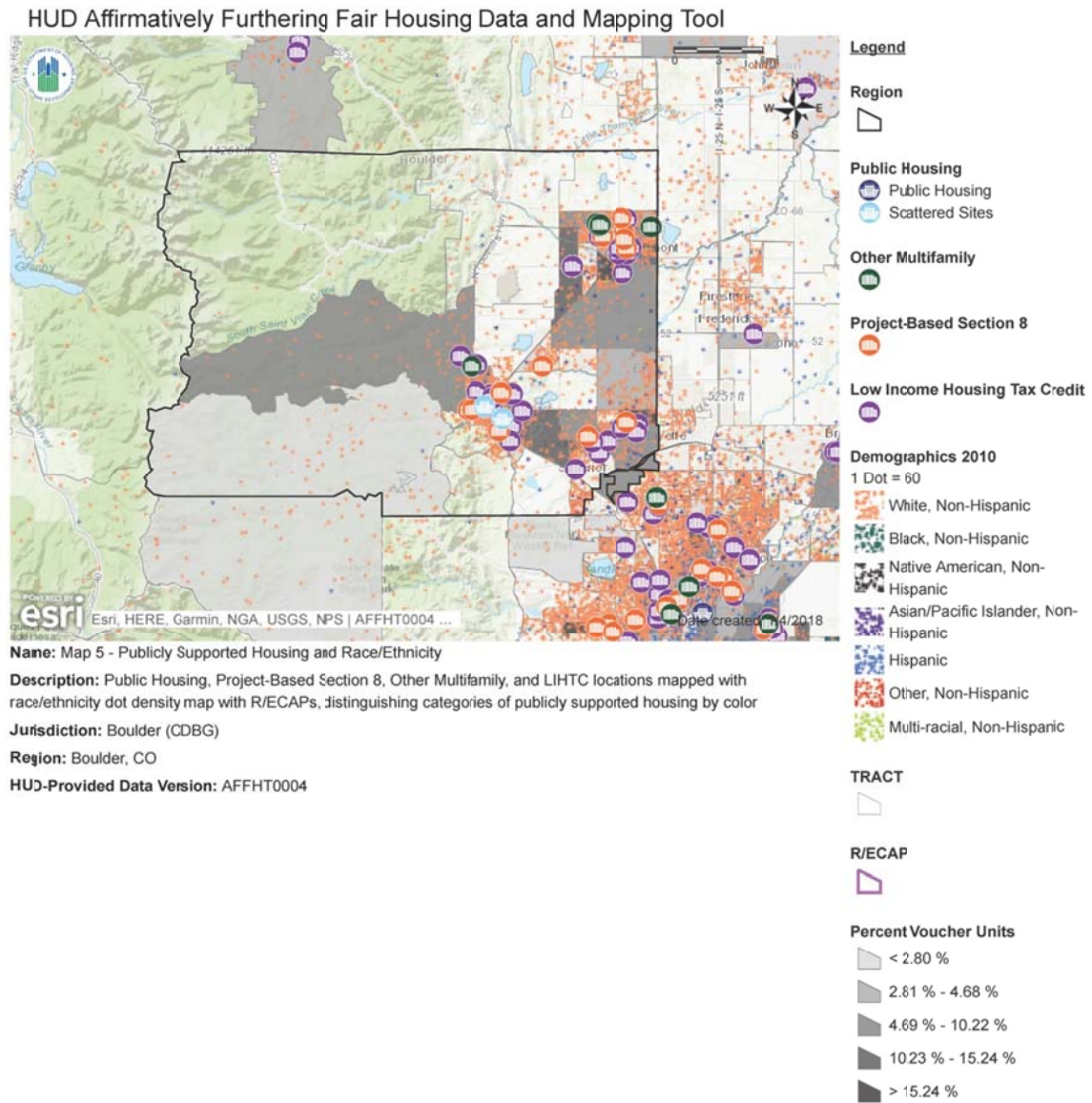
Figure III-21.
Map 5 – Publicly Supported Housing, Boulder, 2010



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure III-22 shows the distribution for Boulder County. Housing options and vouchers are well distributed among the representative jurisdictions.

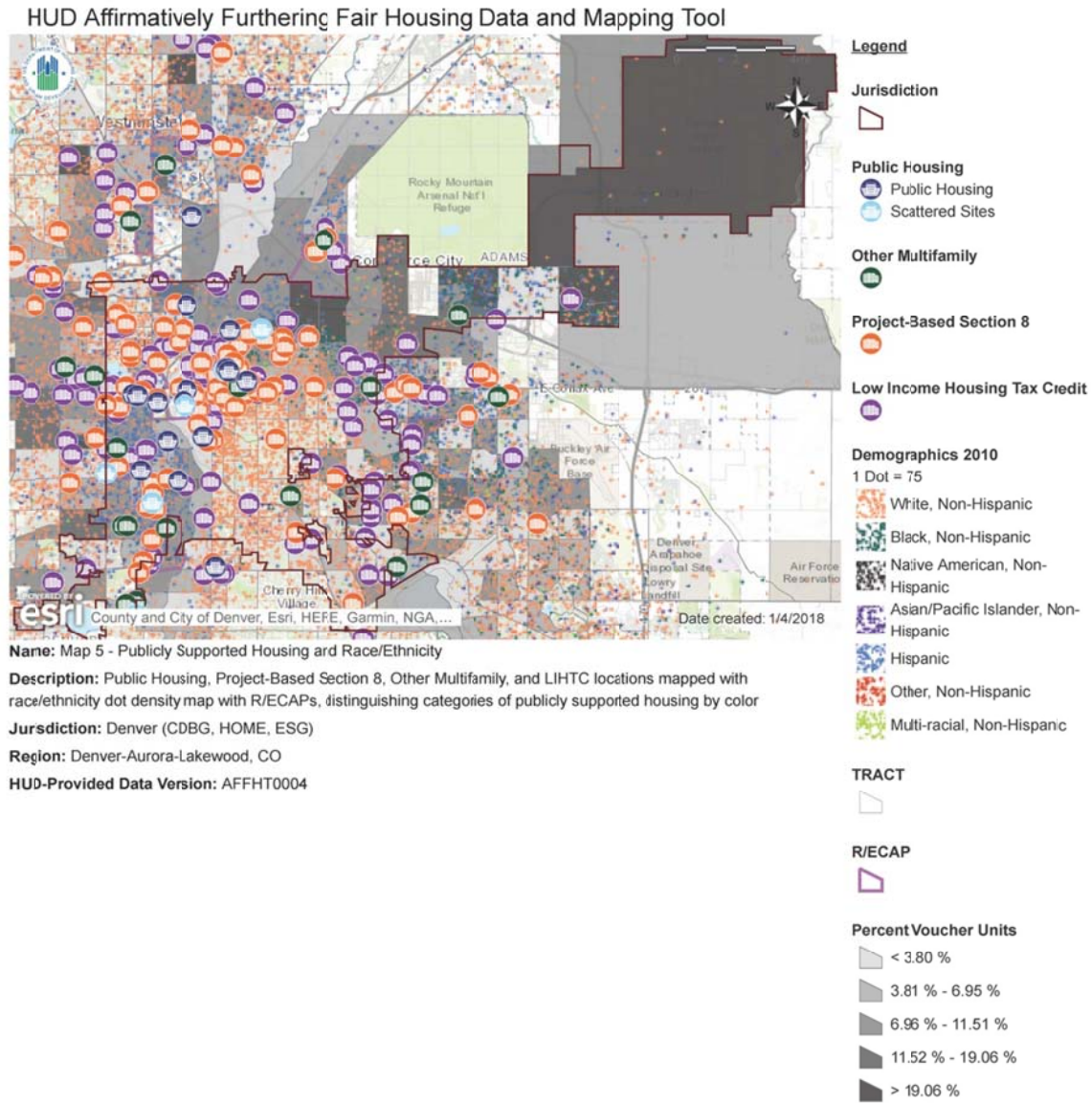
Figure III-22.
Map 5 – Publicly Supported Housing, Boulder County, 2010



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. <https://egis.hud.gov/affht/>.

As shown in Figure III-23, the City of Denver has a large number of publicly supported housing properties, some of the most in the region. All types of publicly supported housing are distributed throughout the city, with a few exceptions in more wealthy neighborhoods such as Cherry Creek, Hilltop, and Washington Park. The majority of LIHTC, project-based section 8, and other multifamily properties are concentrated in Downtown Denver or along Colfax Avenue, where more resources are located.

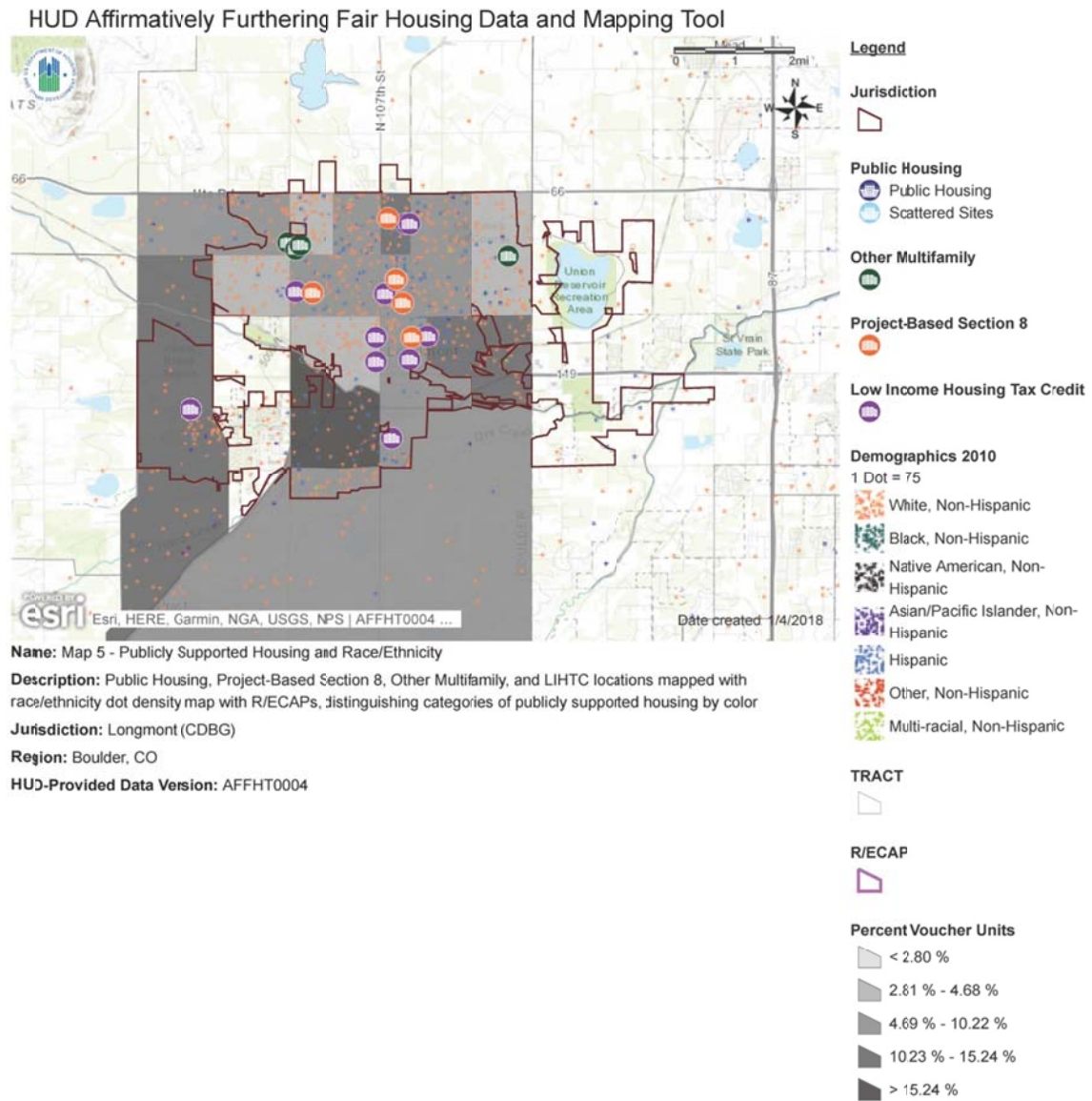
Figure III-23.
Map 5 – Publicly Supported Housing, Denver, 2010



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure III-24 shows publicly supported housing in Longmont. Multiple project-based section 8 properties, LIHTC properties, and housing vouchers are clustered around major transportation corridors. As expected in major corridors, these residents have good access to public transportation and low transportation costs.

Figure III-24.
Map 5 – Publicly Supported Housing, Longmont, 2010

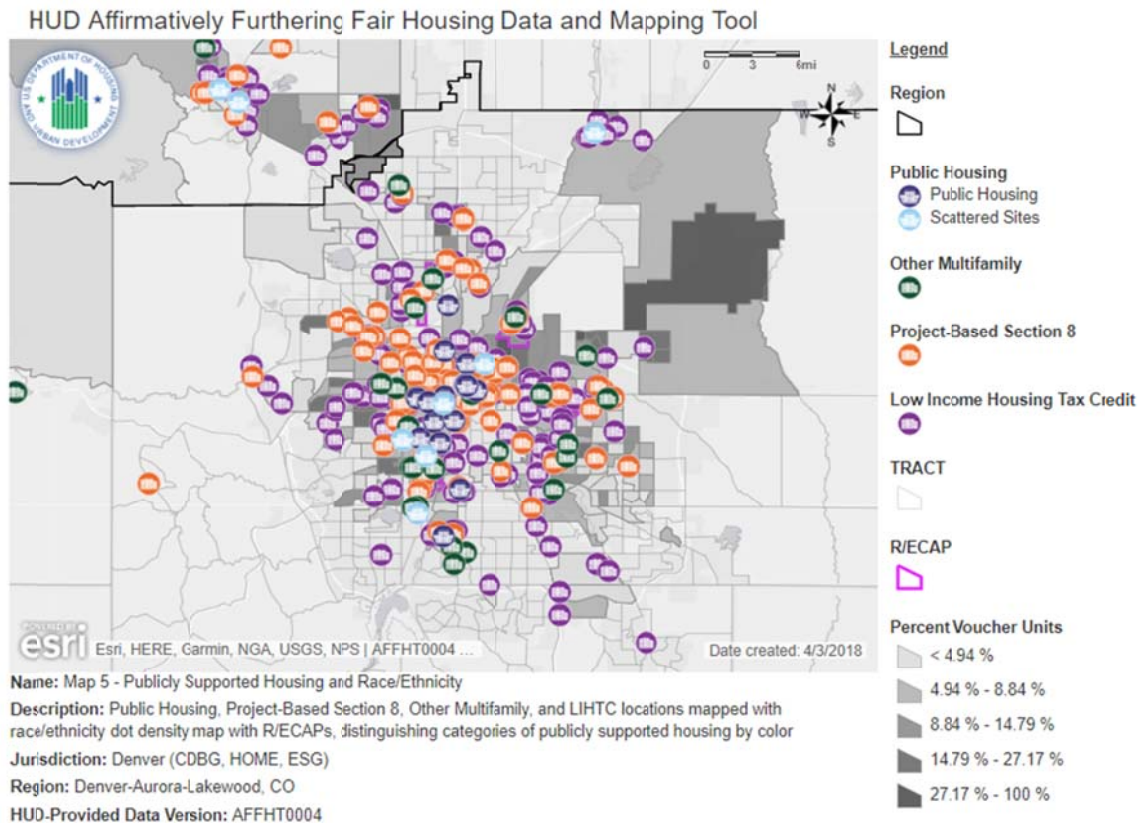


Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Overall, publicly supported housing in the metro region is located in more heavily populated areas along major corridors, often where concentrations of Hispanic and/or African American/Black residents live.

Some of the high income and less diverse areas in the region have little to no publicly supported housing. Douglas County and Cherry Creek, where households have good access to proficient schools, low poverty neighborhoods, and employment, have almost no publicly supported housing. The only types of properties that exist around these areas are LIHTC.

Figure III-25.
Map 5 – Publicly Supported Housing, Denver Metro Region, 2010



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool. <https://egis.hud.gov/affht/>.

PHA Policies

Public housing providers, whose units are nearly always oversubscribed, commonly include preferences for certain resident and household types. These preferences can reflect community needs (e.g., worker housing preferences are very common in mountain communities) and unmet demand for housing for certain resident groups (e.g., persons experiencing homelessness, domestic violence survivors, veterans). Community preferences have come under criticism recently for their potential to restrict housing access, even if they are well-intended.

The housing authorities have local preference policies for their voucher programs and property portfolios which, depending on weight and number of preferences met, move applicants higher on a waitlist. Some of these preferences include age, live/work/school jurisdictions, having a disability, having children in their household, and, in the Boulder region, whether they were displaced by the 2013 Flood.

While some preferences are non-negotiable, as they are required by investors or contribute to the intent to house a specific population, others may unfairly disproportionately affect diverse applicants. Applicants with preferences—who rise to the top of a list—move other applicants, including those who may have applied earlier, lower on a list.

Best practices to avoid discriminatory impacts of local preference policies include:

- Residency preferences should extend beyond a jurisdictional boundary, especially if the jurisdiction's racial, ethnic and/or income distribution does not reflect the region. By basing policies on work, not residency, housing authorities would contribute to a more equitable tenant selection plan.
- Residency preferences established to combat displacement caused by gentrification must be able to demonstrate that they are not purely exclusionary in nature, that they do have the intended effect of maintaining opportunities for residents vulnerable to displacement.

The Colorado Housing and Finance Authority (CHFA) monitors demographics and affirmative marketing of the developers awarded the Low Income Housing Tax Credit (LIHTC). Property owners are required to provide CHFA occupancy and demographic data of tenants once leasing begins on a monthly basis. Demographic data is also required on an annual basis in the form of a yearly reporting submission to CHFA. This demographic data, according to a CHFA staffer, is utilized to evaluate program-wide CHFA goals. However, the data are not used to determine if specific properties are achieving demographic objectives and/or meeting unmet market need of specific populations.

Local government role. Local jurisdictions also play a critical role in addressing disproportionate housing needs. On the programmatic side, local jurisdictions make decisions about how to distribute housing and community development funds among various programs. More significant is governmental influence over the built environment. To ensure that direct and indirect government activities and influence is equitable, local governments should:

- Regularly complete analysis of the characteristics of the beneficiaries of housing and service programs relative to the income-adjusted resident population.
- Require that developers receiving public subsidies (monetary or in the form of density bonuses and fast track review) use affirmative fair housing marketing practices;
- Monitor how public sector investments can contribute to economic changes in neighborhoods, possibly accelerating displacement of low income residents; and
- In making planning decisions, be aware of how the built environment communicates inclusiveness or exclusiveness to different types of residents.

Aurora Housing Authority

Application process. AHA uses a one- or two-step application process, depending on the length of time that applicants may need to wait to receive assistance.

The one-step process is used when a family is selected from the waiting list within 60 days of the date of application. The family must provide all necessary material in the application (i.e. basic information such as age and occupancy, income, rental history, credit report, and criminal record) to establish family eligibility and level of assistance.

When it's expected that a family will not be selected from the waiting for at least 60 days of the date of application, AHA uses the two-step process. In this process, AHA only requires a family to provide enough material to make an initial assessment of eligibility and to determine placement on the waiting list. Once selected, the family will then need to provide all the necessary material to establish both eligibility and level of assistance.

Households can obtain application forms from the AHA's office or properties during hours listed in the open waitlist announcement. The process to obtain the application could create barriers for some households that are unable to visit the office or property during open hours. To accommodate households that may have difficulty picking up the application, AHA will mail applications on request. Completed applications can be mailed, emailed, or submitted in person during the hours specified in the open waitlist announcement.

Preferences. AHA gives preferences to elderly, near elderly, and disabled families in the housing authority's project known as Buckingham Gardens Apartments. Otherwise all applicants are housed using date and time of a completed application.

All families with children, elderly families, and disabled families have an admission preference over singles. Single applicants who are elderly, disabled, homeless or displaced are given a selection priority over all "Other Single" applicants regardless of preference status.

AHA matches the characteristics of the available unit to the applicants available on the waiting lists. By matching unit and family characteristics, it is possible that families who are lower on the waiting list may receive an offer of housing ahead of families with an earlier date and time of application.

Rejection of units. AHA determines which vacant units are ready for occupancy first. Applicants who are on the top of the waiting list, have been determined eligible, and are suitable as tenants, are offered the oldest available unit of a suitable size and type.

If more than one unit of appropriate size and type is available, the first unit that is ready for occupancy will be offered first.

Applicants must accept the unit offer within ten calendar days of the offer date. If AHA is unable to contact an applicant by telephone, they will send a letter.

If the applicant refuses the unit offered, they will be placed at the bottom of the waiting list. If the applicant is willing to accept the unit offer, but is unable to take occupancy for good cause, then they will not be placed at the bottom of the waiting list.

Reasonable accommodations. It is the AHA's policy to provide services to all residents and applicants for housing assistance and to provide reasonable efforts to accommodate persons with disabilities, as well as those persons with language and literacy barriers. Reasonable accommodation is applicable to all situations when a family initiates contact with AHA, AHA initiates contact with a family, and when AHA schedules/reschedules appointments of any kind.

Criminal history. In an effort to prevent criminal activity, as well as other patterns of behavior that pose a threat to the health and safety of other residents, AHA conducts a criminal history check for all applicants who are 18 years of age, to determine violent or drug-related criminal activity (applicants are also subjected to the lifetime sex offender registration requirement). No member of the applicant's family may have engaged in drug related or violent criminal activity within the past ten years. While the focus of AHA's policy is on violent or drug-related criminal activity, the language in their policy is broad and is not limited to their definitions; therefore committing minor crimes may also prohibit a person from eligibility.

VAWA. AHA residents have the following protections under VAWA:

- An incident(s) of actual or threatened domestic violence, dating violence, or stalking will not be a "serious or repeated" violation of the lease by the victim or threatened victim of that violence and will not be good cause for terminating the tenancy or occupancy rights of or assistance to the victim of that violence; and
- Tenancy or assistance will not be terminated by the AHA as a result of criminal activity, if that criminal activity is directly related to domestic violence, dating violence, or stalking engaged in by a member of the assisted household, a guest, or another person under the tenant's control, and the tenant or an immediate family member is the victim or threatened victim of this criminal activity.

Other potential fair housing issues. Although AHA defines their policies and procedures in the manual, a person's experience with the application process and/or certain housing programs may differ. During community engagement activities in Aurora, both public housing residents and voucher holders provided insight into their personal experiences.

Some AHA voucher holders who participated in the community engagement process expressed the difficulty of using vouchers, as well as difficulties with the application process.

For residents who require reasonable accommodations for a language barrier, they found that AHA initially provided an interpreter, but as they continued in the application or renewal process, they needed to communicate by writing or bring their own interpreter. These voucher holders believed this was a violation of the Americans with Disabilities Act (ADA) and it made an already stressful process much more difficult.

When it came to using the voucher, some residents felt that the existing AHA policies combined with source of income discrimination made it almost impossible to live in a good neighborhood with better access to opportunities. The length of time it takes for AHA to approve a unit for a voucher holder can take several months and landlords that may initially accept the voucher eventually deny the applicant because of the long wait. If the applicant finds a unit above the rent limit, they were told they would be fined by AHA, rather than being able to pay the difference.

The experience of residents living in public housing in Aurora differed from voucher holders and focused more on the properties rather than the application process. During a focus group with public housing residents, the biggest concerns were identified as safety and security, communication with management, and maintenance. While they recognized that AHA lacks

funding to address all of their issues, residents just want to feel safe and comfortable in their home and be better informed by management about maintenance activities and general property updates. Based on feedback gathered during the focus group, properties with larger populations of African American/Black and Hispanic residents, large families with children, people with limited English proficiency, and people with disabilities appeared to be disproportionately impacted by these problems.

Boulder County Housing Authority

Application process for Section 8 vouchers. When a family submits an application to BCHA to receive HCV assistance, they must provide all the information needed to determine eligibility. Similar to AHA properties, BCHA uses a one- or two-step application process for vouchers. The one-step process is used when a family is expected to be selected from a waiting list or lottery pool within 60 days of the date of application and the two-step process is used when a family is not expected to be selected for at least 60 days from the date of application.

When waiting lists are open, households who want to apply can pick up applications from the main office or apply online. During the lottery opening periods, households can apply online through an electronic application on BCHA's website. For households without access to a computer, BCHA will set up assistance sites in physically-accessible locations to provide computers and application assistance, as needed. Paper applications or another reasonable effort to accommodate an applicant's specific needs will be made under a reasonable accommodation request.

Completed applications must be submitted online, by fax, or in person during normal business hours.

Application process for PHA units. As stated in their Affordable Rental Waitlist Procedures, BCHA accepts applications at any time for their affordable properties. Once the application is received, applicants will be placed on the waitlist based on their location choice (Longmont, Louisville, Lafayette, Nederland, or Lyons properties).

Applicants are not allowed to choose a specific property or unit, but they may note a preference on their application. Regardless, the applicant will be offered the first unit available and the application will not be held until the unit with the requested preference becomes available, unless the applicant requires an ADA-compliant unit.

Applicants are added to a waitlist within two weeks of receipt by BCHA staff. Applicants receive a mailed letter or email that confirms their application has been received and to which location waitlist they were added. This letter also specifies the waitlist procedures and removal process.

Applicants are placed on the waitlist based on the number of bedrooms they have requested and the date and time of their original application. If applicable to a specific development, applicants will also be prioritized by the waitlist preference system.

Currently, more than 800 residents are on the BCHA waitlists for rental units and all waitlists are closed. BCHA does not open up waitlist until vacant unit is available and they have gone through 5 waitlisted applicants. Waitlists open up about every two years.

Preferences. BCHA's waitlist preference is based on a point system, where certain preferences are given higher or lower point. The preferences are:

- Families affected by local disaster= 25 pts
- In-Place residents currently living in an approved PBV Unit for local preference = 30 pts
- Families eligible for the FSS program= 12 pts
- Families who need assistance for frail older adult = 12 pts
- Elderly and/or Disabled = 5 pts
- Families who are in good standing with TBRA program = 10 pts (case-by-case)
- Families with child/children = 5 pts
- Local Residency = 5 pts

BCHA also offers a preference to any family that has been terminated from the HCV program due to insufficient program funding.

BCHA may want to re-evaluate the distribution of points in their point system, which gives less weight to persons with disabilities and families with children, given the disproportionate needs identified by persons with disabilities and the challenges finding housing near Boulder County places of employment expressed by families participating in this study. BCHA should also include Work in its residency preference to avoid fair housing concerns associated with residency preferences.

Rejection of units. BCHA allows applicants to refuse an available unit offer one time. If the same applicant refuses a second available unit, then they are removed from that particular waitlist.

Applicants will be removed from all other affordable waiting lists once they become a tenant. If in the future the tenant wishes to move from one property to another, they have to apply to the respective waiting list.

BCHA purges the waiting list as needed. BCHA will mail a letter or email the applicant asking them to respond if they'd like to remain on the waiting list. It is the applicant's responsibility to respond to the inquiry within the outlined timeframe. If the applicant does not respond, BCHA staff will remove them from the waiting list.

Reasonable accommodations. Applicants and residents must show that a requested accommodation may be necessary, by showing an identifiable relationship between the request and the individual's disability. Reasonability is determined on a case-by-case basis.

BCHA will approve a reasonable accommodation request for a person with a disability when one is necessary to insure equal access to amenities, services, and programs. Accommodations will be made up to the point of structural infeasibility, undue financial and administrative burden, or requiring fundamental changes to the program.

BCHA also takes reasonable steps to ensure access to their programs and activities by persons with limited English proficiency.

Criminal history. A National Background Check is conducted for all adult household members when applying for assistance through BCHA. Applicants may be denied housing for any of the following:

- Reliable evidence, including arrests and convictions, that the applicant committed a sexual crime; or
- Reliable evidence of use of methamphetamine (meth) in the last 12 months or use of a controlled substance other than meth in the last 6 months; or
- Reliable evidence, including felony arrests and convictions within the past 3 years, that indicates a health and safety risk to persons or a risk to property; or
- Reliable evidence, including a record of arrests and convictions for misdemeanors or felonies that indicates a health and safety risk to persons or a risk to property.

VAWA. BCHA provides a form for applicants to fill out to show that they are or have been a victim of domestic violence, dating violence, sexual assault, or stalking, and that they wish to use their rights under VAWA.

For applicants that qualify for housing under BCHA or for a resident currently receiving assistance, denial of admission or assistance, termination, or eviction from rental unit because they are or have been a victim of domestic violence, dating violence, sexual assault, or stalking is not permitted.

BCHA may divide a lease in order to evict the individual or terminate the assistance of the individual who has engaged in criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking. In the event of eviction or termination in this manner, BCHA will not take away the rights of eligible tenants to the units or otherwise punish remaining tenants.

Upon request, BCHA may allow a tenant to move to another unit because of an incidence of domestic violence, dating violence, sexual assault, or stalking. The move is subjected to the availability of other units, but the tenant is allowed to keep their assistance.

Boulder Housing Partners

Application process for Section 8 vouchers. BHP uses a lottery system for their vouchers. Initially, households only need to provide information needed to make the initial assessment of eligibility and to determine eligibility to be randomly selected for the lottery. Although the lottery is currently closed, it opens as needed and depending on funding availability. Lottery forms are not accepted when the lottery is closed. When the lottery opens, a public notice is

placed in the local newspaper, on BHP's website, and through social media. Households may apply for the lottery online through BHP's website.

For Section 8 HCV Project-Based Assistance, the Housing First Program, Bringing School Home Communities, and for the studio and one-bedroom units at Boulder Communities Properties, the application process differs slightly. Applicant selection and waiting list management for these properties or programs is done by the service provide or owner of the site. Once the service provider or owner determines the applicant is eligible, they are then referred to the HCV program to be screened for the voucher assistance.

Application process for PHA units. Using a two-step application process, BHP initially requires applicants to provide the information needed to make an initial assessment of eligibility and to determine placement on the waiting list. When selected from the waiting list, an applicant is required to provide all necessary information to establish eligibility and rent amount.

All waiting lists are currently closed and when any or all waiting lists are open, a public notice is posted in the newspaper. Waiting lists are opened when it's been determined that there are not enough applicants on the waiting list.

When waiting lists are open, application forms can be obtained from BHP's office, their website, or by telephone and mail when requested. When completed, applications can be returned by mail, fax, or submitted in person by the deadline.

Preferences. BHP uses the following preferences:

- **Residency:** Applicants who are residents of, or work in, the city of Boulder receive priority on the waiting list
- **Singles:** A single person who is elderly (62 years of age), or disabled will be admitted before other single person(s)
- **Homeless Preference:** Applicants who are homeless as based on the U.S. Code. Applicants who are homeless within the City of Boulder are granted the residency preference, but this is not an additional preference.

Rejection of units. When a family is selected from the waiting list, BHP will notify the family by first class mail. If the notification letter is returned with no forwarding address, the family will be removed from the waiting list. If the family does not respond to the letter and it was not returned to BHP, the family will also be removed from the waiting list.

Applicants may refuse to accept a unit offer for good cause, which includes situations in which an applicant is willing to move but is unable to do so at the time of the unit offer.

Reasonable accommodations. BHP asks all applicants and participants if they require any type of accommodation in writing, on the intake application, reexamination documents, and/or notices of adverse action.

To request a reasonable accommodation, BHP encourages households to make a request in writing using one of their reasonable accommodation forms. However, BHP will consider the accommodation any time the family indicates that an accommodation is needed whether or not a formal written request is submitted.

For applicants or participants with limited English proficiency (LEP), BHP utilizes a language line for telephone interpreter services. If an LEP language group constitutes 5 percent or 1,000 persons, whichever is less, of the total population of eligible persons, BHP will provide written translations of vital documents. If there are fewer than 50 persons in a language group, BHP provides written notice in the primary language of the right to receive competent oral interpretation of written materials, free of cost.

Criminal history. BHP conducts a criminal background check for all adults 18 years of age and older. BHP denies any application if the person has:

- Felony convictions within the past five years;
- Felony convictions involving violent or sexual crimes, or the use, or manufacturing or distribution of methamphetamines; or
- A chronic history of misdemeanor convictions.

The criminal background check includes, but is not limited to, any record of convictions, arrests, or evictions for suspected drug-related or violent criminal activity of household members within the past 5 years. A conviction is given more weight than an arrest or an eviction.

In making its decision to deny assistance because of criminal history, BHP considers the preponderance of the evidence—evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it—and the Violence Against Women Act. Upon consideration of such factors, the PHA may, on a case-by-case basis, decide not to deny assistance.

VAWA. BHP acknowledges that a victim of domestic violence, dating violence, or stalking may have an unfavorable history that may warrant denial under their policies. BHP considers such factors in their decision to deny assistance and may decide not to deny assistance.

If BHP makes a determination to deny admission to an applicant family, the PHA will include in its notice of denial:

- A statement of the protection against denial provided by VAWA;
- A description of PHA confidentiality requirements; and
- A request that an applicant wishing to claim this protection submit to the PHA documentation meeting the specifications below with their request for an informal review.

Other potential fair housing issues. In May 2017, BHP's Housing First program was selected for a monitoring review by HUD for their level of compliance with the fair housing and civil rights requirements. HUD identified four areas of needed improvements to meet compliance standards:

- **Non-Discrimination Notice:** HUD’s review revealed that BHP does not consistently provide a Section 504 non-discrimination notice within printed and informational materials for participants, beneficiaries, applicants, and employees. BHP has agreed to provide a copy of its notice along with copies of revised materials, including program applications and any web pages that provide information about BHP’s housing programs.
- **Reasonable Accommodation Policies and Procedures:** To ensure full compliance with the Section 504 reasonable accommodation policy, BHP was asked to update their forms designed to implement its reasonable accommodation procedure by changing or eliminating language that was non-compliant.
- **Affirmative Marketing:** Under affirmative marketing regulations, BHP was asked to revise their program applications to prominently display the complete equal housing opportunity logo.
- **Affirmatively Furthering Fair Housing:** To meet AFFH regulations, BHP was encouraged to examine their current criminal records policy and preference system to ensure that none of these policies were impediments to fair housing choice. BHP agreed to conduct routine civil rights analyses to determine whether implementation of their policies constituted differential treatment based on the Fair Housing Act’s protected classes.

If BHP properly complies with HUD’s fair housing and civil rights requirements identified in their monitoring review, they will be better prepared for any future fair housing issues that may arise.

Denver Housing Authority

Application process. Similar to other PHA’s in the region, DHA works under a two-step application process, requiring families to provide only the information needed to make an initial assessment of eligibility and placement on the waitlist.

Interested households can obtain an “interest card” on DHA’s website. As requested, DHA will provide an accommodation for persons with disabilities who need additional assistance with obtaining an interest card.

DHA reviews the completed interest cards and make a preliminary assessment of eligibility. Eligible households are placed on the interest card waiting list according to preference(s) and the date and time their completed interest card is received by DHA. Placement on the interest card waiting list is only the first part of the two-step process and does not indicate that the household is eligible for admission.

Prior to opening the active waiting list, DHA gives public notice by publishing information on media outlets and on their website. They will indicate where, when, and how applications will be received in the public notice.

DHA will close their waiting list if they have an adequate pool of applicants. DHA determines whether the waiting list will close completely or restrict additional intake by preference, project type, or unit size/type.

If a household is selected from the interest card waiting list and has completed a full application packet, they are required to participate in an eligibility interview.

When DHA determines that a household is eligible and satisfies all requirements for assistance, they will be notified of their eligibility to be placed on approved waiting list and provide the approximate date of occupancy.

Preferences. Households are selected from the interest card waitlist based on preference. Among applicants with the same preference, households will be selected on a first-come, first-served basis according to the date and time their completed application. DHA has local preferences and gives priority to serving families that meet those criteria.

DHA gives local preferences to the following:

- Homeless transitional families
- Families with an income from Old Age Pension, Social Security, Supplemental Security Income, Private Pension, Federal Wage, Employed, Military, Assets, VA Pension, or Workman's Compensation.

Rejection of units. If an applicant for conventional public housing rejects the unit offer or fails to make a decision as to whether they want the unit offered within 3 working days of offer, they will be offered a second suitable unit. If the applicant rejects the second offer or fails to make a decision within 3 working days, then they will be removed from the active waiting list. For DHA's two HOPE VI Redevelopment projects, applicants only get one unit offer and if it's rejected within three working days, they will be removed from the active waiting list.

Applicants may reapply for assistance if the waiting list is open.

An applicant will not be considered to have been "offered a unit" if:

- The unit offered is not the proper size or does not contain the necessary accessibility features;
- The applicant is 62 years of age or older and requested a unit designated as "elderly only" but was not offered such a unit;
- The applicant requires an accessible unit but was not offered such a unit;
- An elderly family declines an offer for designed housing; or
- The applicant has good cause for refusing the unit.

Reasonable accommodations. DHA's policy is to provide reasonable accommodation for applicants, residents, and clients with disabilities when an accommodation is necessary to provide equal opportunity to participate in, or benefit from, housing programs.

Reasonable accommodation includes a modification or change DHA can make to its procedures, rules, units, or common areas, as well as the provision of appropriate auxiliary aids where necessary to facilitate communication with a person with a disability.

The reasonable accommodation request must show an identifiable relationship between the accommodation and the disability and not result in undue hardship (a significant or undue burden).

Forms for reasonable accommodation are available on request from DHA staff and are also available on their website. It is the individual's responsibility to request an accommodation and they must explain what type of accommodation is needed. If an individual is unable to provide a request in writing or need assistance in complete the form, they must contact DHA. DHA has a designated 504 coordinator that is responsible for making determinations for requests of accommodations in compliance with their guidelines.

DHA takes affirmative steps to communicate with persons with LEP and has an LEP plan to ensure all programs, services, and benefits are accessible to eligible individuals.

Criminal history. DHA screens for an applicant's history of criminal activity involving crimes of physical violence to persons or property and other criminal acts that would endanger other residents.

If a household is currently engaged in or has engaged in drug-related or violent criminal activities within the past 7 years, a household will be denied assistance. This includes any record of convictions, arrests, or evictions, but convictions are given the most weight.

In the event of unfavorable criminal history, DHA will consider the time, nature, and extent of the applicant's conduct. DHA will also consider whether the cause of the unfavorable information is covered by VAWA protections.

VAWA. DHA is prohibited from denying admission to an otherwise qualified applicant on the basis that the individual is or has been a victim of domestic violence, dating violence, or stalking. DHA recognizes that a victim of domestic violence, dating violence, or stalking may have an unfavorable history that would warrant a denial under their policies. If an applicant claims protection against denial of admission under VAWA, DHA will request that the application provide documentation supporting the claim.

Longmont Housing Authority

Application process. LHA uses a two-step application process which initially requires applicants to provide the information needed to make an initial assessment of eligibility and to determine placement on the waiting list. LHA will notify a household of their preliminary eligibility determination within ten days of receiving a completed application. Placement on the waiting list is only the first part of the two-step process and does not indicate that the household is eligible for assistance.

Households can obtain application forms from the LHA office or, on request, by mail. Completed applications must be returned to LHA by mail, fax, electronically, or in person during normal business hours.

The section 8 program is based on a lottery system, which is opened annually, depending on funding. LHA closes their waiting list when the estimated waiting period for assistance reaches 24 months. LHA is not currently taking application until the waiting list is open again. When the waiting list is reopened, LHA gives public notice at least ten days prior to the date applications will be accepted.

When selected from the waiting list, an applicant is required to provide all necessary information to establish eligibility and rent amount.

Any household selected from the waiting list are required to participate in an interview to determine eligibility.

Preferences. Households are selected from the waiting list based on targeted funding or selection preference(s), and in accordance with LHA's hierarchy of preferences. The waiting list is organized by lottery drawing number among applicants with equal preference status.

LHA offers the following preferences:

- Households who live, work, or have been hired to work in the City of Longmont or Boulder County;
- Any household that has been terminated from their voucher program due to insufficient funding; and
- Extremely low-income households on an as-needed basis to ensure the income targeting requirement is met.

Rejection of units. LHA notifies households by first class mail if they are selected from the waiting list. If the notification letter is returned with no forwarding address, the household is removed from the waiting list. A notice of denial is then sent to the household's address of record and any alternate address.

Reasonable accommodations. Under LHA's programs, special rules apply to persons with disabilities and to any household with a family member with a disability. LHA makes all aspects of their programs accessible to persons with disabilities and considers reasonable accommodation requests based upon the person's disability.

LHA also recognizes that language for LEP persons can be a barrier to accessing benefits or services, understanding their rights, complying with responsibilities, or understanding any other information provided by their housing programs.

For applicants or participants with LEP, LHA utilizes a language line for telephone interpreter services. If an LEP language group constitutes 5 percent or 1,000 persons, whichever is less, of the total population of eligible persons, LHA will provide written translations of vital documents.

If there are fewer than 50 persons in a language group, LHA provides written notice in the primary language of the right to receive competent oral interpretation of written materials, free of cost.

Criminal history. LHA will deny any household that is currently engaged in or has engaged in the any of the following criminal activity within the past five years:

- Any conviction for drug-related or violent criminal activity;
- Records of arrests for drug-related or violent crime activity (although arrest records are not used as the basis for denial);
- Any record of eviction from public or privately-owned housing as a result of criminal activity;
- Convictions for drug-related or violent criminal activity are given more weight than an arrest.

In making the decision to deny assistance, LHA will consider any factors protected by VAWA and upon consideration of such factors may decide to deny assistance.

VAWA. LHA recognizes that a victim of domestic violence, dating violence, sexual assault, or stalking may have an unfavorable history that would warrant denial under their policies. If LHA makes a determination to deny assistance to an applicant, they will include VAWA information with the notice of denial. LHA will request in writing that applicants wishing to claim protections under VAWA notify them in 14 days.

Other potential fair housing issues. In May 2017, tenants of The Suites apartments, a LHA-managed transitional housing development, were subjected to warrantless police and K-9 searches, in conjunction with LHA. Residents were concerned their rights were being violated because the searches were conducted without a warrant or any arguable exception to the warrant requirement. The Longmont police ended the searches and an outside investigation took place. The City of Longmont settled a lawsuit with the ACLU, but the ACLU has now taken action against LHA by sending them a notice of claim, the pretense to a lawsuit. This legal action is ongoing.

Summary findings, PHA analysis. Overall, the review of PHA programs, policies, and practices, as well as the geographic distribution of publicly-supported housing, did not raise significant concerns. Similarly, the resident focus groups and surveys raised few concerns, other than the need for improved safety in some neighborhoods, and the worry that federal no smoking policies would have an adverse impact on religious practices that involve smoke.

As with all housing providers, the PHAs should continue to monitor and modify their preferences and policies to accommodate changing market needs, adapt to technological innovations, and incorporate current research. To that end, we recommend that the PHAs:

- Examine their criminal history policies in light of recent re-entry research. The Austin/Travis County Re-entry Roundtable is a leading resource for housing policies that balance public safety with re-entry needs. The roundtable recently developed a criminal background screening guide for rental housing providers, which can be found at: http://www.reentryroundtable.net/wp-content/uploads/2018/04/Austin-Criminal-Background-Screening-Guidebook.final_.pdf The PHAs should review this guide against their current policies. As noted above, PHA look back periods vary considerably—and it is difficult to understand why look back periods should be different for neighboring jurisdictions. Adopting consistent practices regionwide would make rules more transparent for applicants and support national best practices to support re-entry efforts.
- Improve the notification process for the opening of wait lists and notification of applications being accepted. Mailing a notification card may not reach people in an unstable housing situation. Similarly, as large printed newspapers decline, alternative ways to announce wait list openings (social media, smaller, targeted newspapers, notifications through social service partners) should be more readily used. Some PHAs in the country use online notifications, which are easier for people in precarious housing situations to access (through computers available at libraries, low cost or free phones, etc).
- Ensure that resident requests for reasonable accommodations and verification of needs associated with the Violence Against Women Act are as sensitive and non-intrusive as possible, respect rights to privacy, and do not re-traumatize victims and their families.
- Continue to examine and adjust preferences to reflect market needs. As demonstrated by this study, the most significant needs in the current market are for large families and persons with disabilities.

Affirmative Marketing in Housing

The way in which both public and private housing providers make housing available can disproportionately impact who has access to housing.

On the development side, units may be sized to favor certain household types; available amenities may welcome certain tenants more than others (e.g., rooftop lounge pools and bars v. playgrounds). Marketing is also influential for how developments are presented (Do websites include diverse set of households and tenants? Are private schools promoted? How is the neighborhood described?) and the types of media used.

A subtle barrier to housing choice can be created through images that communicate exclusion of certain resident types. The Fair Housing Act explicitly prevents discriminatory advertising (e.g., “Not appropriate for families” or “Best suited for single, young, recent college grad”). However, marketing can communicate the same preferences and, whether intentional or not, can create impediments to housing choice.

A review of a sample of websites in the region promoting new housing developments did not raise concerns about barriers in marketing. The vast majority of websites avoid pictures of residents and/or language suggesting a typical resident profile. On the flip side, this neutral

marketing fails to encourage a diverse set of residents to inquire or apply for housing. A preferred alternative would be marketing that alternates between neutral and inclusive.

Publicly supported housing typically gives more attention to affirmative marketing practices—and who occupies their properties (discussed above).

Although not required by the IRS, state housing finance agencies are encouraged to request affirmative fair housing marketing plans (AFHMP) of tax credit program users. An AFHMP should demonstrate that a meaningful effort has been made to identify and attract underserved populations to the housing market area. Some state finance authorities, such as Iowa's, require tax credit developers to also create an AFHMP. CHFA does not require the development of an AFHMP of its tax credit developers.

A Denver-based tax credit property manager interviewed for this project noted that deliberate attention is paid to images presented in marketing materials. According to this manager, it is not uncommon for property owners and managers to avoid using photography of people in marketing materials altogether for concern that certain populations would be excluded or included.

SECTION IV.

Access to Opportunity

SECTION IV.

Access to Opportunity

This segment of the study examines Access to Opportunity in education, employment, and transportation—the opportunity areas identified by stakeholders and residents as being the most challenging in the jurisdictions covered in this AI, as well as the greater region.¹ The section focuses on disparities in access to opportunity for persons living in poverty and protected classes, with specific attention given to access for persons with disabilities. This section draws from data and maps provided by HUD, research available at the time this section was written, and findings from the community engagement process.

Initial Opportunity Indicators

To facilitate the Assess to Opportunity analysis, HUD provides a table that measures access to opportunity through opportunity indices. Tables for each jurisdiction are discussed below.² The opportunity indices allow comparison of data indicators by race and ethnicity, for households below and above the poverty line, among jurisdictions, and across regions.

After the indices in the tables were analyzed, the research team determined additional areas of focus for this section. Those are education, employment, transportation, as well as access to opportunity for persons with disabilities.

Six indices were assessed in the initial opportunity analysis. All indices allow comparisons across races and ethnicities and for households living below the poverty level.

To interpret the indices in the tables, use the rule that a higher number is always a better outcome. The index should not be thought of as a percentage—but as an “opportunity score.”

The indices include:

- **Low Poverty Index.** This index measures neighborhood exposure to poverty. The name of this index is a bit counterintuitive: Higher scores mean better access to economically strong (low poverty) neighborhoods.
- **School Proficiency Index.** This index measures neighborhood proximity (within 1.5 miles) of elementary schools with high levels of academic proficiency. Proficiency is measured by 4th grade scores on state administered math and science tests.

¹ “Greater” refers to the seven-county region which includes Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson Counties.

² The opportunity tables were not available for Broomfield at the time this report was prepared.

- **Labor Market Engagement Index.** The index shows the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment.
- **Transit Index.** The transit index measures use of public transit by low income families who rent.
- **Low Cost Transportation Index.** As suggested by its name, this index measures the costs of transportation. It is based on the transportation costs of low income families who rent.
- **Jobs Proximity Index.** The jobs proximity index indicates how close residents live to major employment centers.

Aurora's opportunity indicators table is shown in Figure IV-1. The table shows that:

- Residents of Hispanic descent, especially those living below the poverty level, have very low access to high economic opportunity environments. This is also true of Native American residents and, lesser so, for African American residents.
- African Americans in Aurora are equally as unlikely to live in high opportunity environments in Aurora as they are in the region. This is not true of other races and ethnicities, which have better access regionwide than in Aurora.
- School proficiency is low in Aurora relative to the region, for all residents and residents living below poverty. Similarly, residents in Aurora have lower access to neighborhoods where residents have high levels of labor market engagement.
- Aurora residents have equivalent or higher access to transit and low cost transportation than residents region wide. Yet Aurora residents live farther away from employment centers, suggesting that expansion of employment centers within Aurora would improve job proximity and create even better access to transit and lower transportation costs.

Figure IV-1.
Table 12 — Opportunity Indicators, by Race/Ethnicity, Aurora

(Aurora, CO CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index
Total Population						
White, Non-Hispanic	57.42	32.21	57.73	67.99	72.59	38.54
Black, Non-Hispanic	43.12	20.83	47.33	72.76	78.03	40.25
Hispanic	35.32	18.97	40.23	72.38	78.26	39.54
Asian or Pacific Islander, Non-Hispanic	52.67	30.04	55.55	69.44	74.45	39.55
Native American, Non-Hispanic	44.89	23.23	46.74	71.39	76.31	38.08
Population below federal poverty line						
White, Non-Hispanic	41.75	24.77	48.46	73.47	78.93	43.32
Black, Non-Hispanic	30.01	17.14	36.74	75.23	81.64	42.83
Hispanic	21.64	15.82	32.47	74.23	81.12	41.06
Asian or Pacific Islander, Non-Hispanic	40.50	21.06	42.33	73.46	78.72	44.88
Native American, Non-Hispanic	16.24	20.62	30.09	75.45	82.83	43.49
(Denver-Aurora-Lakewood, CO) Region						
Total Population						
White, Non-Hispanic	68.47	57.55	74.31	63.05	67.30	49.30
Black, Non-Hispanic	44.09	30.32	55.79	72.68	76.40	44.77
Hispanic	42.09	29.55	49.02	69.90	74.65	47.58
Asian or Pacific Islander, Non-Hispanic	63.29	50.69	70.22	66.99	70.36	46.86
Native American, Non-Hispanic	51.51	41.11	59.38	67.61	72.95	50.72
Population below federal poverty line						
White, Non-Hispanic	52.02	45.11	64.50	69.55	76.06	53.73
Black, Non-Hispanic	29.40	24.11	45.55	75.85	81.44	49.28
Hispanic	27.19	20.38	39.84	72.86	79.49	49.24
Asian or Pacific Islander, Non-Hispanic	50.42	42.13	59.60	70.11	75.30	51.03
Native American, Non-Hispanic	31.73	30.36	49.22	74.12	82.04	52.85

Note: Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

The indices for **City of Boulder and Boulder County** in Figure IV-2 show:

- Residents of Hispanic descent living in Boulder are more likely to live in high economic opportunity environments than Hispanics in the region overall. This is true for both those living below and above the poverty level. The city’s lack of neighborhoods with concentrated poverty is a factor in this outcome.
- Access to proficient schools is strong for all races and ethnicities and for children living below- and above-poverty. The city also offers very good access to low cost transportation.
- The labor market index—which measures labor force participation and engagement—is very strong across races and ethnicities and poverty levels. However, unemployment data from the U.S. Census paint a less rosy picture. Unemployment data from the 2012-2016 ACS

for Boulder County show a much higher rate of unemployment for Hispanic residents (7.8%) than other residents (5.6% for White, non-Hispanic and 2.9% for Asian residents).

- The city scores lowest on the Jobs Proximity Access, which measures how close residents live to job centers. However, no resident group has significantly poorer access to employment.

Figure IV-2.
Opportunity Indicators, by Race, Ethnicity, and Poverty Level, City of Boulder and Boulder County

(Boulder, CO CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index
Total Population						
White, Non-Hispanic	67.54	72.23	90.21	82.60	89.90	53.88
Black, Non-Hispanic	64.22	72.79	87.87	84.54	91.63	58.83
Hispanic	60.46	69.00	90.43	84.36	90.90	54.88
Asian or Pacific Islander, Non-Hispanic	66.00	73.85	86.79	84.77	91.84	61.75
Native American, Non-Hispanic	65.97	71.07	89.93	83.34	90.56	56.32
Population Below Federal Poverty Line						
White, Non-Hispanic	65.34	70.79	85.80	85.41	92.39	56.21
Black, Non-Hispanic	56.27	64.80	89.04	84.44	92.36	59.25
Hispanic	55.55	71.16	91.47	86.18	91.25	55.27
Asian or Pacific Islander, Non-Hispanic	68.89	71.75	83.47	86.30	92.79	53.73
Native American, Non-Hispanic	59.67	69.54	81.62	87.67	94.71	68.83
(Boulder, CO) Region						
Total Population						
White, Non-Hispanic	68.30	65.89	85.71	73.53	83.72	46.27
Black, Non-Hispanic	66.04	63.89	83.26	76.94	85.39	48.80
Hispanic	51.94	47.47	72.92	78.36	85.51	44.93
Asian or Pacific Islander, Non-Hispanic	71.10	72.05	87.32	77.27	85.04	49.25
Native American, Non-Hispanic	61.31	57.50	79.44	74.85	84.25	46.94
Population Below Federal Poverty Line						
White, Non-Hispanic	62.67	65.15	82.65	80.51	88.86	51.57
Black, Non-Hispanic	58.02	63.48	85.70	81.35	88.90	53.14
Hispanic	43.00	47.61	69.46	81.55	87.68	48.71
Asian or Pacific Islander, Non-Hispanic	67.75	70.19	83.79	82.57	90.76	50.12
Native American, Non-Hispanic	63.54	62.49	82.46	79.08	88.68	59.20

Note: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Source: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

The indices for the **City and County of Denver** in Figure IV-3 show relatively low access to high opportunity environments for many residents. African Americans living in Denver have the lowest access to economic opportunity of any jurisdiction.

Yet these residents have better access to quality schools than similar residents in Aurora, except for Hispanic children, where access is the same (and also low). Children of Hispanic descent

living in the Boulder Broomfield Consortium have a much better likelihood of attending high quality schools than in Denver and Aurora, based on the school proficiency index.

Denver’s strongest performance in access to opportunity is in transportation costs (very low), transit access, and jobs proximity.

In sum, the City and County of Denver offers good, inexpensive access to jobs. Residents are very employable and engaged in the labor market. However, the city is challenged by economic segregation that mostly affects residents of color.

Figure IV-3.

Table 12 — Opportunity Indicators, by Race/Ethnicity, City and County of Denver

(Denver, CO CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index
Total Population						
White, Non-Hispanic	53.32	44.31	77.50	76.62	83.15	59.02
Black, Non-Hispanic	36.59	28.15	55.78	75.74	78.23	45.08
Hispanic	28.09	17.67	45.18	74.46	79.50	47.25
Asian or Pacific Islander, Non-Hispanic	42.75	33.70	62.46	76.12	81.62	51.53
Native American, Non-Hispanic	34.27	28.56	57.25	76.31	82.65	54.57
Population below federal poverty line						
White, Non-Hispanic	43.84	41.51	70.57	78.70	86.25	60.15
Black, Non-Hispanic	24.80	25.49	47.71	77.36	81.98	52.11
Hispanic	21.38	15.51	41.85	75.40	81.84	49.84
Asian or Pacific Islander, Non-Hispanic	43.27	37.15	57.77	73.84	79.54	53.62
Native American, Non-Hispanic	29.54	29.67	57.23	78.41	86.60	56.16
(Denver-Aurora-Lakewood, CO) Region						
Total Population						
White, Non-Hispanic	68.47	57.55	74.31	63.05	67.30	49.30
Black, Non-Hispanic	44.09	30.32	55.79	72.68	76.40	44.77
Hispanic	42.09	29.55	49.02	69.90	74.65	47.58
Asian or Pacific Islander, Non-Hispanic	63.29	50.69	70.22	66.99	70.36	46.86
Native American, Non-Hispanic	51.51	41.11	59.38	67.61	72.95	50.72
Population below federal poverty line						
White, Non-Hispanic	52.02	45.11	64.50	69.55	76.06	53.73
Black, Non-Hispanic	29.40	24.11	45.55	75.85	81.44	49.28
Hispanic	27.19	20.38	39.84	72.86	79.49	49.24
Asian or Pacific Islander, Non-Hispanic	50.42	42.13	59.60	70.11	75.30	51.03
Native American, Non-Hispanic	31.73	30.36	49.22	74.12	82.04	52.85

Note: Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

The indices for **City of Longmont and Boulder County** in Figure IV-4 show:

- Access to low-poverty neighborhoods is lower in Longmont than in the region overall. This difference exists for all races and ethnicities. Hispanic and Asian residents living below the

poverty level have a low likelihood of living in a low-poverty environment according to the index. Although this is true for the region overall, access is lower in Longmont.

- Access to proficient schools is also lower in Longmont than in the region overall. The data indicate a very significant gap in quality school access for Asian children living below the poverty level.
- The labor market index—which measures labor force participation and engagement—is generally good. The index shows more variance among races and ethnicities for residents living below the poverty level: it is very high for African Americans (consistent with the region) and relatively low for Hispanic and Asian residents.
- Like the City of Boulder and Boulder County, the city scores lowest on the Jobs Proximity Access, which measures how close residents live to job centers. Except for low income Asian residents, no resident group has significantly poorer access to employment.

Figure IV-4.
Opportunity Indicators, by Race, Ethnicity, and Poverty Level, Longmont and Boulder County

(Longmont, CO CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index
Total Population						
White, Non-Hispanic	53.96	36.76	70.26	78.66	84.15	40.69
Black, Non-Hispanic	54.77	36.40	69.37	78.53	84.03	40.66
Hispanic	42.33	27.80	61.26	79.91	85.16	41.71
Asian or Pacific Islander, Non-Hispanic	60.44	47.34	76.57	78.07	83.19	42.01
Native American, Non-Hispanic	49.84	32.91	66.04	78.76	84.33	41.54
Population Below Federal Poverty Line						
White, Non-Hispanic	43.53	30.79	63.75	79.77	85.58	43.37
Black, Non-Hispanic	55.99	64.84	81.75	78.73	84.79	46.34
Hispanic	33.37	31.21	56.26	81.16	86.69	44.63
Asian or Pacific Islander, Non-Hispanic	31.07	13.18	54.52	82.00	86.83	28.96
Native American, Non-Hispanic	68.83	55.62	90.18	75.08	85.66	52.62
(Boulder, CO) Region						
Total Population						
White, Non-Hispanic	68.30	65.89	85.71	73.53	83.72	46.27
Black, Non-Hispanic	66.04	63.89	83.26	76.94	85.39	48.80
Hispanic	51.94	47.47	72.92	78.36	85.51	44.93
Asian or Pacific Islander, Non-Hispanic	71.10	72.05	87.32	77.27	85.04	49.25
Native American, Non-Hispanic	61.31	57.50	79.44	74.85	84.25	46.94
Population Below Federal Poverty Line						
White, Non-Hispanic	62.67	65.15	82.65	80.51	88.86	51.57
Black, Non-Hispanic	58.02	63.48	85.70	81.35	88.90	53.14
Hispanic	43.00	47.61	69.46	81.55	87.68	48.71
Asian or Pacific Islander, Non-Hispanic	67.75	70.19	83.79	82.57	90.76	50.12
Native American, Non-Hispanic	63.54	62.49	82.46	79.08	88.68	59.20

Note: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Source: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.

Regional comparison. Comparing the Boulder County region to the Denver-Aurora-Lakewood region, the indices suggest that residents, especially African American and Hispanic residents, have much better access to high opportunity environments in the Boulder County region v. Denver-Aurora-Lakewood. There is also a marked difference in access to quality schools for these resident groups.

The Denver region does comparatively well in access to public transit, low cost transportation, and employment.

Overall, the indices indicate that the two regions are a dichotomy, offering different benefits for low income residents: Boulder County offers access to quality schools and lacks concentrated poverty. Denver-Aurora-Lakewood is rich in employment opportunities, which are inexpensive to access. Consistency across the region would be beneficial for all residents, particularly those who must drive long distances for quality jobs and schools.

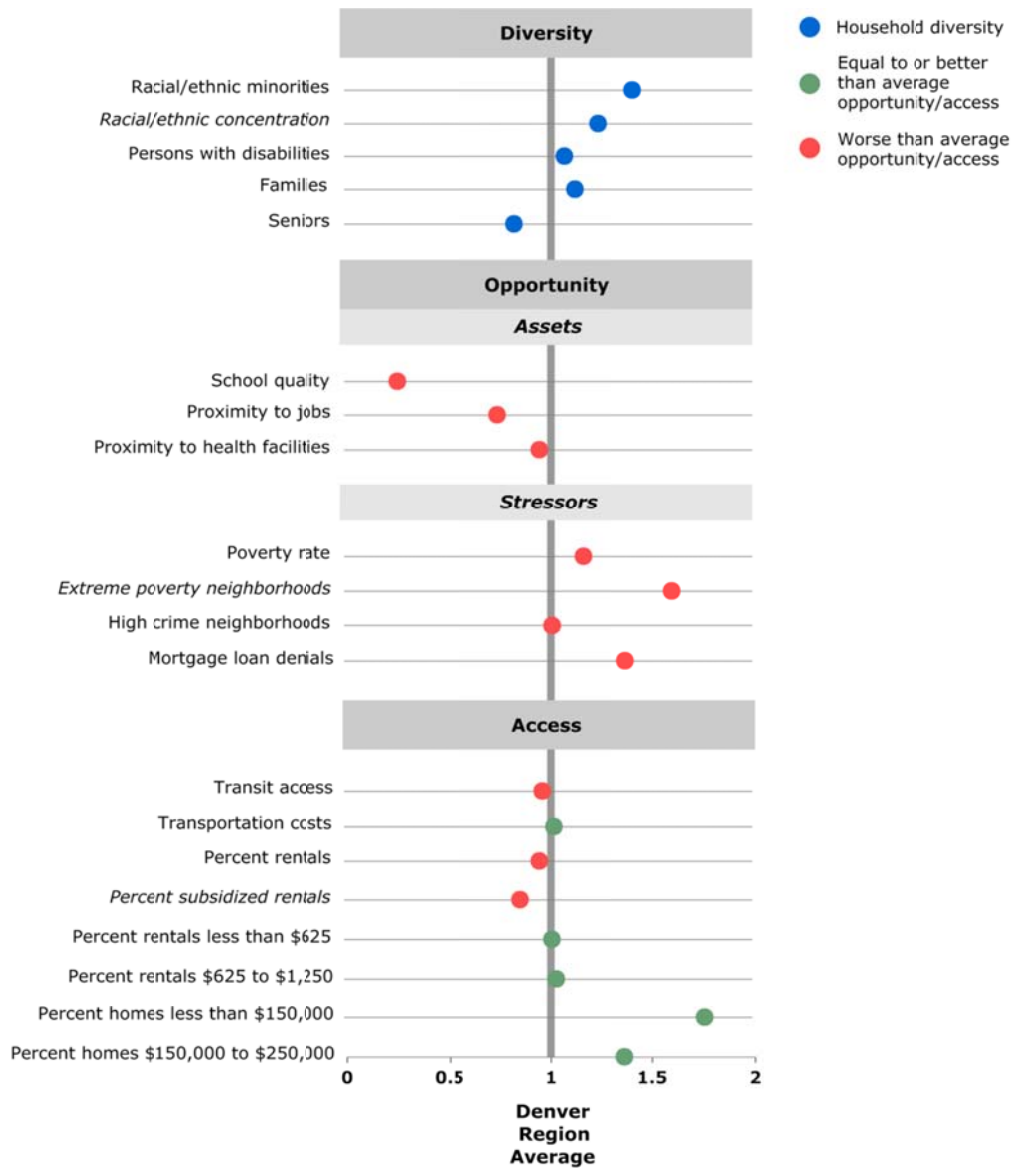
A 2010 analysis of equity indicators for DRCOG's Regional Housing Strategy report used a similar strategy as the opportunity indices above, with enhanced measures of equity in health facilities, crime, residential capital constraints (loan denials), and housing affordability. The outcomes from that analysis are shown in the figures and table that follow.

The analysis found that regional equity differs the most in the:

- Percent of minority residents living in minority-concentrated areas;
- Percent of residents living in neighborhoods with high performing schools;
- Percent of residents living in high crime neighborhoods;
- Access to public transit; and
- Affordable rental housing.

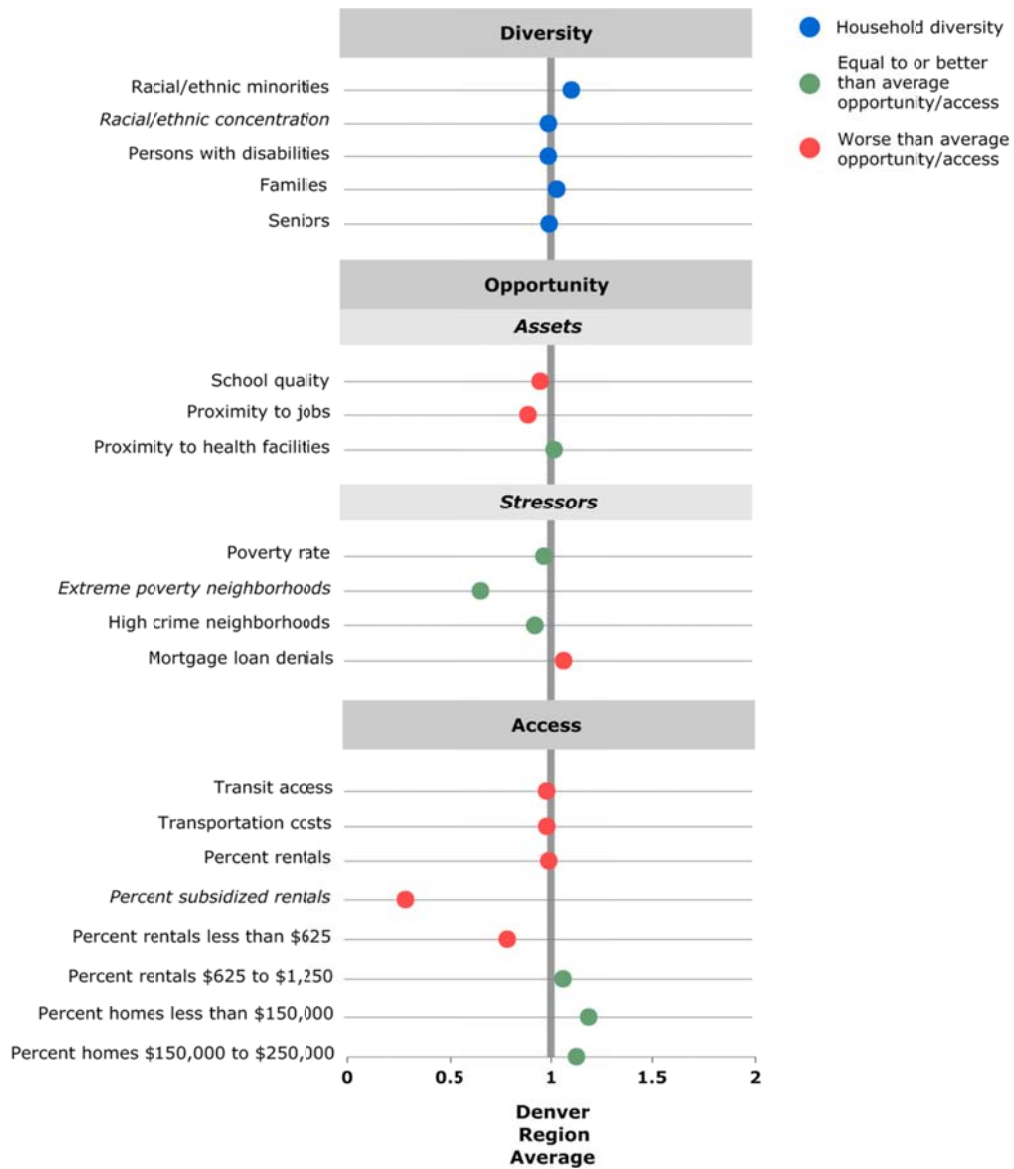
Although the region has changed significantly since 2010, most of these differences remain and are only exacerbated by dramatically rising housing prices and further limitations on the neighborhood choices for low income households.

Figure IV-5.
Adams County Measures of Diversity, Opportunity, and Access



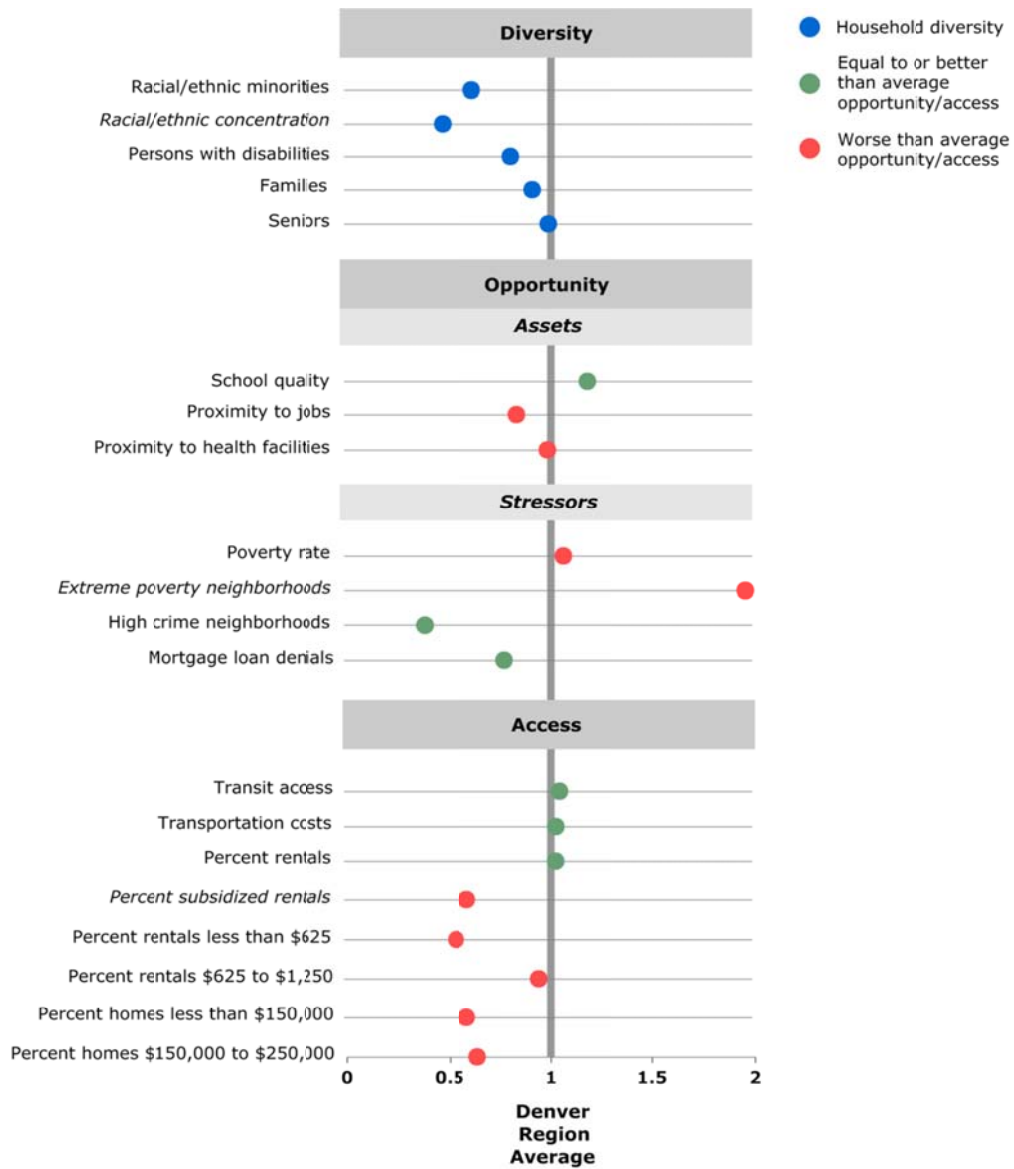
Source: BBC Research & Consulting.

Figure IV-6.
Arapahoe County Measures of Diversity, Opportunity, and Access



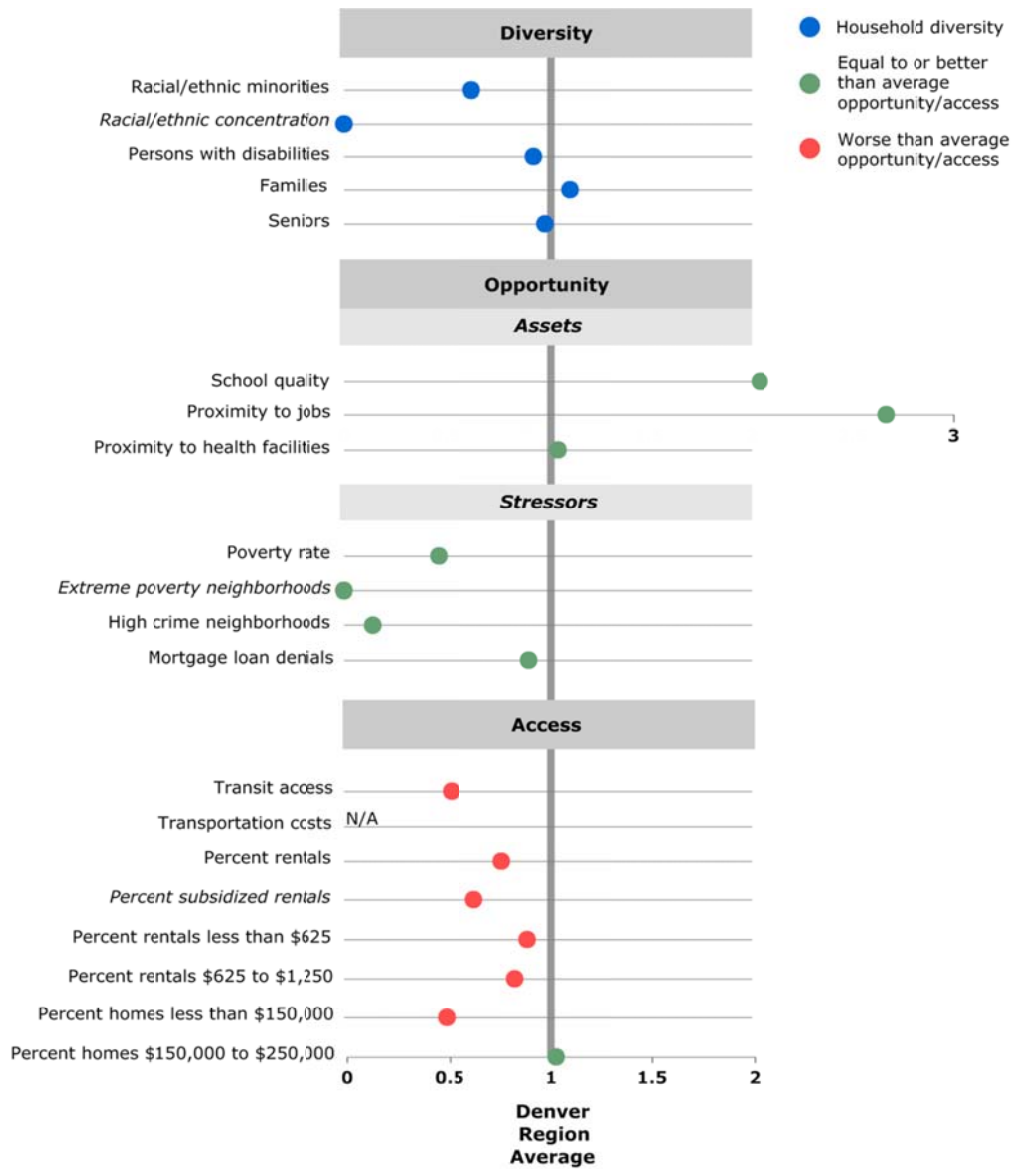
Source: BBC Research & Consulting.

Figure IV-7.
Boulder County Measures of Diversity, Opportunity, and Access



Source: BBC Research & Consulting.

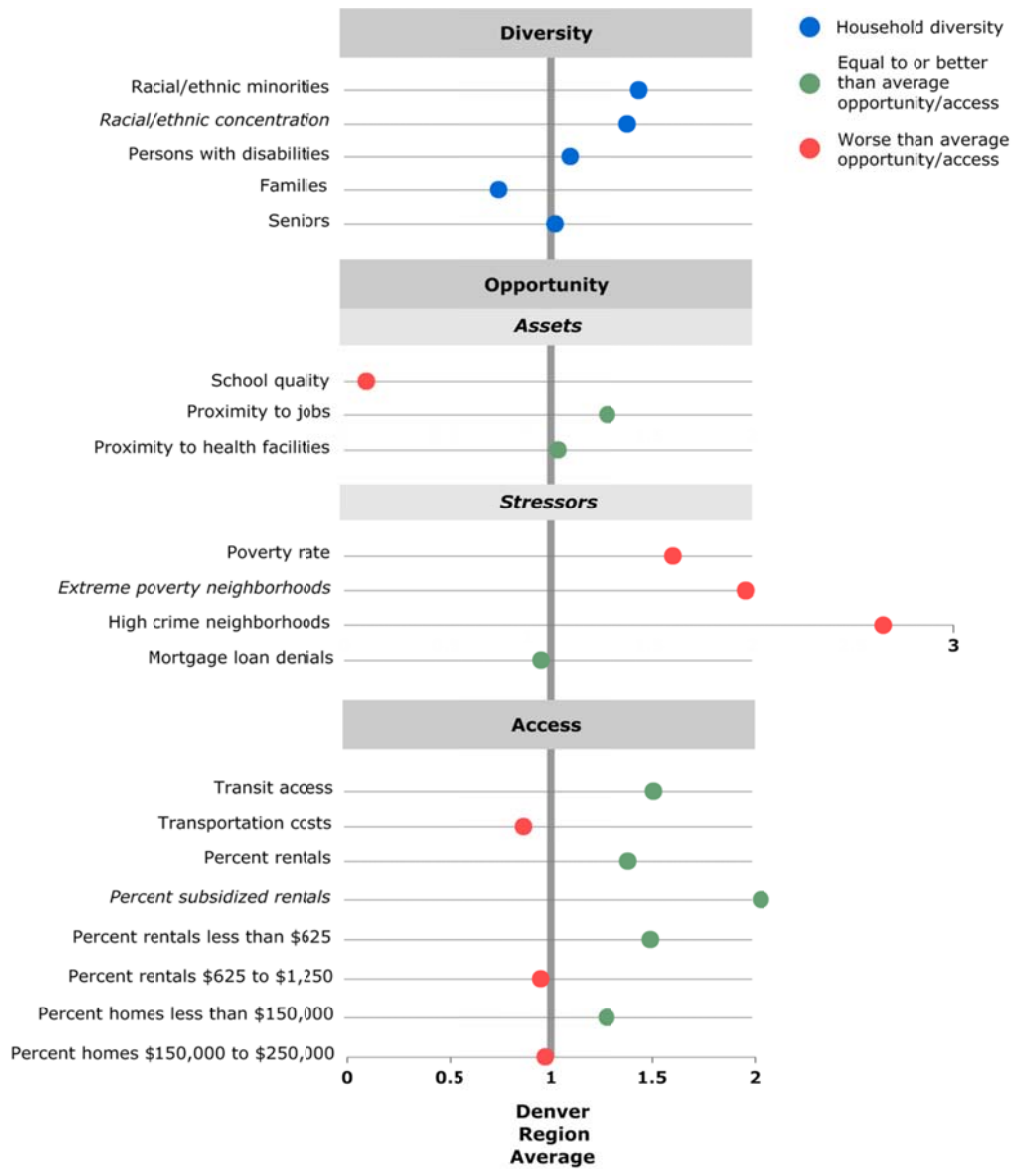
Figure IV-8.
Broomfield County Measures of Diversity, Opportunity, and Access



Note: No information was available for transportation costs for Broomfield County.

Source: BBC Research & Consulting.

Figure IV-9.
Denver County Measures of Diversity, Opportunity, and Access



Source: BBC Research & Consulting.

Figure IV-10. Diversity, Opportunity, and Access Data for All Counties

Note:

(1) Percents indicate share of population in 11-county DRCOG region.

(2) Living within 1/4 mile of a bus stop and/or 1/2 mile of a light rail station. Does not include Access-a-Ride.

(3) Includes Section 8 and public housing units.

Source:

BBC Research & Consulting.

	DENVER REGION	Adams County	Arapahoe County	Boulder County	Broomfield County	Denver County
Total Population, 2010	2,858,070	441,603	572,003	294,567	55,889	600,158
Total Housing Units, 2010	1,128,782	153,764	224,011	119,300	21,414	263,107
County Population as a percent of region in 2010 and 2040 ⁽¹⁾	100%/100%	16%/18%	20%/21%	11%/10%	2%/2%	22%/20%
Household Diversity						
Percent minority	33%	47%	37%	21%	21%	48%
Percent of minorities living in a concentrated area	49%	61%	49%	23%	0%	68%
Percentage point change in minority population (2000 to 2010)	5%	10%	11%	4%	N/A	0%
Percent with a disability	9%	9%	9%	7%	8%	10%
Percent families	62%	71%	65%	58%	69%	48%
Percent seniors	10%	8%	10%	10%	10%	10%
Indicators of Opportunity (Neighborhood Quality)						
Assets (indicators of positive opportunity)						
Percent of population in neighborhoods with high quality schools	29%	7%	28%	34%	59%	3%
Percent of population with high job accessibility index rating	24%	18%	21%	20%	63%	30%
Percent of population within 3 miles of a health facility	95%	91%	98%	95%	100%	100%
Stressors (indicators of negative opportunity)						
Poverty Rate	12%	14%	12%	13%	5%	19%
Percent of residents living in extreme poverty neighborhoods (>40%)	2%	3%	1%	3%	0%	3%
Percent of residents living in high crime neighborhoods	33%	34%	31%	13%	5%	88%
Residential capital constraints (home loan denial rate)	12%	16%	12%	9%	10%	11%
Indicators of Equitable Access (Transit and Housing)						
Percent of population with access to public transit ⁽²⁾	58%	57%	58%	62%	31%	89%
Average monthly transportation costs	\$1,108	\$1,141	\$1,103	\$1,151	N/A	\$977
Percent of housing units that are rentals	36%	34%	36%	37%	28%	50%
Percent of rentals that are subsidized ⁽³⁾	4%	3%	1%	2%	2%	7%
Percent of rentals that are <\$625 per month (affordable to HH earning <\$25,000 per year)	14%	15%	12%	8%	13%	22%
Percent of rentals between \$625 and \$1250 per month (affordable to HH earning between \$25,000 and \$50,000 per year)	59%	62%	64%	57%	50%	57%
Percent of homes valued at < \$150,000	15%	26%	17%	9%	7%	19%
Percent of homes valued between \$150,000 and \$250,000	32%	44%	36%	21%	33%	31%

Access to Quality Education

As mentioned above, the HUD school proficiency index is based on state math and reading tests administered to 4th graders. Neighborhoods are “scored” based on proficiency ratings of up to three elementary schools with a 1.5 mile boundary; aggregate scores determine the city’s or region’s overall score. This index is used as a starting point for examining access to education.

The HUD-provided index does not fully measure school quality for a number of reasons, some of which are related to the unique educational environment in Colorado: open choice, large numbers of charter and magnet schools, and limitations on district- and publicly provided transportation.

As such, this section also incorporates recent research on school quality and the drivers of educational inequities. Colorado and the Denver-Boulder regions are fortunate to have a number of organizations that specialize in researching and advising policymakers about K-12 education. Their work, and the outcomes of children attending public schools in the Regional AI jurisdictional boundaries, is discussed throughout this section.

Disparities in access to proficient schools. The State of Colorado’s Public School of Choice Law³ allows children to attend school outside of their district. This process began in the 1994-95 school year, around the time court mandated busing in Denver Public Schools (DPS) stopped. School districts have flexibility in how they implement the choice process; however, they must prioritize applicants enrolled in turnaround schools over those who are not.

School districts can deny enrollment in the districts or schools within districts based on space limitations, inability to meet a student’s special needs, eligibility requirements, and/or desegregation plans.

Disparities and school choice. In theory, school choice should equalize access to high quality schools because children of different backgrounds have the same chance of enrolling in a high quality school. However, open enrollment alone does not lead to more equitable educational environments. Open enrollment becomes less effective under the following scenarios:

- The number of “quality seats”—admission in high quality schools or specialized programs within schools—is lower than demand. Demand is created quickly, by population growth and family interest in schools and school districts. Supply is created much more slowly and can be limited by physical space in schools, inability to hire quality teachers, learning curves in implementation of curricula, and school funding. DPS’ shortage of quality seats is estimated at between 25,000 and 30,000. One of the district’s most sought after schools—DSST Green Valley Ranch—has a waitlist twice as large as the number of seats available in any given year.
- Low income families have very few options for getting their children to quality schools. This is due conflicts with work schedules, bus schedules that don’t align with school schedules

³ https://www.cde.state.co.us/sites/default/files/documents/choice/download/openenrollment_2009.pdf

(and limit participation in sports and other activities), expense of transportation, and lack of public transportation discounts for low income kids.

- Quality seats are disproportionately available in specialized or charter schools. These schools are not a universal “fit” for all children (e.g., schools for gifted children). Lower income families may not be aware of those schools, may not qualify, may not have transportation/convenient access to those schools, and/or are not sure if they belong in such an environment.
- Affordable housing near quality schools is very limited, which can lead to both travel and cultural barriers to access.

All of these barriers currently exist in some form within the jurisdictions. In DPS, quality seats are limited. Highly desirable schools are largely those with specialized programs, mostly concentrated in the northeast part of the city, where families are increasing. Aurora children can choose among many school districts (Aurora Public Schools, Cherry Creek Schools, DPS); however, the schools are spread throughout the city and are difficult to access without a car. Boulder Valley Schools offer more consistency in the educational environment but are very difficult to access due to lack of affordable housing.

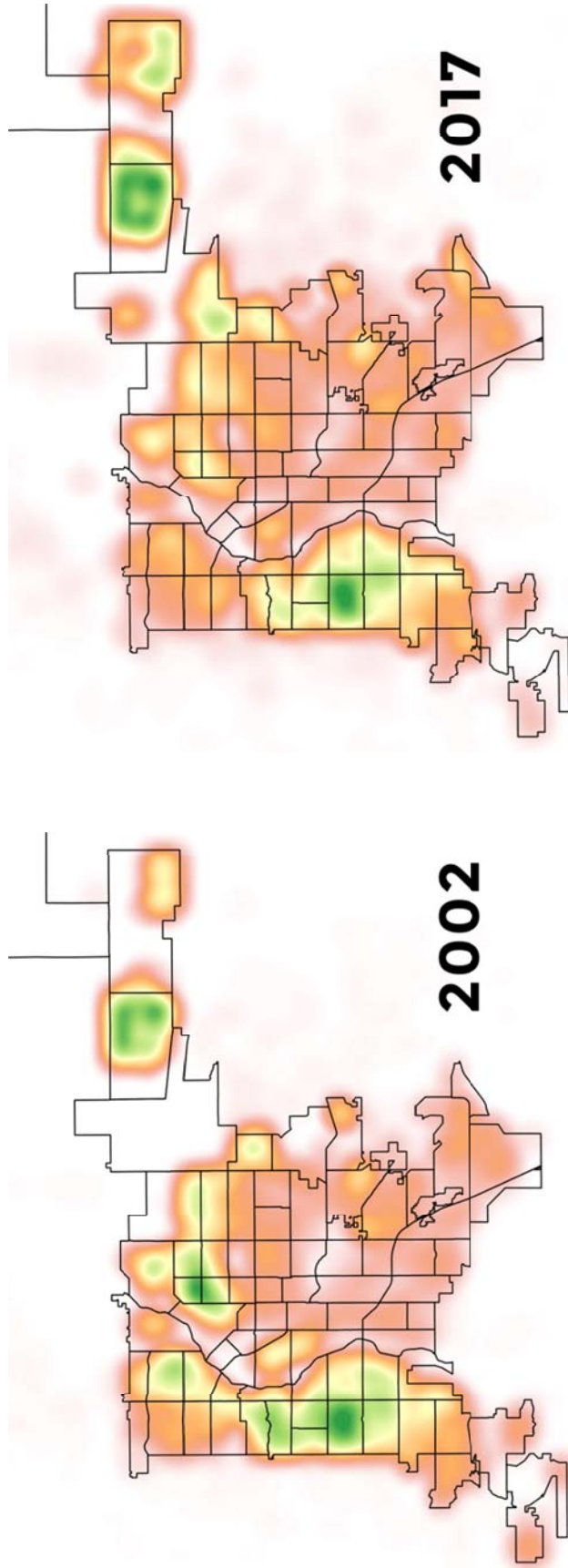
Disparities and housing affordability. Lack of housing affordability affects the numbers of families in school districts in two primary ways: 1) Low income families who rent may move to less expensive areas when rents are increasing. These areas often have schools that are under-resourced and, as such, have lower proficiency ratings; and 2) Aging residents stay in their homes longer because they cannot downsize into affordable products. This slows the turnover of homes, which may otherwise move from single or two-person to family occupancy.

As mentioned above, the primary barrier to accessing quality educational environments in the Boulder region is limited affordable housing. The dynamics in Denver and Aurora are a bit more complicated and involve disparate school quality and movement of families within and out of these cities.

DPS recently produced maps showing changes in student enrollment between 2002 and 2017, in addition to forecasts through 2021. The areas of the city with the largest concentrations of students are currently in far northeast and West Denver. This is expected to shift somewhat during the next five years: Future growth will continue to occur on the east side of Denver, in Stapleton neighborhoods southeast.

High growth areas are largely in high income neighborhoods and, other than Stapleton (which shares boundaries with Adams County and Aurora), are difficult to access from some low income neighborhoods in Denver. To the extent that space is available, low income children in Aurora may have better access to high performing schools within DPS (which are close to the East Colfax corridor) than within Aurora (high performing schools are mostly southeast). On the positive side, this improves access for Aurora families, especially those living in high poverty neighborhoods. On the negative side, that access takes those families out of Aurora schools.

Figure IV-11.
Heat Map of Where All Students Enrolled in Denver Public Schools Live, 2002 and 2017



Source: DPS, the Denverite, https://www.denverite.com/denver-family-neighborhoods-48614/?utm_source=Denverite&utm_campaign=61b60a2793-EMAIL_CAMPAIGN_2018_02_19&utm_medium=email&utm_term=0_dd2c9a8936-61b60a2793-139125625.

Figure IV-12.
Forecasted Change in the
Number of DPS Students,
All Grades, from 2017 to
2021.

Source:
 DPS Strategic Regional Analysis, the
 Denverite.

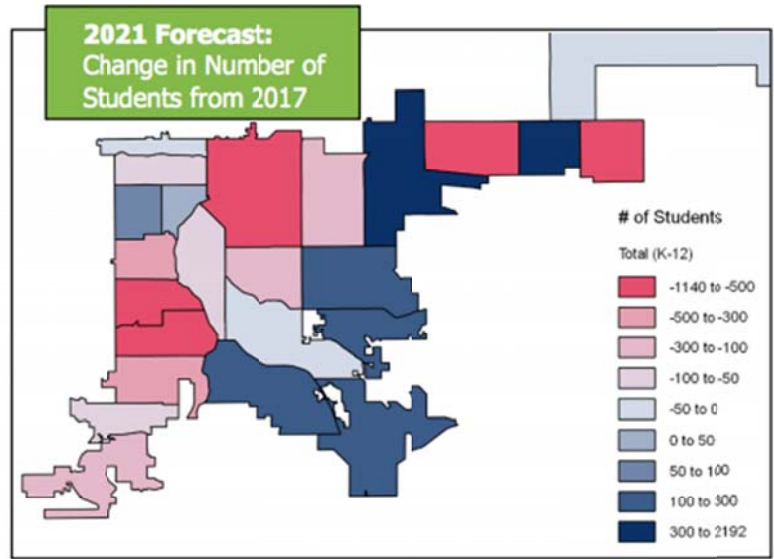


Figure IV-13.
Forecasted Change in the
Number of DPS Students
from 2017 to 2021—
Elementary Only

Source:
 DPS Strategic Regional Analysis, the
 Denverite.

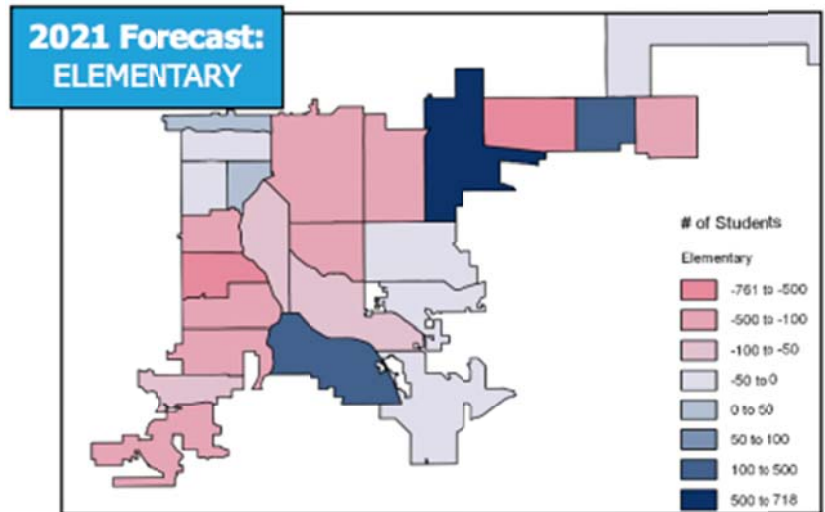


Figure IV-14.
Forecasted Change in the
Number of DPS Students
from 2017 to 2021—
Middle School Only

Source:
 DPS Strategic Regional Analysis, the
 Denverite.

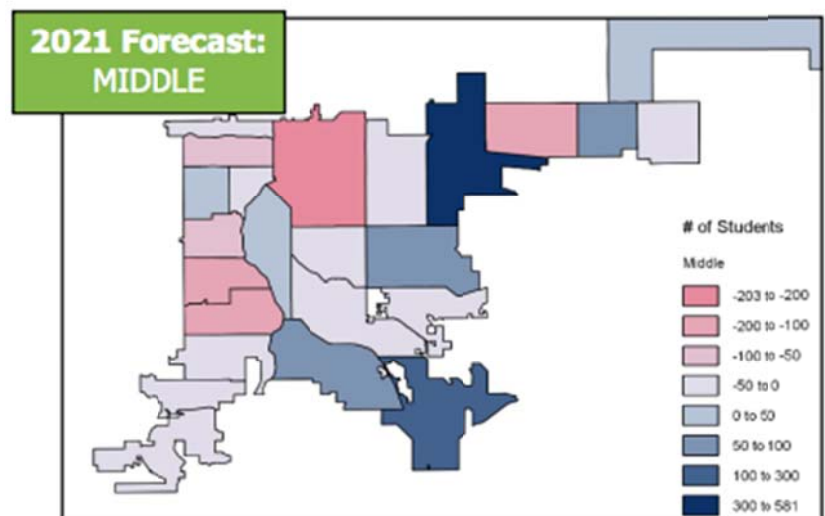
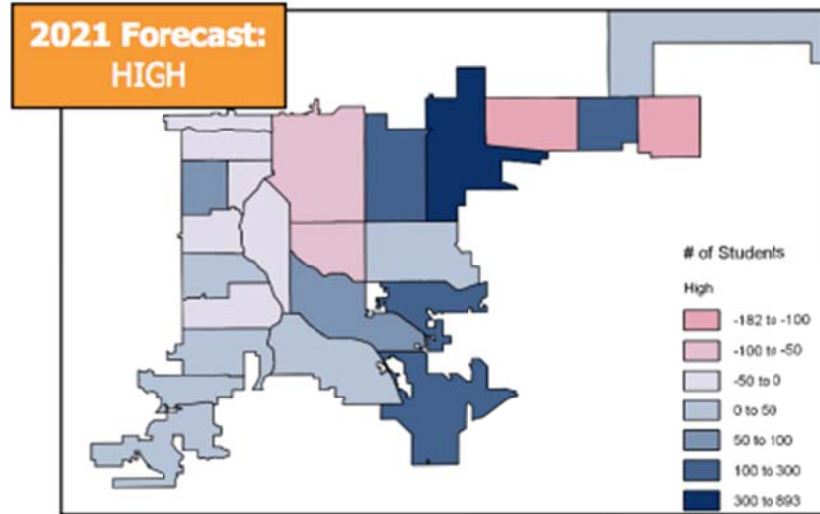


Figure IV-15.
Forecasted Change in the
Number of DPS Students
from 2017 to 2021—High
School Only

Source:
 DPS Strategic Regional Analysis, the
 Denverite.



Current and future changes in the numbers of families in Denver are also evident in school planning: DPS does not intend to add schools in the immediate future and KIPP, one of the nation’s largest charter school networks (with five schools in DPS), is considering expanding into suburban areas to ensure access to their schools by low income families.

State enrollment data support migration patterns of low income families out of Denver. As demonstrated by three year changes in Free and Reduced Lunch (FRL) children by district, low income families have declined in DPS and increased in many suburban areas. The increase is especially evident in the north metro.

Figure IV-16.
Proportion of K-12 Students Qualifying for Free and Reduced Lunch (FRL), 2014 and 2017 in
Highest FRL Districts

School District	2014	2017	Percentage Point Change
Adams 14	72%	86%	14%
Adams 12	34%	40%	6%
Sheridan	85%	90%	5%
Westminster	76%	80%	4%
Englewood	63%	66%	3%
Aurora	69%	69%	0%
Mapleton	60%	60%	0%
Jeffco	31%	31%	0%
Brighton	38%	37%	-1%
Denver	70%	67%	-3%

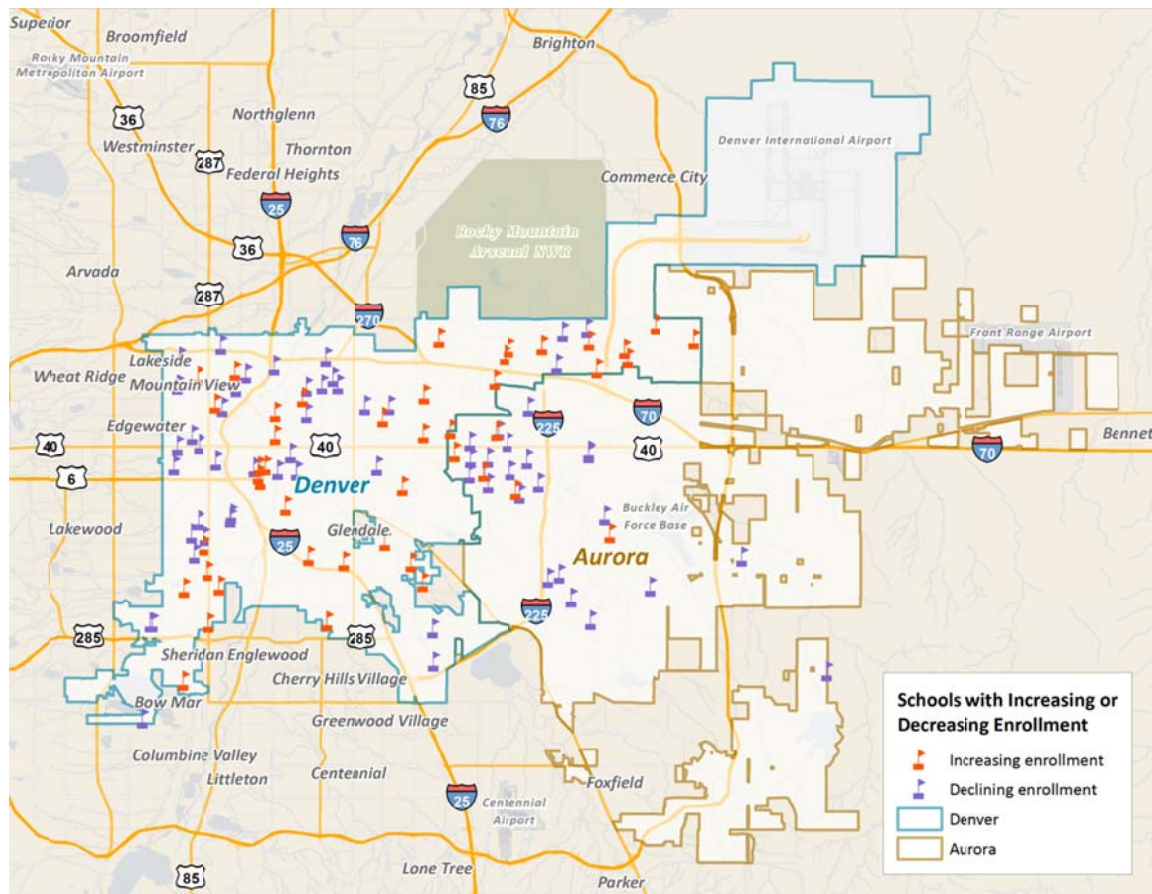
Source: Chalkbeat and Colorado Department of Education.

Custom maps on changes in enrollment in DPS and Aurora Public Schools (APS) were created for this AI and are shown below.⁴ The maps support the above data suggesting that *recent enrollment patterns have been influenced by housing supply and affordability*:

- Schools with declining enrollment in DPS are clustered in central Denver, mostly north of Colfax, and West Denver. These are also areas where housing prices have increased rapidly in recent years and neighborhoods with residents most concerned about displacement of families.
- Schools with increasing enrollment are primarily located in northeast and east Denver, and due east of I-25 (Baker/Platt Park/West Wash Park neighborhoods). These neighborhoods are in great demand and some are the most expensive in Denver. On the plus side, they border more economically diverse neighborhoods.
- The schools in Aurora with declines in enrollment are clustered east of I-225, near the East Colfax and Denver border. These schools are located in some of the highest poverty neighborhoods in the region. Students in these neighborhoods may have migrated into schools north of the Aurora border, in DPS' growing northeast quadrant, which has a large number of new, charter schools to support growth in families.

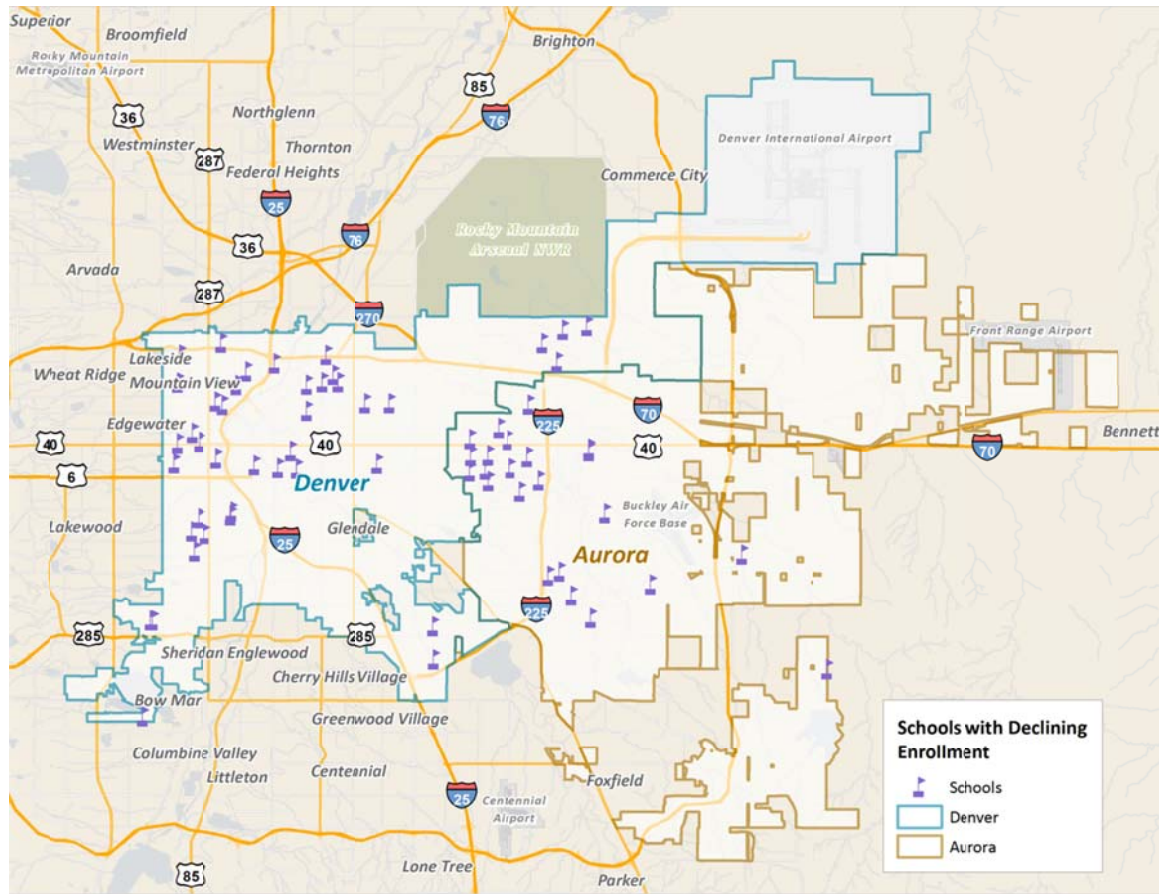
⁴These maps show enrollment increases and decreases in K-12 schools between 2013 and 2016. Online, early college, and alternative schools are excluded due to their fluctuations in enrollment.

Figure IV-17.
Schools with Increasing or Declining Enrollment, Aurora and Denver, 2013-2016



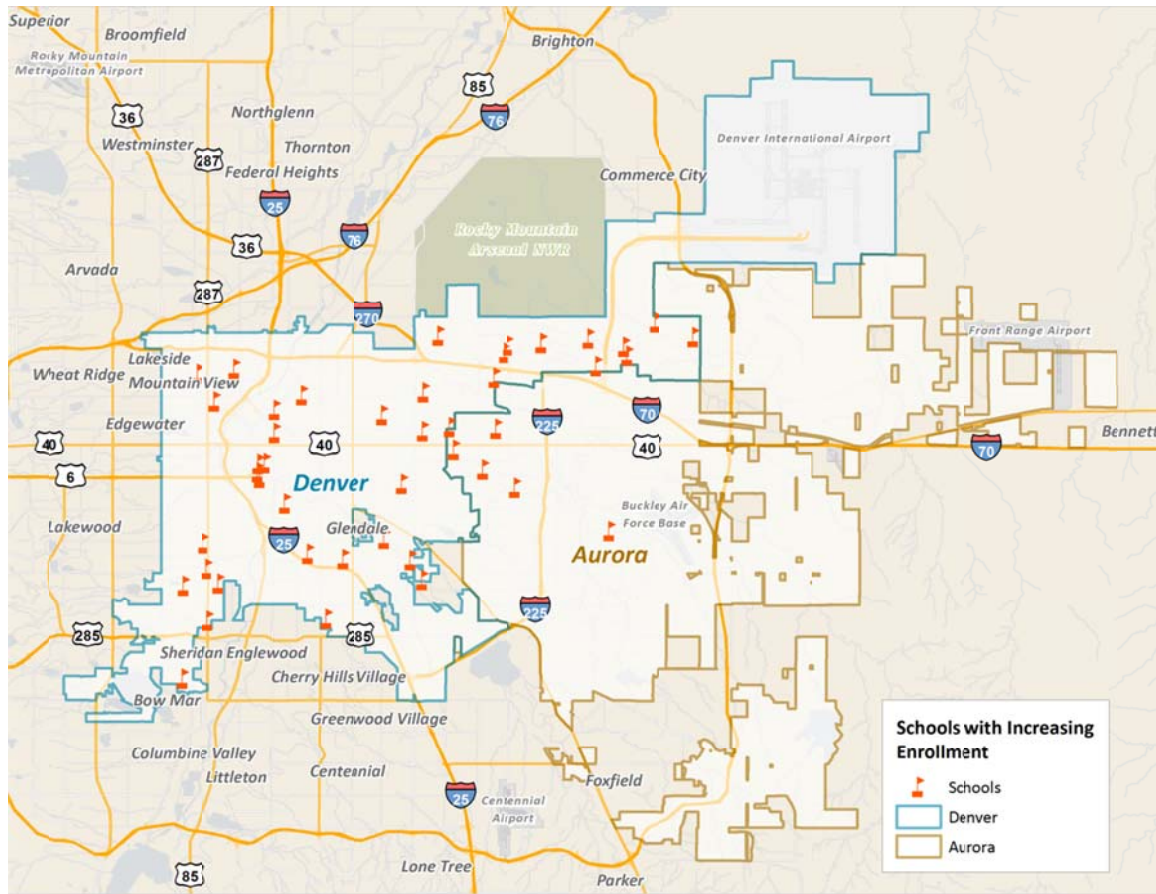
Source: Denver Public Schools, Aurora Public Schools, and BBC Research & Consulting.

Figure IV-18.
Schools with Declining Enrollment, Aurora and Denver, 2013-2016



Source: Denver Public Schools, Aurora Public Schools, and BBC Research & Consulting.

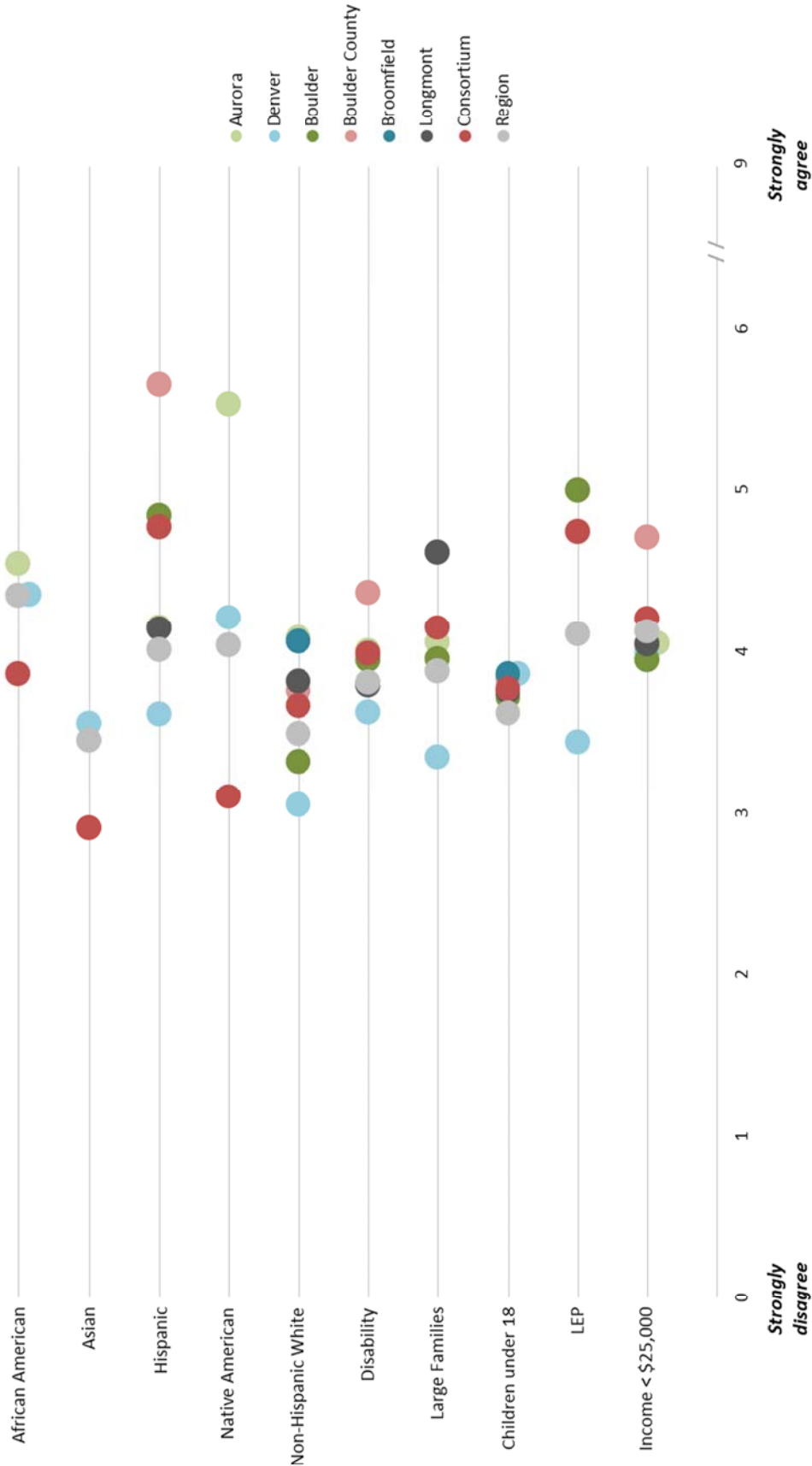
Figure IV-19.
Schools with Increasing Enrollment, Aurora and Denver, 2013-2016



Source: Denver Public Schools, Aurora Public Schools, and BBC Research & Consulting.

Respondents to the resident survey for the regional AI affirm the challenges associated with housing affordability and accessing quality schools. Figure IV-20 presents the average degree of agreement with the statement, “In this area, it is easy to find housing people can afford that is close to good schools,” by jurisdiction for members of selected protected classes and low income residents. As shown, most residents disagree that it is easy to find affordable housing near quality schools; the extent of disagreement varies both geographically and among protected class groups. Compared to other groups, Hispanics living in Boulder County and Native Americans living in Aurora are more likely to agree that it is easy to find affordable housing close to good schools. Regardless of where they live, respondents with household incomes less than \$25,000 find it difficult to find affordable housing near good schools.

Figure IV-20.
Access to Quality Schools by Jurisdiction and Selected Protected Class Characteristics and Low Income Households
In this area it is easy to find housing people can afford that is close to good quality schools.



Note: Not all groups had a sufficient number of responses to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Disparities related to transportation. Students of color have historically had limited access to quality schools due to segregation (of both schools and housing) and denial of economic opportunity for their parents. Although these practices are not legal today, these past actions have long-term effects.

Open enrollment helps address the gaps caused by past actions. Yet as the metro area has grown, access to quality educational environments has become increasingly compromised by transportation barriers. In DPS alone, more than 37,000 students are eligible for transportation services, up from less than 34,000 in 2013. Ridership has increased to 27,000 students, from 22,000 in 2013.⁵ An estimated 70 percent of DPS students are dropped off by car, and nearly 10 percent of DPS students travel an hour or more to access the school of their choice.

Transportation barriers are many and complex:

- DPS students are provided district buses only if they attend their home school and live a fairly long distance from their home school (one mile for elementary students, 2.5 miles for middle school students, 3.5 miles for high school studies).⁶
- Students ineligible for district-provided transportation do not receive discounts on public transportation, even if they are low income. Some schools reportedly utilize bulk sellers to acquire discounted bus passes for their students. RTD does not offer discounts currently; however, these are under consideration.
- Bus routes do not always provide good access to schools. APS students have some of the greatest barriers due to multiple RTD zones within Aurora, making transportation even more expensive and more complicated.
- Safety is another concern: Teens interviewed for this AI, especially gay, transgender, and minority teens, said they had been harassed, followed, and approached on RTD buses.
- A shortage of bus drivers has dramatically increased the cost of district-provided transportation. The national shortage of commercial licensed drivers disproportionately affects school districts, which have limited means to offer competitive salaries.

The Donnell-Kay Foundation has studied transportation challenges and how they affect educational opportunities. Recommendations that could facilitate greater access to quality schools within DPS and APS include:

- Removing a requirement that to be eligible for an RTD pass, high school students must attend the boundary schools that serve the neighborhoods where they live.
- Offering discounted bus passes to low income students (currently under consideration).
- Asking voters to approve a tax increase to fund transportation for students.

⁵ DPS BOE Work Session, October 16, 2017.

⁶ Students participating in special education, English language, and similar programs are eligible for buses.

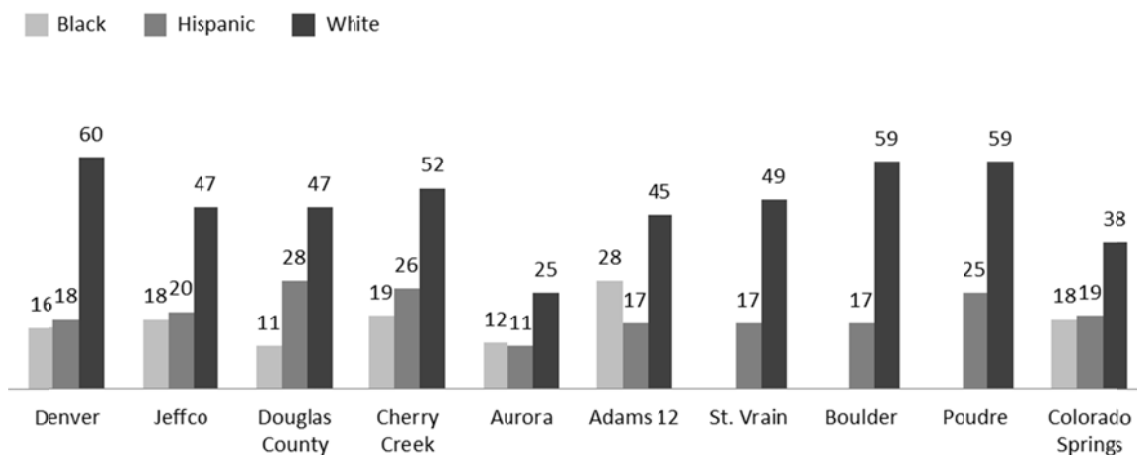
DPS has identified “increased transportation for high school students” as a focus of improving educational opportunities. The district is working with the City of Denver and RTD to broaden efforts to provide reduced-cost bus passes to students.

Disparities in access to quality education within schools. Providing access to high quality schools is one aspect of improving education outcomes of low income children. Providing access to quality programming within schools is also needed.

According to the Colorado Department of Education (CDE), the State of Colorado has some of the most educated residents in the country—and the highest gap in academic attainment between majority (White, non-Hispanic) and minority (non-White and Hispanic) students. Colorado also has one of the lowest college matriculation rates, especially for minority students. In essence, the state must import its most educated residents because it fails to produce them.

DPS and Boulder Valley Schools have some of the largest academic gaps between White, non-Hispanic students and students of color. Recent CDE data show significant differences in proficiency between students, as demonstrated below.

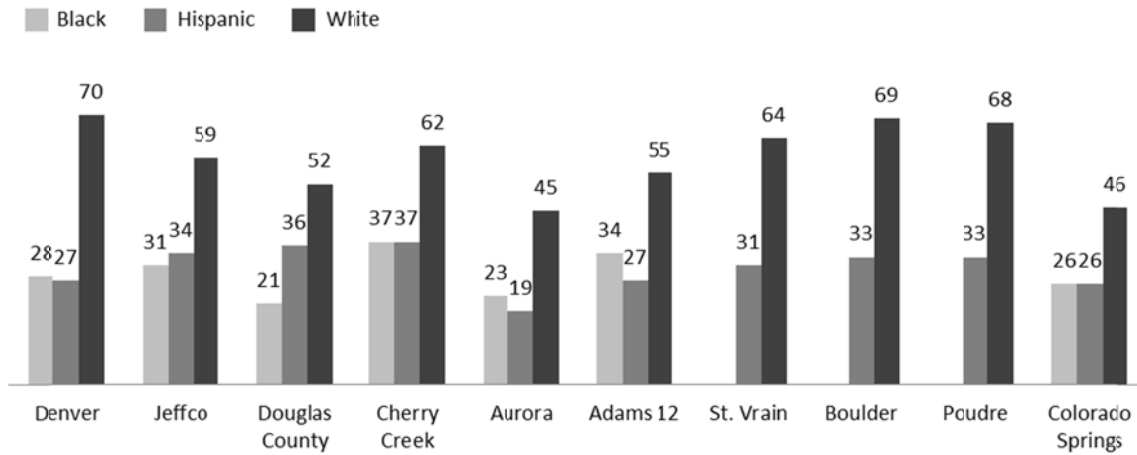
Figure IV-21.
Colorado's Academic Gap 2017, 4th Grade Math



Note: The state redacted the percentage of black students who met or exceeded expectation in some districts, such as St. Vrain, to protect student privacy.

Source: Chalkbeat and Colorado Department of Education.

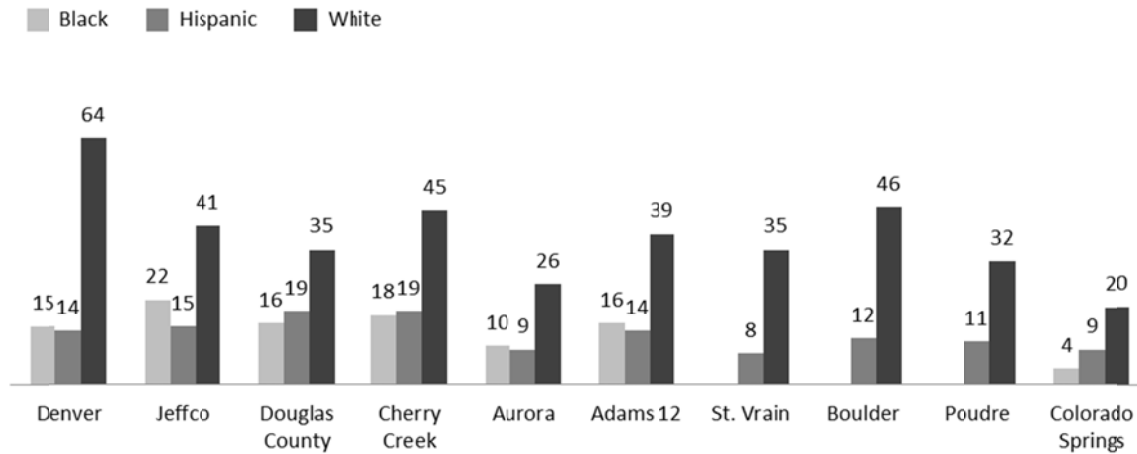
Figure IV-22.
Colorado's Academic Gap 2017, 4th Grade English



Note: The state redacted the percentage of black students who met or exceeded expectation in some districts, such as St. Vrain, to protect student privacy.

Source: Chalkbeat and Colorado Department of Education.

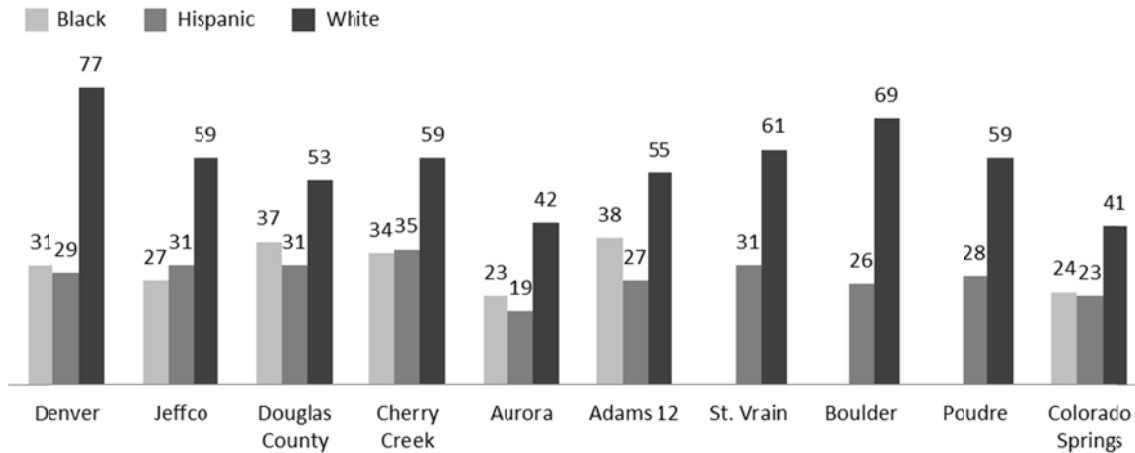
Figure IV-23.
Colorado's Academic Gap 2017, 7th Grade Math



Note: The state redacted the percentage of black students who met or exceeded expectation in some districts, such as St. Vrain, to protect student privacy.

Source: Chalkbeat and Colorado Department of Education.

Figure IV-24.
Colorado's Academic Gap 2017, 7th Grade English



Note: The state redacted the percentage of black students who met or exceeded expectation in some districts, such as St. Vrain, to protect student privacy.

Source: Chalkbeat and Colorado Department of Education.

It is important to note that all school districts have proficiency gaps among White, non-Hispanic students and students of color. DPS is unique in that its gap is largely due to the relatively high performance of White students relative to students of color, and compared to students in all districts.

Although gaps still exist, African American students are making significant gains in achievement. According to the Bailey Report, which DPS commissioned to collect qualitative data on educational barriers to African American students:

- African American students' graduation rates are on an upward trend (43% in 2007 v. 63% in 2014);
- In 2015, African American students passed four times as many AP examines as in 2006;
- DPS middle school African Americans have shown significant gains in proficiency rates in math and outpaced their peers statewide;
- Suspensions within DPS have been reduced by a factor of 4. That said, African American boys are still more likely to be suspended than their White counterparts.

Challenges in addressing the gaps in education for African American students remain for all districts. These challenges are also prevalent for many students of color. In particular,

- Students of color are perceived as having negative dispositions, especially by White teachers;
- Content and programming of new, charter schools often does not meet the needs of a diverse student body. In particular, the heritage and culture of all students should be included in curriculum;

- All districts lack qualified, diverse, culturally competent teachers who can serve as role models for students of color; and
- Students of color may have lower expectations than White students. This “deficit thinking” perpetuates educational gaps.

Challenges faced by LGBTQ residents. A focus group was conducted with teens:

- The teens had a lot to say about their school experiences. All but one had dropped traditional school for home schooling.
- They did not feel safe using their birth gender bathroom and, although schools are required to provide a gender neutral bathroom, most said these were locked (and they had to ask a counselor or teacher to open it, which was embarrassing) or in a location that made it difficult to access in between classes. Some required a parent form for the bathroom, which requires “outing” to parents and may not feel safe.
- Most teens described being bullied by students because of their transgender or neutral gender presentation. This occurred at many schools (East, Hamilton, Hill, Montbello, Macauliffe). A teen who attended Montbello hid during lunch and after school so she would not get assaulted. She finally defended herself and was suspended.
- For many teens, having just one teacher or counselor at the school who understood their situation helped them feel safe and sustain some self esteem.
- Gay Straight Alliance (GSA) clubs need to have a sponsor to be started and this sponsor must be an adult. Some schools require a teacher be a sponsor and present at the club. This is not always true of other clubs and feels discriminatory. A school in Parker reportedly cancelled all clubs to avoid allowing a GSA altogether.

Reasons for disparities. Disparities in education in the Denver Aurora Boulder region are due to many factors, many of which have been discussed above. The most prominent barriers include:

Historical patterns of segregation. Efforts to desegregate urban schools in the mid-1970s through mandated busing had perverse effects in the Denver region. Many families left DPS or sent their children to private schools. These actions had two negative effects: 1) They took students and resources out of DPS; and 2) Promulgated the idea that suburban schools were superior to urban schools, perpetuating the settlement patterns that began with intentional segregation.

Limitations on educational funding have contributed to financial disparities and quality (perceived and real) among schools. Schools in high income areas generate significant resources through parent-teacher associations; these funds are used to support paraprofessionals, after school activities, and enrichment programs.

Lack of affordable housing is increasingly a barrier, as discussed in the section above. Until recently, this was mostly confined to the Boulder region; families in Denver and Aurora could find relatively affordable housing near quality schools. The significant increase in housing costs is making it more

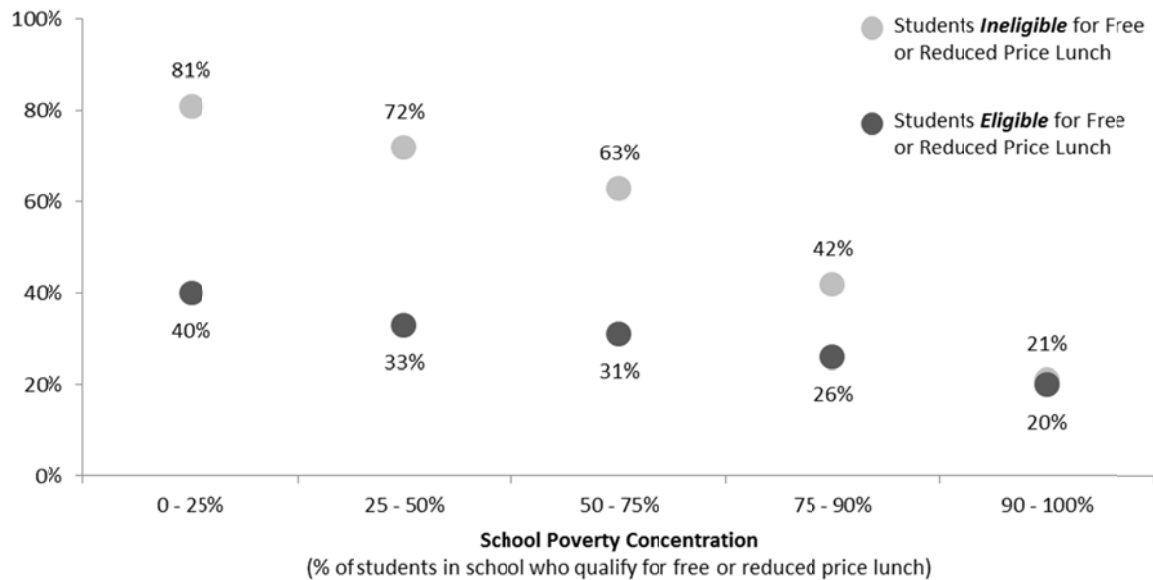
difficult for all but wealthy families to live near quality schools. This can be exacerbated by neighborhood resistance to affordable housing, which often centers on misinformation about how economic integration affects public schools (discussed below).

Limited transportation. Open choice only works if students can access choice schools. A 2017 analysis of how high school students access DPS schools showed that FRL high school students are much more likely to rely on DPS buses and RTD to access high schools of choice than non-FRL students, who are more likely to walk to school. These students have similar uses of open enrollment options. The data demonstrate that affordable public transportation is critical for low income children to access quality high school choice environments.

Myths about integration. Research shows that children living in low-poverty schools do better in high quality schools, regardless of their income status. Yet few parents choosing schools are aware of this.

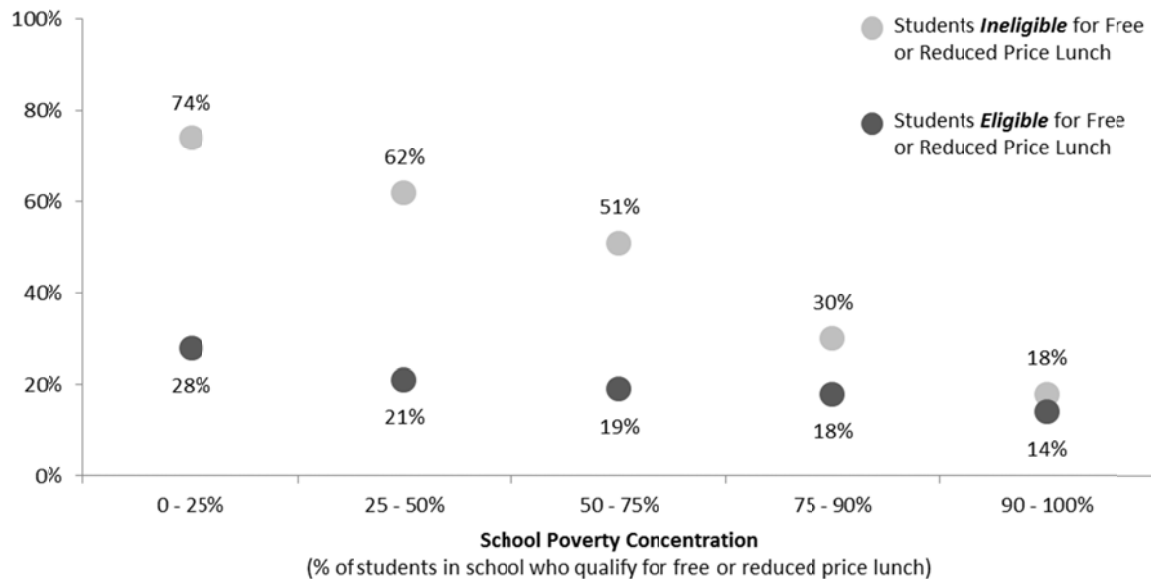
As the figures below show (from a study of DPS data), performance on English Language Arts (ELA) and math test scores improves with a reduction in concentrated poverty. This is true for children above- and below the poverty line (measured by Free and Reduced Lunch status).

Figure IV-25a.
Percent of DPS Students that Met or Exceeded Expectations - English Language Arts (CMAS 2017)



Source: A+ Colorado and 2017 Colorado Measures of Academic Success (CMAS) data. <http://apluscolorado.org/wp-content/uploads/2018/02/A-Colorado-Learn-Together-Live-Together-4.pdf?ref=2879>.

Figure IV-25b.
Percent of DPS Students that Met or Exceeded Expectations - Math (CMAS 2017)



Source: A+ Colorado and 2017 Colorado Measures of Academic Success (CMAS) data. <http://apluscolorado.org/wp-content/uploads/2018/02/A-Colorado-Learn-Together-Live-Together-4.pdf?ref=2879>.

More than 23,000 children in Denver alone attend schools with concentrated poverty and would benefit from more integrated environments. This is a significant number of future workers in the region whose human capital could be enhanced by stronger educational opportunities.

Inadequacy of feeder schools and programs. The education a student receives in elementary school prepares them for success—or failure—in middle school, high school, and post-secondary education and training. When students cannot access quality learning environments in their early school years (including preschool, as discussed below), they are less equipped to participate in middle and high school classes and programs that help them get accepted into college or technical schools, receive scholarships, attain college or technical degrees, and become active participants in the labor force.

Lack of access to and expense of pre K-12 education. Access to early childhood education (ECE) is another critical component of success in K-12 years. Quality ECE has been linked to higher school performance, as well as higher adult earnings and lower juvenile delinquency and criminal activity.

Shift Research Lab, a program of the Piton Foundation, recently completed a mapping project that examines several facets of ECE Accessibility (see <http://www.shiftresearchlab.org/project/early-care-education-map>).

Relevant findings from the ECE Accessibility project include:

- Licensed care is most easily accessed in high income communities, including Boulder, Broomfield, and several South Metro suburban communities (Littleton, Parker). These are also some of the least affordable communities in the region.

- Most licensed programs in Denver and Aurora have moderate to high care ratings. Highest rated facilities are found in the periphery of the Denver metro area (in both affordable and unaffordable areas) and in Boulder.
- The neighborhoods with the highest proportions of teenage births are located east of Boulder, south of Longmont, and in Aurora, West Denver/east Lakewood, and Commerce City. These areas have good access to quality care.
- The project does not account for the cost of care, other than to show where facilities that accept state subsidies are located. Most are located outside of Denver, however, away from employment centers and publicly subsidized housing.

Self-perpetuating nature of barriers. Educational gaps are stubbornly persistent largely due to the self-perpetuating nature of economic barriers. Families with resources seek out quality educational environments because they can afford to buy homes near quality schools. Better schools have better teachers because teachers gravitate to areas to where the “easier” students are located. Parents with more resources can offer schools support (financial and through volunteer work), which is critical in a state that underfunds education. All of these factors help to widen the gaps in educational quality and student proficiency.

Addressing barriers. Initiatives that are most important to close educational gaps and which should be embraced by school districts throughout the region—and supported by jurisdictional leaders—include:

- **View education as an economic development investment.** Providing access to lower poverty schools for low income children is imperative if the state and city desires to grow human capital from within. Education must be perceived as a long term investment, not an annual expense. This reality needs to be communicated to parents in all districts, to address myths about student integration.
- **Create intentional open choice.** DPS, at the recommendation of its Strengthening Neighborhoods Committee, is exploring how to create high quality, integrated schools through goal setting; priority enrollment of underrepresented students in high proficiency schools; and enrollment zones that are intentionally diverse. The effect of this effort would be magnified by a regional approach to remedy the unintended effects of open enrollment and use of charter schools.
- **Begin quality education in preschool—and create quality feeder elementary schools.** All children benefit from high quality early learning environments. If children of low income families—who have fewer resources—are to be prepared to access challenging classes (AP, honors) in middle and high school, they must have the same access to quality early learning as their higher income counterparts. ECE and elementary schools must produce prepared students, regardless of their backgrounds.
- **Recognize the importance of public transportation.** Helping students exercise school choice should be a centerpiece of transportation planning. RTD must internalize the role it plays in facilitating the state’s open enrollment law and addressing educational gaps.

- **Incorporate access to quality education into other types of community planning.** Education, housing, land use, and transportation planning typically occur as “silo-ed” processes. And these silos extend to regional planning. All community planning efforts should be viewed in the context of equity—especially in education, where increasing equity begins.

Access to Employment

For many years, the Boulder Broomfield region has been an attractive place for businesses and workers. The area’s well educated workforce, close proximity to a major university, high quality of life, and access to natural amenities has made it popular with employers, particularly those fleeing higher cost areas.

The Denver region is now equally as desirable and, according to the Denver Mayor’s office, since the end of the Great Recession, has seen a growth of 75,000 jobs and the addition of 3,700 new companies.

This is good news for the region overall. And, data from the Economic Policy Institute, which recently analyzed state unemployment in 2017 by race and ethnicity, suggest that the economic strength in the region has benefitted all residents. EPI has found little difference in unemployment rates for White, non-Hispanic, Hispanic, or Asian residents (data were not available for African American workers).

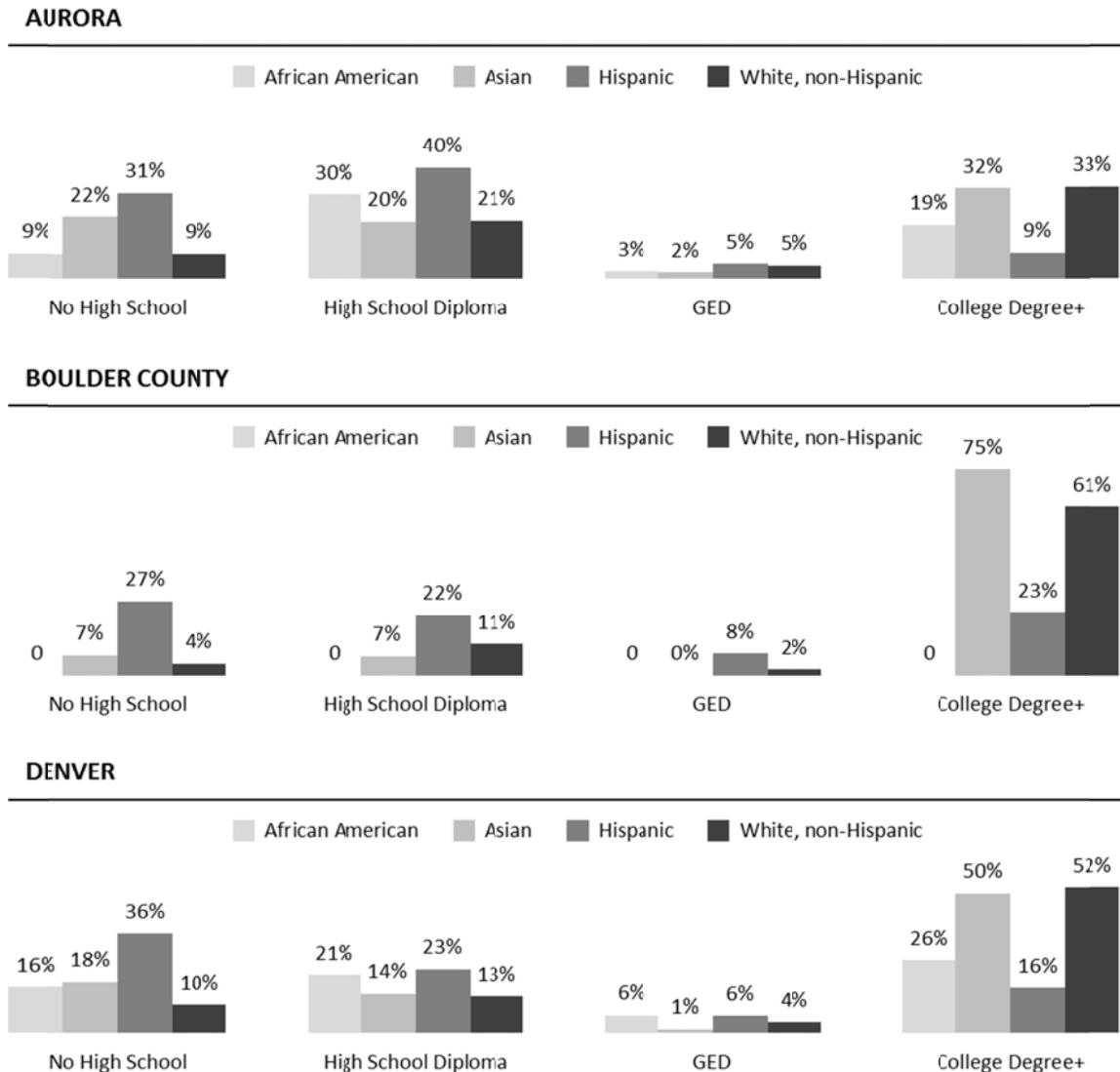
Yet unemployment is only one indicator of how well workers are doing. Data on educational attainment, shown in the figure below, suggest that White and Asian workers, who have the highest rates of college graduation, are more likely to benefit from economic growth in a Denver-Boulder regional market, where jobs with college and professional degrees are highly valued.⁷ The data also show sharp disparities in attainment for Hispanic residents and, to a slightly lesser extent, African Americans.

And, the data demonstrate how college degrees are linked to residential settlement patterns: Aurora is more likely to house workers without college degrees, who typically earn lower wages.

Persons with disabilities have even more challenges finding employment that needs their needs, especially in a competitive market. One attendee said his doctor recommends that he only work 2-3 hours per week. He wondered how he would ever find an employer who could accommodate this type of schedule.

⁷ GED certifications are shown separately. Research has shown that workers with GEDs are underpaid relative to their counterparts with high school diplomas. The employment market favors a diploma over a GED. This creates differences in opportunities for some residents—e.g., teen mothers, who may need to drop out of high school and obtain a GED instead of a diploma.

Figure IV-26.
Educational Attainment by Race, Ethnicity and Jurisdiction, 2016



Note: Percentages do not add to 100% because "some college" is excluded. Data are only available for the jurisdictions shown above.
 Source: 1-year American Community Survey, 2016.

The above figure reiterates the importance of K-12 education in providing equitable opportunity for all types of residents.

A 2013 equity assessment completed as part of a regional housing strategy for DRCOG examined the difference between a county's share of the region's job training centers and that county's share of adults with less than a high school degree. This exercise asked if training centers are located in the areas of greatest need. Outcomes from that analysis appear below.

The data show that Denver has high proportion of job training resources relative to its population with less than a high school degree. Conversely, Adams County has a substantial undersupply of job training centers given its relatively high share of the adult population that is likely to need such

resources. The figure also shows how rapidly unemployment has changed. In the past 5 years, the rate dropped by more than 50 percent, to less than 3 percent today.

Figure IV-27.
Educational Attainment, Unemployment and Job Training Centers, Denver Region, 2012

	Number of Job Training Centers (JTC)	Percent of Adults with Less than a High School Degree (LTHS)	Unemployment Rate	Distribution Comparison		
				County Share of Region's JTCs	County Share of Region's Adults with LTHS	Percentage Point Difference
DENVER REGION	90	10%	7.7%	100%	100%	0%
Adams County	7	19%	9.2%	8%	27%	-19%
Arapahoe County	12	9%	7.8%	13%	17%	-4%
Boulder County	0	6%	6.1%	0%	6%	-6%
Broomfield County	0	5%	7.1%	0%	1%	-1%
Denver County	53	15%	8.5%	59%	32%	27%

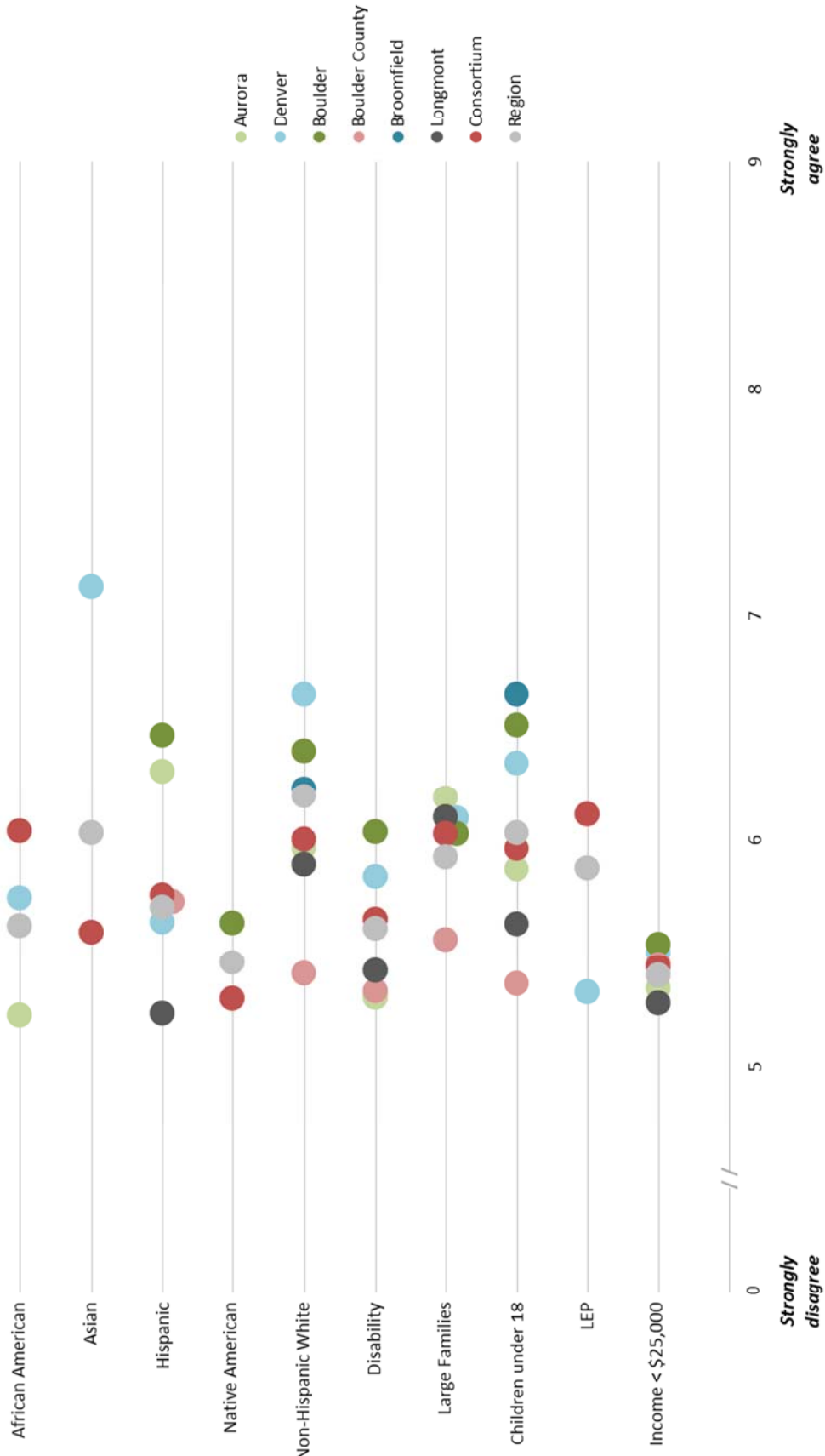
Source: Colorado Department of Labor and Employment, 2008-2012 ACS, the Bureau of Labor Statistics, BBC Research & Consulting and DRCOG.

Two survey questions directly addressed the linkage between employment and housing. One, in the context of housing challenges, asked if there were “not enough job opportunities in the area.” Overall, less than one in 10 respondents in the region (7%) identified “not enough job opportunities in the area” as a challenge; this proportion is similar across all of the participating jurisdictions. This rate does vary demographically.

- Native American residents (15%), Asian residents (13%), African American residents (12%), Hispanic residents (12%), households that include a member with a disability (11%), large families (11%), households with incomes less than \$25,000 (10%), are *more* likely to have this challenge than the average regional resident;
- LEP residents (5%) are *less* likely to experience this challenge

To understand the linkage between access to employment and housing, survey respondents rated their level of agreement with the statement, “The location of job opportunities is convenient to where I live.” Figure IV-28 presents this data by jurisdiction for members of selected protected classes and low income residents. As shown most residents, on average, somewhat agree that job locations are close to where they live. For African Americans, this is lowest in Aurora and highest in the Consortium communities. Proximity of jobs to home is lowest for Hispanics living in Longmont and highest for Boulder Hispanics. There is little variation by community for households with incomes less than \$25,000.

Figure IV-28. Access to Employment, by Jurisdiction and Selected Protected Class Characteristics and Low Income Households
The location of job opportunities is convenient to where I live.



Note: Not all groups had a sufficient number of responses to report.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Employment and training and educational professionals participating in focus identified the following barriers to employment:

- Transportation challenges are a significant barrier to sustainable employment. Reliable and affordable transportation is essential, not only to help under-employed workers access job training, but also for employees to get to work. Bus passes are expensive. Light rail is cost prohibitive for most service and retail workers and others at or just above minimum wage.
- Benefits cliffs limit growth in human capital and create dependency. Residents who need SNAP or TANF get it taken away when they start to earn one penny over the limit. For these residents, particularly those living in Section 8 or other voucher-supported housing, the overnight loss of SNAP and TANF creates an incentive to quit their job or not accept promotions or raises.
- There is a significant need for retraining workers in their 50s and older who have worked labor intensive jobs (e.g., housekeeping) and can no longer perform those jobs. These are people who have always worked and want to work but do not have the skills to perform any other type of work. Their needs are exacerbated by ESL needs. Several residents participating in the Spanish-speaking focus groups were former painters, hair dressers, housekeepers and could not work these jobs because of health declines. They are qualified by supervise staff; however, their lack of English language mastery limits those opportunities.
- Persons transitioning out of or currently experiencing homelessness need case managers and support in the job search. Being rejected from employment or training programs due to charges that stemmed from their addiction or mental illness or associated with their homelessness fosters hopelessness and perpetuates their current state.
- Statewide and regionally, a lack of coordination and cooperation among service providers, funders and government agencies creates a barrier to connecting residents with services they need. Funds may become available to provide a program or service, but nonprofits do not have the capacity to grow to house programs or deliver these services. The system is fragmented. Duplication of services is also a problem. In sum, there is an inefficient delivery of job training and employment attainment programs.
- Employers in the region are not connecting housing needs to sustainable employment .This conversation needs to be facilitated by city staff; employers must be brought on board to be part of the solution. *“A lack of affordable workforce housing is the number one issue in Boulder and Boulder County and this need runs against some of our most favored policies—the open space that surrounds our community and our height restrictions.”*

Residents who discussed employment barriers in focus groups described a market that favors younger workers who speak English. Most attendees were quick to describe their skills and have a desire to work. They simply don't know where to start.

Older workers want to work but cannot find employment due to health issues. For example,

- One attendee was a painter for 40 years. He can no longer paint because of knee problems, but he could supervise others.
- One woman said she couldn't enroll in the Emily Griffith Technical College because she does not have a Social Security Number.
- One woman developed eye cancer and was in rehabilitation. She lost her job and can't find another one.

Teenagers who participated in focus groups all expressed a desire to work but had trouble finding or accessing a job. *"We can't afford a car and I don't feel safe riding the 15 by myself at night."*

- One attendee said that the jobs that teens used to have are now taken by adults as a result of the influx of residents in the area (some who move without jobs).
- The teens were very concerned about finding jobs and accessing educational opportunities that will allow them to earn living wages.

Transportation Access

Transportation was identified as the second most serious barrier (after housing) to access to opportunity by stakeholders and residents interviewed in this study.

Stakeholders expressed frustration about the region's limitations in moving workers to jobs and students to choice schools. The exception was the Boulder-Longmont area, which is perceived to have a well-functioning, variety of transportation alternatives. Many stakeholders and residents feel that investments in transit have favored higher-income, downtown professional workers (typical light rail users)—while penalizing lower income, low wage workers and students who ride the bus and have seen routes reduced.

Transportation is a significant issue for residents. Challenges with transportation consumed a large part of the discussion. Concerns expressed by focus group participants included:

- Attendees feel that bus lines are getting cut to support light rail, which has a discriminatory effect. The rail is not accessible for them (across I-70), nor does it go where they need to go. The 42 was given as an example—it used to run every 15 minutes, then 30 minutes, and now, only every hour.
- Buses and bus stops do not feel safe, especially for children. The 15L was given as an example of an unsafe bus: "always full of people and some are smoking." One woman said a man had touched her son on the bus (in an inappropriate way) and the 15L bus driver intervened and helped. "It was good that he [the bus driver] spoke Spanish and had a phone."

- A senior with a disability living in Montbello (amputee) said it takes her 3 hours each way to get to Denver Health. She rides three buses each way.
- Several residents had called Access a Ride and were told they couldn't be served because they spoke English and were therefore not U.S. citizens and "we can't provide transportation to you because that would be illegal." Others had made an appointment and did not have the shuttle come.
- Some residents felt that bus drivers did not treat them the same as other riders; the perceived bus drivers as favoring African American riders. Some said buses will not stop to pick them up.
- One mother said it is very challenging for her to get her children to appointments. She does not have a car and the bus is unpredictable.
- One resident said RTD is "arrogant and very rude."

Resident survey respondents rated their satisfaction with their transportation situation on a scale from 0-9 where 0="extremely unsatisfied" and 9="extremely satisfied." Average satisfaction with transportation among respondents is 6.5, more satisfied than not. Among the jurisdictions, resident satisfaction with their transportation situation ranged from 6.3 among Denver and Boulder County residents to 6.8 among Aurora residents. Native American residents have lower satisfaction with their transportation situation than other racial or ethnic groups.

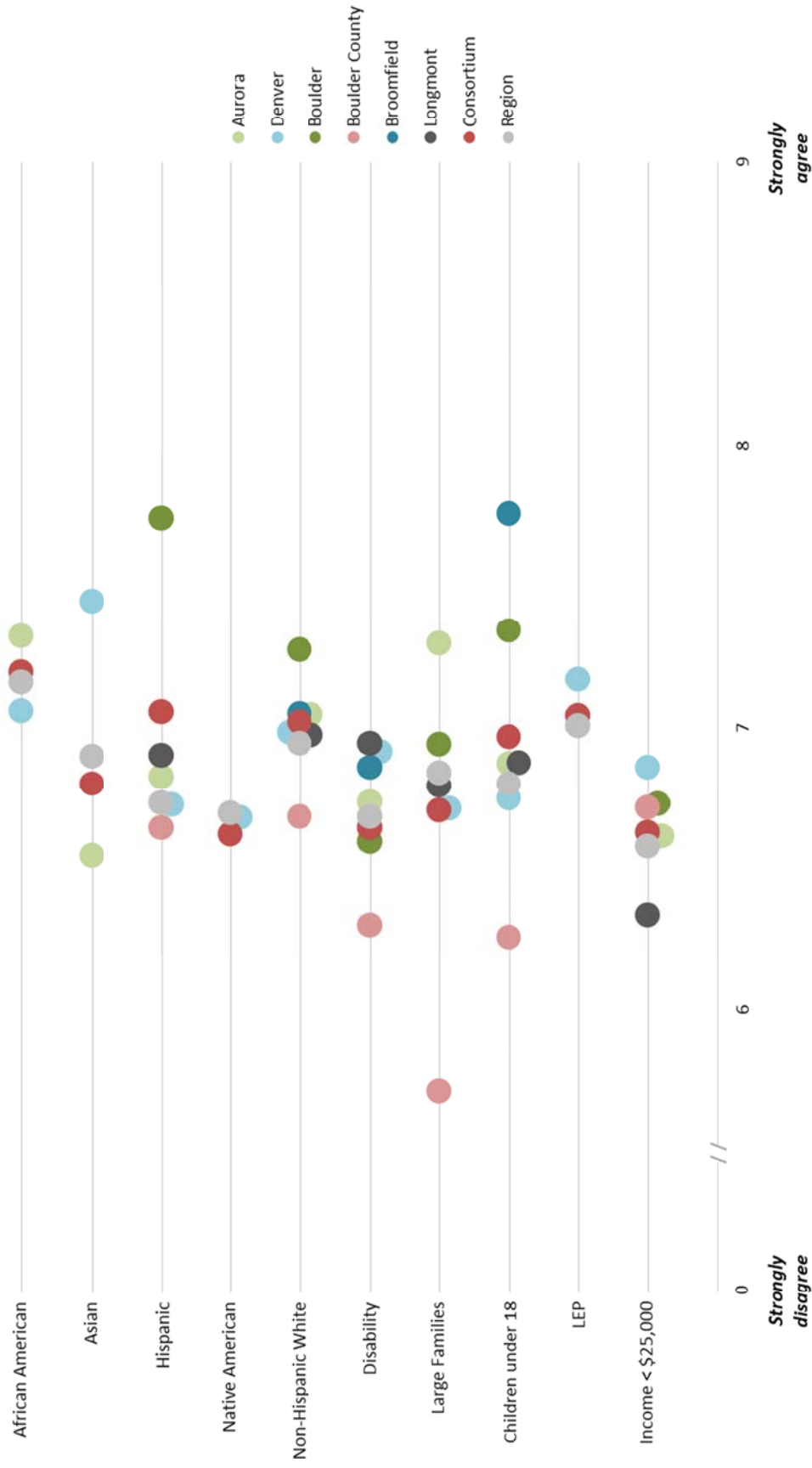
Not surprisingly, satisfaction with transportation situation varied by the type of transportation used most often. Regionally, residents who drive their own vehicle are somewhat more satisfied than those who rely on public transit. Paratransit users are least satisfied.

Average satisfaction with their transportation situation among public transit users is similar to transportation satisfaction overall (6.2 versus 6.5). Boulder transit users had the highest satisfaction (6.8) and Longmont the lowest (5.5). Compared to the regional average, Native American (5.6), African American (5.7), Asian (5.7), and disability (5.8) transit users had lower average satisfaction.

Too few paratransit users from jurisdictions other than Denver participated in the survey to draw comparisons.

Figure IV-29 presents residents' degree of agreement with the statement, "I can easily get to the places I want to go using my preferred transportation option for members of selected protected classes and low income households by jurisdiction. In general, residents somewhat agreed with the statement, but widely across groups and jurisdictions.

Figure IV-29.
Access to Transportation, by Jurisdiction and Selected Protected Class Characteristics and Low Income Households
I can easily get to the places I want to go using my preferred transportation option.



Note: Not all groups had a sufficient number of responses to report results.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Transportation provision. The Regional Transportation District (RTD) provides public transit of busses, light rail and commuter rail in the Denver metropolitan area. RTD was created in 1969 by consolidating local transit services and it maintains service in eight of the twelve Denver metropolitan-region counties. A 15-member, publicly elected board governs the entity that has a service area of 2,337 square miles. RTD is one of only a few elected transit boards in the nation, which can complicate the district's ability to quickly respond to needs.

Impact of transit investments. In 2004, voters approved an increased sales tax of 0.4 percent to add 122 miles of commuter rail, light rail and express bus service to the RTD service area. The project, FasTracks, was originally estimated to cost \$4.7 billion and be completed in 2017. The 2008 economic crisis negatively impacted RTD revenues while material costs precipitously increased, increasing the project budget to \$6.5 billion. As a result, the project completion date was extended to 2044 with some lines dependent on future public private partnerships. Despite the reductions in implementation, FasTracks helped to create the 8th largest transit system in the US in what is the 19th most populous US city.⁸

Despite the transit expansion, ridership has not increased in the Denver metropolitan region. In 2016, only 6 percent of people in Denver commuted to work using mass transit.⁹ Ridership was down 4 percent between 2010 and 2015 despite significant population growth in the region. This is a trend occurring in many cities and is attributed to low gas prices, more consumers buying cars, and the rise in transportation alternatives (Uber and Lyft).

Low income users. RTD one-way fares are \$2.60 for local rides, \$4.50 for regional rides and \$9.00 to the airport. Discounted fares of 50 percent are available for seniors, people with disabilities, Medicare recipients and school children ages 6-19 years old. RTD also partners with local employers on a transit pass called EcoPass, which provides riders unlimited rides for \$2,000 year. Some employers cover the total cost of the pass.

According to RTD, low-income riders account for just 10 percent of EcoPass users.

Advocacy groups argue that RTD is too costly for low-income populations. According to Mile High Connects, a local transportation advocacy group, low-income populations in Denver spend 25 percent of their income on transportation, compared to 17 percent for the population at large. In response, RTD has initiated a re-evaluation of its fare structure with the board and advocacy groups for implementation in fiscal year 2019. Advocates have proposed increased fare subsidization for low-income and youth riders in the process; RTD's financial challenges complicate this policy implementation.

Critics of FasTracks also posit that commuter light-rail was prioritized over bus transit and yet the natural users of transit utilize buses. The decreased usage, in addition to reduced grants and diminishing sales tax collection, has affected RTD's revenue and in 2019 RTD is expected to have

⁸ http://www.dailycamera.com/news/boulder/ci_31547424/rtd-ecopass-likely-saved-advisory-group-eyes-new.

⁹ <https://www.citylab.com/transportation/2017/11/denver-public-transit-growing-pains/544472/>

an annual shortfall of \$30-40 million¹⁰ and overall debt of nearly \$4 billion.¹¹ As a result, the agency is expected to reduce transit service throughout the region in 2018.

Residents in the focus groups conducted for this study share this concern. Residents in the Montbello/Gateway neighborhood described reductions in routes that they use to access work and Denver Health, which they believe were related to light rail operating costs.

Aurora residents have also been vocal about reductions in the R-Line's off peak and weekend service. Many residents are concerned about the impact of the reductions on Aurora residents who use the line to access jobs in Park Meadows Mall (an area with little affordable housing).

"Bus tickets are expensive." – Resident focus group participant

In contrast, residents experiencing homelessness who had lived in other cities feel that bus service in the region is very strong, better than in other cities.

Spanish speaking users. Most of the criticism of RTD by Spanish speakers was associated with service for seniors with disabilities. Spanish language materials do not appear easily available on the RTD website for the Access-a-Ride program. The application form on the website is English-only and no option seems available for selecting another language. A search on other transit authority websites' (NYC, LA) shows more readily available translated materials. Spanish speaking, disabled focus group participants expressed reticence to utilize the Access-a-Ride service because of perceived discrimination of bus drivers.

Persons with disabilities. RTD provides a federally mandated Access-a-Ride transportation service for users with a disability who are unable to get to and from a bus stop or who have a cognitive disability. Participants are required to have an in-person functional evaluation and a physician's statement as part of the certification process. Users must pre-schedule trips and are still required to pay the one-way transportation fares; health aides that accompany a disabled passenger ride free.

In 2017, RTD put the Access-a-Ride service contract up for bid early due to complaints of the quality of the service. Users reported severe ride delays or lengthy trips due to multiple pick-ups and stops. The former service provider cited Colorado's low unemployment and federal drug testing requirements as reasons for a driver shortage that affected service quality.

Other than light rail or the bus, Access-a-Ride is the only source of transportation for many residents with disabilities. Uber and Lyft are not feasible options because they do not accommodate physical needs, may not feel safe for residents with cognitive disabilities or anxiety disorders, and are expensive.

¹⁰ <https://denver.streetsblog.org/2017/09/06/cuts-to-transit-service-are-coming-as-rtd-faces-budget-shortfall/>.

¹¹ http://www.dailycamera.com/news/boulder/ci_31391678/rtd-struggling-might-boulder-launch-regional-transit-authority.

When asked about Access-a-Ride in focus groups, residents had mixed responses. A handful described the program in a positive light. Most described problems they had encountered:

- Access-a-Ride is not dependable. Some residents said they missed doctors' appointments because the drivers failed to show. Others said they would not rely on the service for work because of its unpredictability.
- An amputee living in northeast Denver, who is a monolingual Spanish speaker, was told when she called to enroll in the program that she was ineligible because she "was obviously not a citizen." She currently takes three separate buses to her Denver Health appointments, for a three-hour one-way trip.
- One resident was told she needed to demonstrate that she could not "walk two blocks in cold weather" to qualify for Access-a-Ride.

"Getting to the doctor requires a car." – Resident focus group participant

City transit initiatives. Some cities within RTD's service area supplement the transit service RTD provides. The City of Boulder partners with RTD to operate an extensive circulator called Hop, Skip and Jump. Boulder funds the buses and marketing and RTD operates the buses. The City of Boulder also provides a free bus pass to riders traveling within the downtown Boulder service area.

In Denver, the City and County of Denver is working to supplement RTD bus service with the implementation of a Bus Rapid Transit (BRT) service on East Colfax—the area of the region with the highest concentration of R/ECAPs. This corridor has some of the strongest bus ridership in the region, which is projected to increase significantly (22,000 riders daily; usage is expected to increase by 25 percent by 2030). To meet the growing demand, the City is managing the BRT implementation and providing local funding rather than RTD; Denver voters approved \$55 million in a General Obligation bond vote in November 2017 and Denver will apply to the Federal Transit Authority for the balance of the \$150 million project cost. Once implemented RTD is expected to operate the buses, with Denver likely contributing to the operational cost.

Both cities, Denver and Boulder, are also studying the feasibility of increasing their local transit service and authority in order to provide improved local transit service. In October 2017, Boulder City Council commissioned a study to consider the creation of a regional transit authority "RTA" that would provide local transit while Denver separated its transit management from its public works department in order to improve transit service. Denver also created a first-ever transit plan in 2016 that is identifying the transit corridors with greatest need and means for funding their needed improvements.

Interstate 70 expansion. In late 2018, the Colorado Department of Transportation plans to begin the reconstruction of 10 miles of Interstate 70 highway along Denver's northern border. This section of the city is largely lower income, of Hispanic descent, and has been home to generations of residents who were denied housing opportunities in other parts of the city due to segregation, discrimination, and housing costs.

The project will expand the highway to include an express lane in each direction, remove an aging viaduct and lower the highway in one portion to add a 4-acre park. Significant opposition continues to exist for the project after multiple years of litigation. Transportation critics charge that highway expansion is transit planning of the past. Community members highlight the environmental injustice of the original highway construction and argue the expansion is a continuation of this injustice.

Disability and Access Analysis

The needs of persons with disabilities are rarely captured in secondary data. This is because of the complexity of needs and correlation between disability and age. As such, this section focuses on an analysis of primary data, collected through focus groups and surveys.

Population. There are more than 250,000 people with disabilities in the greater Denver-Aurora-Boulder region, or about 10 percent of residents. The counties with the highest proportions of residents with a disability are those with aging populations (Arapahoe and Jefferson Counties), in addition to Denver. Douglas and Boulder Counties have the lowest proportion of residents with disabilities at 6 percent and 7 percent, respectively.

The incidence of disability increases with age: Typically, half or more of residents older than 75 years of age have some type of disability. Disability, then, is a condition that will affect the vast majority of the region's residents.

If the prevalence of disability remains constant by age, the number of persons with disabilities will double by 2040. The largest increase in numbers will occur in Arapahoe County, Adams County, and Denver—all of which will increase their populations of persons with disabilities by approximately 50,000.

Housing and community needs. More than 1,000 people with disabilities were surveyed for this study. Their survey responses were supplemented with focus groups with persons with disabilities and stakeholders who work closely with persons with disabilities. Characteristics of respondents whose household includes a member with a disability include:

- Half rent and one in three are homeowners. The remainder, 17 percent, are precariously housed;
- One in five (21%) receive disability benefits; and
- For transportation, 35 percent use public transit; one in five most often drive with someone else; and one in 20 (5%) rely on paratransit services.

Section III presented information about the disproportionate housing needs, including displacement and discrimination experienced by residents with disabilities.

Access to transportation is a persistent barrier experienced by residents with disabilities when seeking employment, health care services, or accessing community amenities, facilities and services such as parks, libraries and cultural events and festivals. When asked, "What is most

needed to help the person with a disability in your household to get a job or a better job?" the most frequently mentioned recommendations are:

- *Access to transportation;*
- Employment training, coaching, and education;
- Outreach to employers to encourage them to hire people with disabilities;
- Mental health services;
- ADA accessibility accommodations in the workplace; and
- Sidewalk improvements for connectivity to employment opportunities.

With respect to helping the person with a disability in their household receive better health services, the top answers involved:

- *Access to transportation;*
- Affordable health insurance; and
- Doctors willing to accept Medicare or Medicaid.

Needed in order to improve access to community amenities, facilities or services such as parks, libraries, government buildings, cultural facilities and festivals/events are:

- Access to transportation;
- ADA accessibility;
- Outreach to the disability community to alert them to opportunities to participate; and
- Accessible parking.

Focus groups with persons with disabilities highlighted the severity of the challenges that residents with disabilities face in the current housing market. Unless they have secured permanently affordable housing, they live in a state of transience. When asked about their housing situation, one attendee responded with:

"I move around [with my Section 8 voucher] as buildings close."

Many people with disabilities must occupy substandard, overcrowded housing because their options in the current market are significantly limited. Wait lists are very, very long. Finding an affordable rental was the highest priority of participants in the AI research; they were far less concerned about location than avoiding homelessness.

Attendees who had lived in Denver for many years reflected on how much easier it was to switch apartments decades ago. Ironically, the region's building boom has created less housing available for persons with disabilities:

"This transit oriented development (TOD) boom is pricing us out of what used to be affordable housing that worked for people with disabilities...because it was in undesirable locations."

Primary challenges include:

Severe shortage of affordable, accessible housing. The housing crisis results in persons with disabilities living in very challenging situations. It is common for persons with disabilities to live in severely compromised conditions due to housing shortages.

- An older woman lives in her aunt's tough shed in her backyard. She has no electricity and is diabetic and is going blind. This woman had housing but was evicted for taking in her pregnant, homeless daughter. She sometimes finds refuge by riding the bus "but that costs a lot of money."
- Another woman, with a cognitive disability, secured publicly assisted housing. When her son and daughter and her grandson became homeless, she took them in—and then was told she would be evicted if they stayed.
- A single mom who was a victim of domestic violence needs a secure facility where her harasser cannot locate her, yet she is unable to find one. She needs a specific location of affordable housing, far from the abuser—and cannot find resources to assist her.

Families are particularly affected in the current market: Large bedrooms are especially difficult to find; 3 bedrooms rent for \$2,500 per month—nearly twice what Social Security and Disability Insurance (SSDI) and SSI pay.

"I had to ask my daughter and grandson to leave my apartment or else I would be evicted. They ended up homeless. It was the hardest thing I have ever done."

3x rent income penalty. A landlord's requirement that renter income be 3 times (3x) the rent has a disparate effect on a person with a disability because their ability to work is limited, as is their income. Many rely on SSDI as their sole source of income, meaning they can only pay between \$350 and \$450 per month for rent. They are trapped between how they are compensated by the government and what landlords require they earn to obtain housing.

Lack of emergency housing and/or housing options when evicted. There is no emergency housing in the region for people with disabilities who are being evicted. Most shelters do not have the ability to accommodate the needs of persons with physical disabilities (many cannot sleep on the floor) or with support animals.

Limited case management. Frequent changes in [social service or housing] caseworkers is a huge challenge, especially given how difficult it can be to find a person with a disability housing in the current market. People with cognitive disabilities may have trouble processing very long applications. These residents may also react more strongly to threats of eviction because they

have been moved around and/or their housing options are significantly limited. Property managers don't understand this and may be quick to identify and evict them as "problem" tenants.

Housing resources. The region lacks reliable information to find *accessible and affordable* units, especially in formats that are easily accessible and understandable. Attendees of the Atlantis focus group said that, because of the absence of resources for affordable units available for rent, they first do a Google search when they think they are going to lose their homes...then resort to driving around areas with active construction projects to see if they can identify the builder and then call and ask about rents and availability. This is a burdensome and costly process, especially for someone with a disability who does not drive. Yet they didn't know where else to look.

Some attendees had tried to get information through the 311 line and said it was not useful ("they don't know anything.")

A search on coloradohousingsearch.com, part of socialserve.com, found zero units for rent in Denver between \$0 and \$1,500 with limited accessibility features and which were not senior only housing.

Public transportation. As discussed above, people with disabilities report many challenges with Access-a-Ride. Many find the process confusing and expensive. Some have been told they are ineligible because of their native language or that they need to demonstrate their disability to qualify for services.

Transportation challenges of this sort are not new to the region. In the 1970s, Denver was the epicenter of activism for access to transit for persons with disabilities. The "Gang of 19" sit in that protested RTD's acquisition of new buses without accessibility accommodations put Denver activists on the national stage. Denver's Atlantis Communities was the second Independent Living Center in the nation. ADAPT, started by Atlantis founders, was instrumental in getting the Americans with Disabilities Act passed. ADAPT has also been active in improving nursing home and group home conditions and advocating for non-institutional, independent living options.

Healthy Communities

Residents participating in the focus groups and surveys were asked if their neighborhoods had equal access to parks, recreation centers, and healthy food. Residents living in West/Central Aurora were the most likely to identify inequities. Specifically,

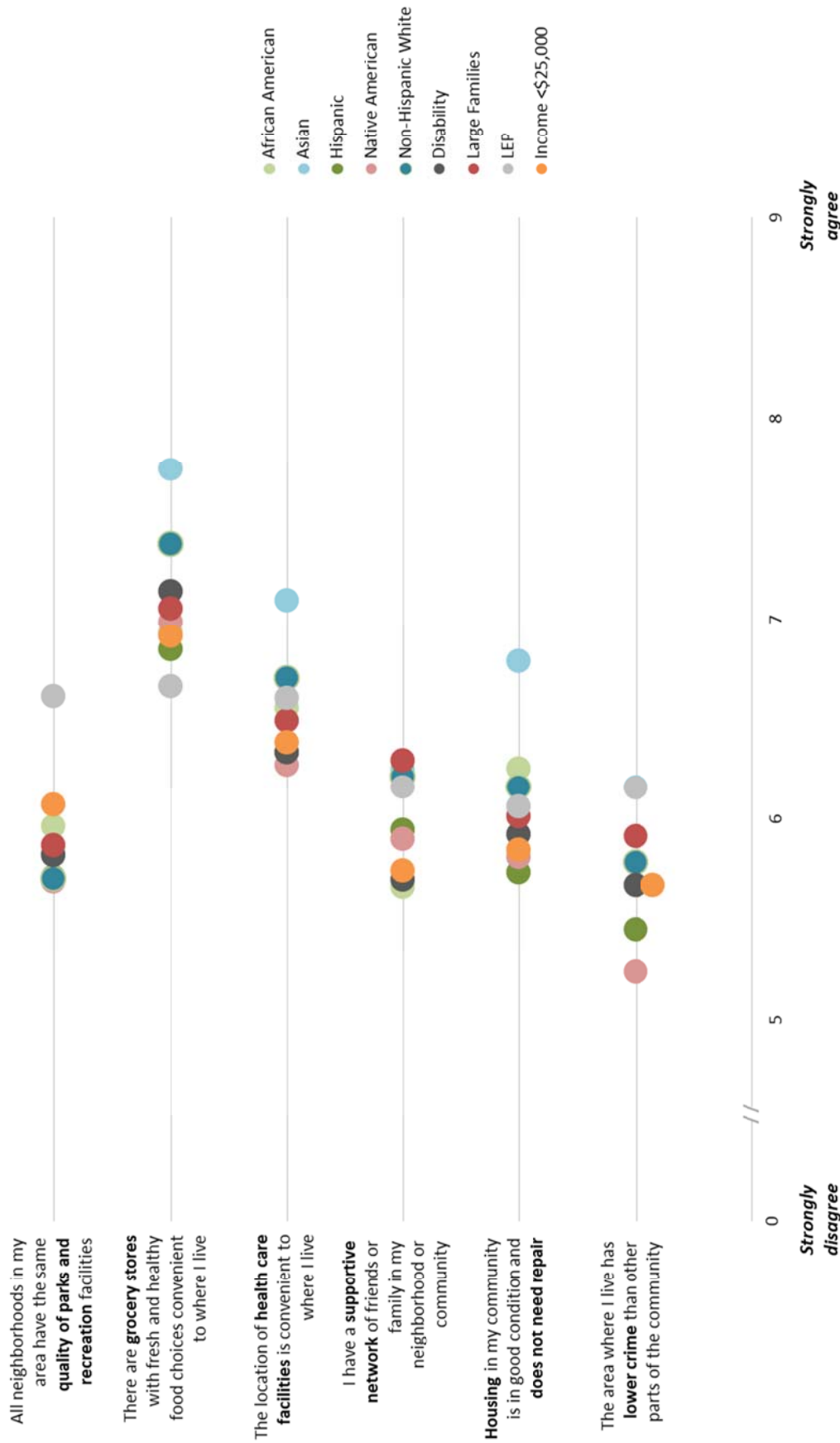
- More afterschool and summer programs are needed, with a discounted bus pass or ride credit. Many children (and seniors) cannot access those that are offered by the city because of transportation issues.
- Residents in lower income neighborhoods live in a food desert and want healthier grocery stores (e.g., Trader Joe's or Sprouts). The stores in their neighborhoods are convenience stores and Walmart (which doesn't have good fresh food and has some accessibility issues). Many are forced to drive far just to get groceries.

Residents in Aurora also said safety concerns prevented many of them from walking outside. They asked for improved security in their apartment complexes and surrounding neighborhood; efforts to prevent gang violence; and a reduction in blighted commercial properties.

Figure IV-30 presents perspectives on a number of healthy neighborhood indicators, including quality of neighborhood parks and recreation facilities, access to grocery stores, access to health care facilities, condition of neighborhood housing stock, crime, and having a supportive network of friends and family in the area. As shown, access to these healthy neighborhood indicators varies across indicators and among members of protected classes and low income households.

The two areas where residents consistently disagree about equity in community amenities are: 1) Quality of park and recreation facilities; and 2) Low crime.

Figure IV-30. Resident Perspectives on Healthy Neighborhood Indicators, by Selected Protected Classes and Low Income Households



Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

SECTION V.

Top Needs and Solutions

SECTION V.

Top Needs and Solutions

This section outlines the goals and action steps Regional AI partners will take to address fair housing and economic opportunity barriers. It provides goals and action items for individual jurisdictions and PHAs, as well as joint goals to address challenges that are prevalent across the region.

The section begins with a discussion of the top housing and economic opportunity challenges. These top needs were developed through analyzing and comparing the findings from the community engagement process, data analysis, and policy and programmatic reviews.

Disproportionate impact. It is very important to note that many of the most significant challenges in the region affect residents who are “under” and “less” resourced compared to other residents. This is very often the result of historical patterns of segregation, denial of homeownership opportunities (a key component of wealth building in this country), limited access to good quality schools, and discrimination in both employment and housing markets.

In many cases, these residents are also disproportionately likely to be racial and minorities, residents who have limited English, residents with disabilities, large families, and children living in poverty.

Prioritization. Prioritization of the fair housing issues was guided by HUD’s direction in the AFH rule. In prioritizing the contributing factors to address, highest priority was given to those contributing factors that, for one or more protected classes:

- Limit or deny fair housing choice;
- Limit or deny access to opportunity; and
- Negatively impact fair housing or civil rights compliance.

Top Fair Housing and Economic Opportunity Challenges

This study was conducted during a period of significant increases in housing costs in the region, displacement of families from high cost neighborhoods, and growing concerns about the effects of gentrification on neighborhoods and housing supply. It is no surprise, then, that the vast majority of top needs identified were related to housing. Limited affordability affects the majority of low income residents, and some more than others. Those who are disproportionately affected are identified in this section.

Top Housing Challenges

Regional challenges

- Severe shortage of housing, especially affordable rental housing for families. Property owners have been actively removing their units from the affordable rental pool (selling homes, raising rents) which has reduced the inventory of rentals available to many renters, ranging from Housing Choice Voucher holders to renters earning more than \$100,000. Low income households with limited resources and lack of a safety net are the most negatively affected by the depletion of naturally occurring affordable housing from the housing inventory.

Much of the new development in the region is being built for small households, forcing families to double-up, settle in poor condition homes, and/or move further from schools and employment.

Disproportionate impact on families, including Hispanic, African American, and certain national origins who have larger household sizes and live with extended families.

- Displacement of residents due redevelopment of multifamily units, sales of rental units owned by investors, and landlords stopping acceptance of Housing Choice Vouchers. Residents have few resources when facing displacement due to lack of “bridge” housing, no “eviction response team” or tenant help line, nor enough emergency assistance.

Overall in the region, 19 percent of residents had to move in the last five years when they didn’t want to due to unaffordable rent increases (reason for 41% of moves) and landlords selling their homes (20%).

Surveys of residents indicate that displacement significantly disproportionately affects African American, Native American, Hispanic, large families and persons with disabilities. In many cases, it is customary for larger families and residents of certain national origins live in extended family environments to manage affordability, to care for elders, and to care for others in their communities. Housing shortages and displacement has significantly disrupted this model, preventing multi-generation families, many of whom provide care for each other, to remain in their communities

- “3x income requirements” for rental units have a discriminatory effect on persons with disabilities whose income is primarily Social Security and Disability Insurance (SSDI). These residents can’t afford rent in the private market and raising their incomes through increasing their employment could reduce their Medicaid benefits.

Disproportionate impact on persons with disabilities and those living on a fixed income.

- Lack of accessible housing. Nearly one-third of residents live in housing that does not meet their accessibility needs. Newly developed rental units created through Americans with Disabilities Act (ADA) requirements typically have monthly rents that exceed the entire monthly income of a resident with a disability living on Social Security Disability Income (SSDI). Residents also have trouble making needed improvements: More than one in 10

(13%) residents in the region cannot afford the housing that has accessibility feature needed.

- Housing discrimination. Overall, 11 percent of survey respondents felt they were discriminated against when they looked for housing in the region. The proportion of residents who believe they experienced housing discrimination varies widely, from nearly two in five (39%) Section 8 voucher holders to 3 percent of respondents with household incomes of \$100,000 or more. About one in four African American residents, residents with disabilities, Native American residents and Hispanic residents felt they experienced housing discrimination. Where discriminatory behavior varies the most:
 - Native Americans and those with a disability are less likely to have their emails to landlords inquiring about units returned;
 - African American, Native American and residents with disabilities are less likely to have their phone calls to landlords inquiring about units returned;
 - African American, Native American, residents with disabilities, and those with household incomes less than \$25,000 were more likely to be told a unit was available by phone but unavailable when they arrived in person;
 - African American residents and large families are more likely to have been denied a home loan, and Asian residents and large families are more likely to say they were charged a high interest rate for their home loan;
 - LEP residents were more likely to have a real estate agent only show them homes in neighborhoods where most people were of their same race or ethnicity.

Challenges mostly unique to Denver

Most of the housing barriers described above are very prevalent in Denver. The most significant barriers reported by Denver residents include:

- Lack of information about housing availability, renters' rights, and landlord tenant mediation services.
- Denver residents with Section 8 vouchers far exceed residents in any other jurisdiction for displacement concerns. Seventy-one percent say they have Section 8 and are worried their landlord will stop accepting vouchers; this compares to 49 percent in the region overall; 46 percent in Aurora; and just 16 percent in the City of Boulder. This concern likely reflects the diminishing stock of affordable rentals, particularly those that fall within HUD's fair market rent range, in Denver.
- Denver residents are also more likely to say they face barriers due to crumbling or old sidewalks; cannot access fresh or healthy food in their neighborhoods; and live in high crime neighborhoods.

Challenges mostly unique to Aurora

Aurora ranked the same as the region in the housing challenges measured by resident responses to the AI survey, except for barriers to accessing rental units created by criminal history. Similarly, Aurora residents with disabilities did not indicate their barriers were higher or lower than residents in the region overall.

The two areas where Aurora residents face the most barriers are in:

- Displacement caused by investors selling rental units. This was much higher than in the region and in any other jurisdiction; and
- Concerns about safety in affordable housing communities and surrounding neighborhoods.

Challenges mostly unique to Boulder Broomfield Consortium Communities

Must racial and ethnic minorities, and especially African Americans, face much lower rates of homeownership than non-Hispanic White residents. The Boulder Valley ownership rate for African Americans is just 33 percent—and a very low 13 percent in Boulder—compared to 40 percent for the region overall.

Resistance to housing development in general, and a strong preference for open space preservation, creates barriers to creation of affordable housing.

Of all jurisdictions, persons with disabilities reported the most frequent and consistent barriers in the City of Boulder. In Boulder, getting requested reasonable accommodations, including service animals, was reported to be a significant barrier. In Longmont (as well as Boulder), affording needed reasonable accommodations is a barrier.

Top Economic Opportunity Challenges. The economic opportunity categories analyzed in this AI included access to quality educational environments (K-12 and adult skill development), access to employment, and transportation access.

Regional challenges. Of all of the economic opportunity challenges analyzed for the study, transportation was consistently identified as the greatest **need**, with the exception of the Consortium. Transportation challenges were often raised in the context of accessing employment. Specifically:

- Residents in low income areas who have experienced reductions in frequency find it increasingly difficult to access employment and health care. Light rail is not viewed as a substitute for these lines due to its high cost and limited geography. Although light rail effectively moves people into employment centers, rail is cost prohibitive for most service and retail workers (at or just above minimum wage).
- In Aurora and Denver, the high cost and lack of direct public transportation to quality schools prevents families from exercising their choice into quality schools. Low income families have high choice-in rates. Without a functional and low cost transportation system for children, they cannot access quality schools because most of the neighborhoods in which these schools are located are unaffordable.

There is a significant mismatch between where jobs are located and where affordable housing is available in most areas of the region. Survey results show this to be most significant in the Consortium. As the region has grown, economic segregation of residents has worsened. According to a recent Pew Research Study, residential income segregation increased substantially in the Denver metro area between 1980 and 2010 and by 2010, the Denver metro area had the 5th highest residential income segregation among the nation's 30 largest metro areas.¹

Communities with high levels of income segregation also tend to have low rates of upward mobility. Among the largest 100 metro areas, Denver ranks 40th for upward mobility of below-median income families.²

There is a significant need for retraining for workers in their 50s and older who have worked labor intensive jobs (e.g., housekeeping) and can no longer perform those jobs and cannot afford to retire. These are people who have always worked and want to work but do not have the skills to perform any other type of work. This includes computer literacy but also soft skills and communication skills. Boulder Valley, with its rapidly aging population, is likely to see this need increase in the next 10 years.

In addition to retraining, ongoing and long term case management and support is needed for workers who are entering the workforce after a period of homelessness or incarceration or separation from their spouses (especially if trauma is involved); workers with disabilities; and workers with past trauma or mental illness. There are "quick start" programs that get people ready to work and into jobs, but lack ongoing support to help those individuals remain employed.

Challenges unique to Denver. In addition to the regional issues above, Denver residents with disabilities repeatedly mentioned challenges with the RTD Access-a-Ride program. Residents find the program very confusing and have a mixed understanding of eligibility criteria. Spanish speakers reported being told they could not qualify when they called RTD in Spanish under the assumption that they are undocumented and/or being hung up on. Residents with disabilities believe the program is too expensive or they would need to pass a physical test to qualify.

In Denver Public Schools, which has the broadest and most varied choice of schools, affordable and convenient transportation is key to ensure that families can equally exercise choice.

Challenges unique to Aurora. As mentioned above, Aurora residents were most likely to express safety concerns in neighborhoods where affordable housing is located, especially along the Colfax, Havana, and along the Yosemite corridors.

Aurora residents also identified transportation to recreation centers and the cost of recreation and sports programs as a barrier to healthy, safe communities for youth and seniors.

¹ <http://www.pewsocialtrends.org/2012/08/01/the-rise-of-residential-segregation-by-income/>

² <http://www.equality-of-opportunity.org/>

Challenges unique to the Boulder Broomfield Consortium. Transportation was not raised often in the Consortium except for access by residents with disabilities, low income residents in Longmont, and in Boulder County. Survey respondents with a disability rated transportation access—especially access by bus or paratransit—as a significant need.

For residents overall, the dominant issue was lack of affordable housing for workforce near employment centers. The Consortium is also challenged by bias about “outside” workers. Some employers subscribe to the notion that workers outside of the area are under- or less qualified than “home grown” employees.

In addition to meeting ADA accessibility requirements, a number of residents suggested that outreach to the disability community was needed to inform them of community amenities and events. Residents who are deaf or with hearing impairments emphasized the importance of sensory accessibility. Outreach to employers to encourage employers to hire people with disabilities was also identified as a need.

Solutions

Housing solutions. The housing solutions recommended below strive to reach a balance between the rights of property owners and the growing housing needs of residents. We recognize that the region has many good landlords, builders, and sellers who have provided high quality affordable and market rate housing to meet a variety of resident needs. The vast majority of property owners and housing providers follow rules, treat tenants fairly and equitably, and are good partners.

Some housing providers, however, are taking advantage of limited choices many tenants have in the current housing market (namely undocumented families and workers; tenants with poor or limited credit histories). These are most prevalent in the rental market. It was common for residents participating in the study to report landlords demanding mid-month payments, refusing to make repairs and then evicting tenants for making repairs on their own, claiming cash rent payments were not received, accepting applications with high fees from more applicants than needed to fill a unit, and charging extra rents for children. These behaviors are easy to accomplish in the current market because tenants are reluctant to report potential or real fair housing or contract violations.

Rental solutions. To address rental needs, we recommend a mix of solutions that 1) Seek legislative changes needed to create a fairer market for renters, 2) Reward housing providers who are willingly providing affordable and quality housing, and 3) Increase the supply of rental housing.

Regional

- Enact ordinances or state regulations that prohibit per person rent add-ons unless there is a demonstrated relationship between the fees and additional costs (e.g., increased utilities costs that are shown through utility meters). This practice, which is reportedly common, especially among Hispanic families, could be found to be in violation of fair housing laws. A less questionable practice would be to charge tenants for utilities directly.

- Similarly, enact ordinances or state regulations that prohibit per person rental application fees. This practice has a disproportionate effect on families. This practice is inconsistent with industry standards for the more regularly regulated mortgage lending industry—e.g., mortgage lenders do not charge per person fees for loan applications.
- Encourage and support state or pass local laws that place a cap on the amounts charged for application fees and the number of applicants from whom fees can be received.
- Encourage and support state legislation or pass local laws that require documentation of rent payment from landlords. If in cash, landlord must use an electronic receipt and have tenant verify payment.
- Explore the possibility of state legislation that explicitly includes child support and SSDI as qualifying income in rental applications. States nearby have set precedence for this: 1) The Utah Fair Housing Act prohibits discrimination based on source of income; 2) North Dakota offers fair housing protections for households receiving public subsidies; 3) The State of Oregon extends protections for source of income, originally defined as social security income or disability income and now includes Section 8 vouchers and other forms of rental subsidies.
- Explore restrictions on rental eligibility solely based on “3x income.” This practice has a discriminatory effect on persons with disabilities whose income is primarily Social Security and Disability Insurance (SSDI). These residents can’t afford rent in the private market and raising their incomes through increasing their employment could reduce their Medicaid benefits. They are uniquely trapped by this practice.
- Encourage and incentivize best practices by landlords. As part of rental registration requirements, include training for (small) landlords not part of a larger property management company. This would cover the proper process of eviction (notification period), how to handle cash payments, reasonable accommodations laws, property standards and responsibility to make improvements, how to work with/contract with tenant if they want to make improvements, and best practices in working with non-English speakers and tenants of a variety of cultures (e.g., covering what it means to them when they are embarrassed/evicted in front of families).

Denver and Aurora (independently or, ideally, in partnership)

- Prioritize creating alternative housing solutions (co-op housing) that add to the inventory of housing for persons with disabilities and people at risk of homelessness. These should include tiny home villages with wrap around services, such as the Community First Village in the Austin region (unincorporated county). Some may be targeted to residents with criminal backgrounds using best practices from successful re-entry models.
- Create “Bridge Housing” for residents experiencing eviction. Proactively seek and acquire land and hotels along East Colfax and in surrounding neighborhoods to the north, where poor condition and overcrowded housing is playing this role, to create a temporary housing community for people who have faced eviction (e.g., residents can remain in the housing at

very reduced rent while looking for an apartment. Housing counselors would be available on site).

- Continue or increase, as available, funding to assist residents with sudden and post-eviction relocation (costs of security deposit for new unit) or temporary housing (voucher to cover low-moderate priced hotel, perhaps in agreement with underutilized hotels). Collaborate to develop best practices for eviction responses including consistency in emergency assistance, one-stop-shopping for resources, and model temporary and transitional housing developments.
- In considering public investments, evaluate the potential for displacement of residents and the impact of such investments on naturally occurring affordable housing. Preservation strategies should be part of the planning process.
- Educate police officers about tenants' rights and eviction processes, potentially through a regional training workshop. Consider creating an "eviction response team" akin to resource officers that assist persons experiencing homelessness. This may include an office with an "eviction ombudsman" or representative akin to a public defender.

Denver

- Create a tenant based rental program, similar to the LIVE program explored by the city, that buys down market rate accessible units created through ADA requirements and not rented.
- Consider a small landlord incentive program that provides rehabilitation, weatherization, and/or home improvements to landlords in exchange for keeping rents affordable for a set time period. This fund could be created in partnership with foundations and administered by a nonprofit or neighborhood groups to maximize small landlord participation (grassroots recruitment) and support a preservation focus.

A related solution would be to create a fund that provides funding and discounted financing to homeowners who desire to create an affordable accessory dwelling unit (ADU) on their property. One of the biggest barriers to ADUs supplying affordable rentals is the cost of construction and limited financing.

- As part of future density bonus programs, provide greater densities or incentives for developments that create affordable family units and affordable accessible units with community benefits for persons with disabilities.
- In application scoring and funding awards, prioritize rental developments with larger unit sizes and units for persons with disabilities.
- Explore a neighborhood preservation fund that neighborhood groups could apply for and draw on to craft unique solutions to housing preservation. This might include assistance with the rental search process, providing assistance with translation and interpretation of rental leases, conducting "how to be a good tenant" classes, and providing funds to incentivize small landlords to continue renting to low income, local residents.

- Incorporate fair housing and equity opportunity planning into all aspects of planning decisions. Evaluate access to employment, quality schools, adult skill development, child care centers, and housing that accommodates a variety of residents types (especially those found to have the most significant needs) as part of neighborhood plans, development funding applications, and development agreements (including density bonuses). A starting point would be to review the Equitable Development Scorecard developed by The Alliance in Minneapolis, <http://thealliancetc.org/our-work/equitable-development-scorecard/>

Aurora

- Work with develop partners (private, nonprofit, faith community) to proactively add inventory to the affordable and mixed income housing stock. Embrace creative, community oriented environments such a co-ops and tiny home villages that mitigate the severe housing shortage for low income families, refugees in resettlement programs, persons with disabilities, and people experiencing homelessness. Such a program could be paired with a sweat equity models and be used to retrain under- and unemployed residents.
- Explore funding quality, 24/7, on site security for publicly-subsidized housing in higher risk neighborhoods.
- Consider a land banking program that makes use of vacant land and underutilized properties along aging corridors (e.g., East Colfax), prioritizing those likely to redevelop and lose affordability as a result of private and public sector investment.
- Consider a small landlord incentive program that provides rehabilitation, weatherization, and/or home improvements to landlords in exchange for keeping rents affordable for a set time period.

PHA Partnerships

- Continue to partner with PHAs and support the creation of affordable housing. Identify opportunities to repurpose vacant land and underutilized commercial properties into housing units that address disproportionate needs.
- Explore a temporary program that waives local occupancy ordinances and allows families to live together in a slightly overcrowded situation if they can demonstrate a family member would become homeless otherwise.
- Work with the jurisdictions to explore additional funding for supportive services, including solutions to improve resident safety where needed, perhaps using a social impact bond model. The job of PHAs has gotten more complicated due to market conditions, yet they have limited resources to assist people. Lack of services ultimately costs the public sector money in criminal activity, public health care, perpetuating limited economic opportunity of affected residents.

Ownership solutions. Solutions recommended to address ownership challenges address the most severe barrier in the region—preservation of housing and neighborhoods.

Regional

- Examine legal solutions to creating a version of a Real Estate Transfer Tax (RETT) that would support a fund which provides downpayment assistance to displaced residents and/or acquisition of units for sale by cities for resale to displaced residents. This would be based a proportion of home value and should also be applied to luxury and short term rentals of single family units. This type of tax would allow residents benefitting from high home prices (sellers and second homeowners) to directly support preservation of homes in neighborhoods where this real estate activity is displacing longtime residents.

Denver

- Similarly, explore creation of an excise tax on properties that are flipped or sold as scrapes. Such a fund should be reinvested in the neighborhood to buy down properties to prevent displacement.
- To help owners offset the cost of ownership by generating income through rentals (and also adding to the rental housing stock):
 - Consider a small landlord incentive program that provides rehabilitation, weatherization, and/or home improvements to landlords in exchange for keeping rents affordable for a set time period. This fund could be created in partnership with foundations and administered by a nonprofit or neighborhood groups to maximize small landlord participation (grassroots recruitment) and support a preservation focus.
 - A related solution would be to create a fund that provides funding and discounted financing to homeowners who desire to create an affordable accessory dwelling unit (ADU) on their property. One of the biggest barriers to ADUs supplying affordable rentals is the cost of construction and limited financing.

Denver and Aurora

- Develop an incentive for small landlords to offer homes that have been rented for sale to the longtime tenants with city assistance. Cities could pay Realtor costs or cover bringing homes up to code (up to a certain amount) on properties that are sold to displaced residents. There may be an opportunity to work with foundations to create such a fund.
- In Aurora, 35 percent of voucher holders live with a disability, compared to 11 percent in AHA properties and 9 percent in the Region overall. In typical markets, persons with disabilities have trouble finding accessible units outside of those provided by public housing entities. The ability of voucher holders to access the housing they need in Aurora is unusual and should be an area of continued focus in housing programming. It is important that the City continue to offer grants for home modifications, in owner and rental properties, to maintain accessible housing stock.

To that end, the City should maintain home rehabilitation and lead hazard mitigation programs. Not only do these programs help future renters attain homeownership when they cannot service a mortgage and home improvement loan, they also are a cost effective way to keep units affordable and accessible (avoiding units failing into such disrepair that they must be razed).

Solutions to address limited knowledge and capacity of housing resources. It is important that all members of a community—residents, community leaders, landlords, HOA board members—correctly understand fair housing laws so they do not intentionally or inadvertently deny a member of a protected class the same housing rights as other community members. It is also critical that residents who feel they may have experienced discrimination be able to access resources to investigate their rights and/or file a complaint.

Regional. The region has a significant need to improve “Housing Literacy” for residents. Lack of knowledge about fair housing laws by both landlords and renters is a major challenge for residents with limited English, residents with disabilities, and refugees. In addition, these residents are in need of landlord and tenant mediation services and easy-to-access information about housing availability in multiple languages and accessible formats.

These residents are in need of:

- A reliable, accessible housing search tool/list of publicly supported housing in plain language and in a wide variety of languages other than English.
- A renters’ rights app or renters rights cards (similar to those developed by Candy Chang in New York) with simple explanations about the landlord tenant relationship, eviction rules, habitability rules, reasonable accommodations and pet/service/companion animal laws. The resources should be available in a wide variety of languages.
- A partnership with public schools (potentially through funding provided by a foundation) to provide information and referrals to families when they are in precarious housing situations. This should include programs for teenagers to receive education on fair housing and renters’ rights.

In addition, all participating jurisdictions and PHAs could improve the fair housing information on their websites. The jurisdictions and PHAs should work together to create a uniform description of fair housing laws (federal, state, local), available resources, Q&A, and links to regional resources that can be uploaded on all parties’ websites. The information in Appendix A and on the website created for this AI is a starting point.

Solutions to reduce economic inequities. Initiatives that are most important to close existing economic gaps and which should be embraced by school districts throughout the region—and supported by jurisdictional leaders—include the following. These should be achieved through building a shared commitment and strengthening partnerships between educational institutions, employers, and regional players such as the Mayor’s Caucus, RTD, and DRCOG:

Work with school districts and RTD to improve access to open choice in public schools:

- DPS, at the recommendation of its Strengthening Neighborhoods Committee, is exploring how to create high quality, integrated schools through goal setting; priority enrollment of underrepresented students in high proficiency schools; and enrollment zones that are intentionally diverse. The effect of this effort would be magnified by a regional approach to remedy the unintended effects of open enrollment and use of charter schools.
- School districts should require that charter schools set aside a portion of seats to children participating in the free and reduced lunch program. In many districts, charter schools simply do better at equalizing the educational opportunity for kids.
- School board leaders must be more intentional about equity when granting charters. Helping to promote school integration—especially in a region that is becoming more diverse in suburban areas—should be a commitment made by all school districts.
- Push RTD to articulate and recognize the role it can play in improving equity. RTD must internalize the role it plays in facilitating the state’s open enrollment law and addressing educational gaps.
 - Encourage RTD to reduce the costs of transportation for low income children by offering a discounted bus pass for low income students.
 - Remove the requirements that to be eligible for an RTD pass, high school students must attend the boundary schools that serve the neighborhoods where they live.

As part of funding contributions, mandate that RTD improve Access-a-Ride practices to reduce barriers to access. RTD must commit to making the process friendlier, more transparent and predictable, more accommodating to LEP residents; and more accommodating to residents with developmental disabilities.

Examine and create private- and foundation-sponsored solutions to employment access. Work with employers, private sector, and foundations to create a flexible fund, similar to the 360 Fund used by Emily Griffith Technical College, to provide emergency cash assistance for gas, car repairs, and bus passes. Emergency transportation is imperative to prevent residents from losing jobs and dropping out of school due emergency situations for which they may be penalized.

Incorporate access to quality education into other types of community planning. Education, housing, land use, and transportation planning typically occurs as a “silo-ed” process. And these silos extend to regional planning. All community planning efforts should be viewed in the context of equity—especially in education, where increasing equity begins.

A starting point is for the jurisdictions and PHAs to work together to help policymakers to view education as an economic development investment. Providing access to lower poverty schools for low income children is imperative if the state and city desires to grow human capital from within. Education must be perceived as a long term investment, not an annual expense. This

reality needs to be communicated—perhaps through a regional social marketing campaign—to parents in all districts, to address myths about student integration.

As part of economic development incentives and programs, require that:

- Job training information is delivered in Spanish. Classes and job connections offered at local elementary schools.
- Invest in job training programs for adults in their 50s and older or who have health issues/injuries and are no longer physically capable of performing labor intensive jobs.
- Develop social impact bond or other funding stream to smooth out the TANF/SNAP benefits cliff for working adults. Creating an incentive for them to continue on the path to self-sufficiency and rewarding income growth.

Goals and Action Item Matrix

A matrix summarizing the goals established from this work is shown below. This matrix is structured for ease of incorporation into Consolidated Plans, CAPERs, AI updates and housing plans.

The goals, organized by region and participating partner, were vetted by the consultant team to ensure that they were meaningful, realistic, and would make a clear difference in addressing the many needs that exist in the region. To that end, they fall into one of two categories:

Big impact—These are action items that require investment of resources (time and money) and which will make the biggest difference in mitigating barriers. Big impact ideas are provided at both the regional and local and PHA level.

Easy wins—These are action items that are relatively easy to accomplish and require few resources.

These goals and action items embrace quality, and the ability to facilitate partnerships to address needs, over quantity.

Placeholder for goals and action item matrix (provided in Excel) after city/county/PHA review

APPENDIX A.

What Should I Do If I Think I Have Been Discriminated Against?

APPENDIX A.

What Should I Do If I Think I Have Been Discriminated Against?

The Federal Fair Housing Act (FFHA) was part of the federal Civil Rights Act of 1968. The original language in the FFHA prohibited discrimination in the sale, rental and financing of dwellings in housing-related transactions based on race, color, national origin and religion; gender was added several years later. The FFHA was amended twenty years later, in 1988, to prohibit discrimination on the basis of disability or familial status, and to require accessible units in multifamily developments built after 1991.

Recent court cases—including one in Boulder County in 2017—have concluded that the term “gender” includes gender stereotyping and is a form of gender discrimination in violation of the Fair Housing Act.

Developments exempted from the FFHA include: housing developments for seniors, housing strictly reserved for members of religious organizations or private clubs, and multifamily housing of four units or less with the owner occupying one unit.

State and Local Protections

Colorado and the City of Denver were pioneers on several civil rights fronts. In 1951, Colorado became the third state in the nation to create a civil rights agency—now the Colorado Civil Rights Division. Around the same time (1947), Denver’s mayor established one of the first city-level civil rights commissions. Colorado was also one of the first states to pass a civil rights law.

The State’s employment and housing protections exceed those of the Federal Fair Housing Act by covering marital status and sexual orientation (including transgender status), in addition to race, color, religion, creed, national origin/ancestry, religion, sex/gender, disability, and familial status (federal protected classes).

The City of Denver also protects military status. Boulder’s Human Rights ordinance includes protection for genetic characteristics and is more specific than federal and state acts in that it defines protections as covering mental disability, physical disability, pregnancy, parenthood, and custody of a minor child.

Fair Housing Resources

Municipalities in the region that receive HUD community development and housing funds directly have a legal obligation to affirmatively further fair housing. As such, they have historically been the primary entities engaged in fair housing activities in the region. However, there has traditionally been very little coordinated effort across jurisdictional boundaries.

In 2012, the Denver Metro Fair Housing Center (DMFHC) was established with the support of the National Fair Housing Alliance to be the voice of fair housing in the Denver metro area. The purpose of the DMFHC is to eliminate housing discrimination and promote housing choice through education, advocacy and enforcement of fair housing laws.

Other local organizations actively involved in Fair Housing issues—particularly legal concerns and fair housing complaint management—include HUD’s Office of Fair Housing and Equal Opportunity, CCRD, the Colorado Division of Real Estate, the Colorado Cross-Disability Coalition, Colorado Legal Services and the Legal Center for Persons with Disabilities and Older People.

Residents in the Denver-Aurora-Boulder region can contact the following organizations if they feel they have experienced fair housing discrimination:

Figure A-1.
Local Resources for Fair Housing Information and Complaints

Colorado Civil Rights Division	https://www.colorado.gov/pacific/dora/civil-rights/housing-discrimination
Denver Metro Fair Housing Center	http://www.dmfhc.org/
Colorado Cross-Disability Coalition	http://www.ccdonline.org/
Disability Law Colorado	https://disabilitylawco.org/
Civil Rights Education and Enforcement Center	https://creeclaw.org/
Aurora Fair Housing	https://www.auroragov.org/residents/community_development/fair_housing
City of Boulder Housing Discrimination	https://bouldercolorado.gov/community-relations/what-is-discrimination-in-housing
Denver Anti-Discrimination Office	http://www.denvergov.org/content/denvergov/en/human-rights-and-community-partnerships/our-offices/anti-discrimination.html
Longmont Fair Housing	https://www.longmontcolorado.gov/departments/departments-a-d/community-and-neighborhood-resources/fair-housing-information
Longmont Mediation Services	https://www.longmontcolorado.gov/departments/departments-a-d/community-and-neighborhood-resources/fair-housing-information

Complaint Process

Colorado Division of Civil Rights (CCRD). The Colorado Civil Rights Division is charged with enforcing the state’s anti-discrimination laws in the areas of employment, housing and public accommodation.

CCRD maintains a formal work-sharing agreements with HUD and, through this relationship, has the authority to investigate and resolve housing discrimination complaints. CCRD has exclusive jurisdiction in situations in which Federal antidiscrimination laws do not apply—e.g., in enforcing cases involving sexual orientation as a basis for housing discrimination and in certain

cases of discrimination related to lack of public accommodations and discriminatory advertising.¹

Alleged victims must first complete a housing intake packet. The packet is available online² or may be requested toll free at (800) 262-4845, and includes a housing intake form, a statement of discrimination and an authorization to release information. Once CCRD receives a fully completed intake packet, the housing intake staff will draft a charge of discrimination, which must be signed by the complainant. After CCRD has received a fully executed charge of discrimination, a copy is served promptly on the respondent and the investigative process is initiated. As part of the investigation, the respondent will be asked to provide a written response to the allegation(s). The person filing the complaint will be provided with a copy of the respondent's position statement and will be afforded an opportunity to submit a rebuttal.

The Division also affords the parties the opportunity to participate in a voluntary mediation conference prior to the initiation of the investigation. If the parties wish to avail themselves of the mediation process they can contact CCRD's representative.

If mediation is not held or is unsuccessful, the case will be assigned to a housing investigator. The investigator will analyze all information related to the case and may request information as needed. After the investigation is complete, the investigator writes a summary report and Letter of Determination.

The Letter of Determination states the facts of the case and provides an analysis of the case. If the preponderance of the evidence supports the allegation of discrimination, a finding of Probable Cause is issued. Conversely, if the evidence does not support the claim, a finding of No Probable Cause is issued. Along with the dismissal of the claim, the person filing the complaint is issued a notice of Right to Sue. A Right to Sue Notice allows the person to proceed in court, if desired.

In a No Probable Cause finding, the complainant has the opportunity to appeal that decision to CCRD.

If a finding of Probable Cause is issued, Colorado law mandates that a conciliation conference be held. A conciliator is assigned to work with both parties to try to resolve the complaint. If successful, a formal agreement with the specifics of the settlement is drafted by the mediator and signed by both parties. If efforts to conciliate the case fail, the Director of the Division may issue a dismissal notice along with a Right to Sue letter, allowing the complainant to proceed to court. In some cases, CCRD may authorize the case for hearing before an Administrative Law Judge, with the administrative hearing to begin within 120 days after service of the written notice of hearing and complaint is filed.

¹ Beginning in 2012, HUD released new nondiscrimination policies regarding sexual orientation and gender identity that apply to HUD funded programs.

² <http://www.dora.state.co.us/civil-rights/index.htm>

In addition to investigative activities, CCRD staff have written educational curriculum on housing discrimination for licensed real estate agents. The staff also assists or provides training materials to relevant entities, such as human relation commissions, apartment associations and/or law firms.

Colorado Division of Real Estate. The Colorado Division of Real Estate takes complaints against real estate brokers, appraisers and/or mortgage brokers. Complaints can be filed online³ or complaint packets may be requested by calling the Division at 303-894-2166. The Commission receives an average of one thousand written complaints per year against brokers, salespersons, subdivision developers and appraisers. Approximately 15 percent of those result in some form of disciplinary action. The following information regarding investigations is for the benefit of licensees and the public.

The processes for investigating a complaint differ slightly depending on if the complaint involves an appraisal, a broker or a real estate agent.

When a written complaint is received, it is reviewed and assigned to an investigator. The investigator determines the proper respondent(s) based on information on the complaint. Respondents are added or dismissed throughout the course of the investigation as additional information becomes available. A letter, with a copy of the complaint, is sent to the respondent(s), requesting a response within 14 days. At the same time, a letter is mailed to the complainant, acknowledging receipt of the complaint.

The investigator analyzes the complaint, response and pertinent documents to determine possible license law violations. All parties to the complaint, as well as witnesses, are interviewed. The investigator also contacts attorneys, mortgage companies, title company personnel and others who have knowledge of the situation. Additional documents may be sought from county offices and civil courts.

Upon completion of the investigation, the investigator prepares a written report concerning the facts that have been obtained. At that time the complaint may be dismissed on the basis of insufficient evidence of a license law violation or for lack of jurisdiction. If that is the case, all parties to the complaint will receive letters informing them of the disposition.

If, however, the facts obtained appear to indicate a violation of license law, the report is submitted to the appropriate Board or Commission for consideration. At this time, the Board/Commission may vote to dismiss, admonish the respondent(s), or refer the matter to a formal hearing. The Board/Commission has the discretion to summarily suspend the licensee if there appears to be an immediate danger to the public.

If the matter proceeds to a formal hearing, it is held in accordance with Colorado state law(s). After hearing the matter, the Administrative Law Judge makes an Initial Decision, which is forwarded to the parties and the Board/Commission for their review. The Initial Decision includes findings of fact and conclusion of law. The Board/Commission may or may not adopt

³ www.dora.state.co.us/real-estate/Complaints/Complaints

the Initial Decision. The respondent licensee may file objections to the Board within 30 days after receiving the Initial Decision. After consideration of the Initial Decision and any objections that may be filed, the Board/Commission may vote to adopt the Initial Decision or it may vote to modify the Initial Decision by increasing or decreasing the penalty. The Board/Commission may also vote to remand the Initial Decision for clarification or rehearing.

After the Board has issued its order in the matter, the licensee may appeal the case to the Court of Appeals and, in some instances, appeal again to a higher court.

Denver Metro Fair Housing Center. In addition to education and outreach, the DMFHC conducts investigations and assists with the resolution of complaints of housing discrimination. DMFHC also conducts testing and will bring lawsuits on the basis of testing results. DMFHC can be reached at 720-279-4291.

Colorado Cross-Disability Coalition (CCDC). The Colorado Cross-Disability Coalition, or CCDC, is dedicated to ensuring the independence, self-reliance and full participation of people with all types of disabilities in Colorado. CCDC can be contacted online⁴ or the Advocacy Program department can be reached by phone at 303-839-1775, option 2. The CCDC Legal Program brings lawsuits on behalf of CCDC and its members to enforce the Americans with Disabilities Act (ADA) and other statutes that protect the civil rights of persons with disabilities.

Disability Law Colorado. (Legal Services). Disability Law Colorado provides legal assistance to low income persons with disabilities, including seniors. In addition to various other types of cases, the organizations assist qualifying households with fair housing issues. Their services depend on the potential case, but range from advice from an attorney to legal assistance and representation in court. The organization assists people with disabilities that are in jeopardy of losing their housing for reasons related to disability and accessibility, in addition to advocating for the provision of legally required accommodations. They also provide ADA compliance training to schools, long time care providers, and other related organizations. The website is <https://disabilitylawco.org/> and phone is

Department of Housing and Urban Development (HUD). Housing discrimination complaints filed with HUD may be done online⁵; by calling toll free at 1-800-669-9777; or by contacting the Office of Fair Housing and Equal Opportunity in Washington D.C., or the HUD Denver Regional Office of Fair Housing and Equal Opportunity.

When HUD receives a complaint, HUD will notify the person who filed the complaint and will normally notify the alleged violator and allow that person to submit a response. The complaint will be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD will try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the

⁴ <http://www.ccdconline.org>

⁵ <http://www.hud.gov/complaints/housediscrim.cfm>

complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached. HUD will then recommend that the Attorney General file suit.

If HUD has determined that a state or local agency has the same housing powers (“substantial equivalency”) as HUD, they will refer the complaint to that agency and will notify the complainant of the referral. CCRD is a substantially equivalent local agency (see the CCRD process in the following section). CCRD must begin work on the complaint within 30 days or HUD may take it back.

If during the investigative review and legal processes, CCRD or HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in Federal district court.

If a person needs immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist as soon as a complaint is filed. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of the complaint, if irreparable harm is likely to occur without HUD's intervention and there is substantial evidence that a violation of the Fair Housing Act occurred.

APPENDIX B.

Interpreting HUD Maps and Tables

APPENDIX B.

Interpreting HUD Maps and Tables

To help communities complete fair housing analyses, HUD has created maps and data tables that help determine where residents face barriers to housing choice and economic opportunity. Many of those maps and tables are included in this AI; they were also made available at relevant community events and to stakeholders as part of the AI outreach.

The table below provides definitions of the variables and indices in the data tables and maps.

More information about the HUD maps and tables is available on the following website:
<https://www.hudexchange.info/resource/4867/affh-data-and-mapping-tool/>

A note on geographies. The availability of maps and data tables varies depending on which cities receive HUD funding directly. Because the AFFH data and mapping tool was undergoing revisions when this study was underway, data and maps were not available for all jurisdictions that receive HUD funds.

Source of data. The primary sources of the data in the tables and maps are the U.S. Census (10-year and annual American Community Survey), HUD customized models for opportunity indicators, and Public Housing Authority reports.

Access to Opportunity Guide to Maps and Tables

Map/Table Name	What is on the map?	What is the map telling me?
Map 1 Race/Ethnicity	Where residents live by their race and Hispanic descent	Starting point for understanding if certain residents face barriers to housing choice. Can indicate segregation.
Map 2 Race/Ethnicity Trends	How residential patterns have changed over time	Starting point for understanding if certain residents face barriers to housing choice. Can indicate segregation.
Map 3 National Origin	Where residents born outside of the U.S. live by country of birth	Starting point for understanding if certain residents face barriers to housing choice. Can indicate segregation.
Map 4 LEP (Limited English Proficiency)	Where residents who do not speak English well live by primary language spoken	Starting point for understanding if certain residents face barriers to housing choice. Can indicate segregation.
Map 5 Publicly Supported Housing and Race and Ethnicity	Location of affordable rental housing developments and where residents live by race and Hispanic descent	Are affordable rentals located throughout a community or only in certain neighborhoods?
Map 6 Housing Problems	Residents who struggle to afford housing costs and are living in housing in poor condition. Darker	Which residents have the greatest housing needs?
Map 7 Demographics and School Proficiency	School quality measured by elementary test scores compared to where residents live by race, Hispanic descent and country of birth. Darker shading = higher test scores.	Do all residents have access to good schools? Note: the map does not account for school choice programs.
Map 8 Demographics and Job Proximity	Where jobs are located compared to where residents live by race, Hispanic descent and country of birth. Darker shading = more jobs.	Where are jobs located compared to where residents live?
Map 9 Demographics and Labor Market	Neighborhood unemployment and where residents live by race, Hispanic descent and country of birth	Is unemployment higher for certain residents and neighborhoods?
Map 10 Demographics and Transit Trips	How often low income families use transit and where residents live by race, Hispanic descent and country of birth	How much do low income residents use public transportation?
Map 11 Demographics and Low Transportation Cost	How much transportation costs for low income families and where residents live by race, Hispanic descent and country of birth	How much do low income residents pay in transportation costs?
Map 12 Demographics and Poverty	Level of poverty and where residents live by race, Hispanic descent and country of birth	How likely is it that certain residents live in high poverty neighborhoods?
Map 13 Demographics and Environmental Health	Level of air pollution and where residents live by race, Hispanic descent and country of birth	Do some residents live in neighborhoods with unclean air?
Map 14 Disability by Type	Where residents with disabilities live by type of disability	Where do residents who have disabilities live? Does where they live provide access to transit, services and health care they need?
Map 15 Disability by Age Group	Where residents with disabilities live by age	Are most residents with disabilities seniors? Children?
Map 16 Housing Tenure	"Tenure" means renting or owning. Where residents who rent or own live.	Where is rental and homeownership housing located?
Table 1 Location of Affordable Rental Housing	Location of rental housing affordable to renters earning about \$40,000 and less	Is affordable rental housing distributed throughout the city or county?
Table 1 Demographics	Demographic characteristics of residents in the city, county and region	How diverse is the city and county compared to the region?
Table 2 Demographic Trends	How demographics have changed over time	How has diversity changed over time?
Table 3 Racial/Ethnic Dissimilarity Trends	The "dissimilarity index" is a measure of segregation which compares where residents live compared to White residents. A score of more than 55 = high segregation.	How segregated is the city or county? Is this different for racial groups and residents of Hispanic descent?
Table 4 R/ECAP Demographics	R/ECAPs are neighborhoods with high levels of poverty and concentrations of non-White, Hispanic residents	What are the characteristics of R/ECAPs? Use this with the maps to understand if residents in R/ECAPs have access to good schools, transportation and jobs
Table 5 Publicly Supported Housing Units by Program Category	Publicly supported housing by type of program	What type of public housing is available?
Table 6 Publicly Supported Households by Race/Ethnicity	Occupants of publicly-assisted housing by race and ethnicity	Who lives in public housing? Do public housing residents represent residents in the city/county or are some more likely to need public housing? Why?
Table 7 R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category	Occupants of publicly-assisted housing by residence in R/ECAP	Do demographics of residents differ by R/ECAP? Why?
Table 8 Demographics of Publicly Supported Housing Developments, by Program Category	Occupants of publicly-assisted housing by type of housing program	Do different types of public housing serve different residents? Why?
Table 9 Demographics of Households with Disproportionate Housing Needs	Demographics of residents who struggle to afford housing costs and are living in housing in poor condition.	Which types of residents have the greatest housing needs?
Table 10 Demographics of Households with Severe Housing Cost Burden	Demographics of residents who struggle the most to afford housing costs	Which types of residents need the most help managing housing costs?
Table 11 Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children	Occupants of publicly-assisted housing by size and children	Does publicly-supported housing serve families with children, who often need larger units?
Table 12 Opportunity Indicators, by Race/Ethnicity	Index that measures access to good schools, jobs, transportation, neighborhoods with clear air. A higher index value is always better.	Use to evaluate where different types of residents live compared to access to good schools, jobs, transportation, and clean air
Table 13 Disability by Type	Types of disabilities that residents report	What types of housing and services are needed to serve persons with disabilities?
Table 14 Disability by Age Group	Age of persons with disabilities	What types of housing and services are needed to serve persons with disabilities-especially children, people of working age, seniors?
Table 15 Disability by Publicly Supported Housing Program Category	Occupants of publicly-assisted housing by disability	Is public housing serving people with disabilities?
Table 16 Homeownership and Rental Rates by Race/Ethnicity	Homeownership rates by race and Hispanic descent	Do some groups have lower homeownerships? Starting point to determine why.

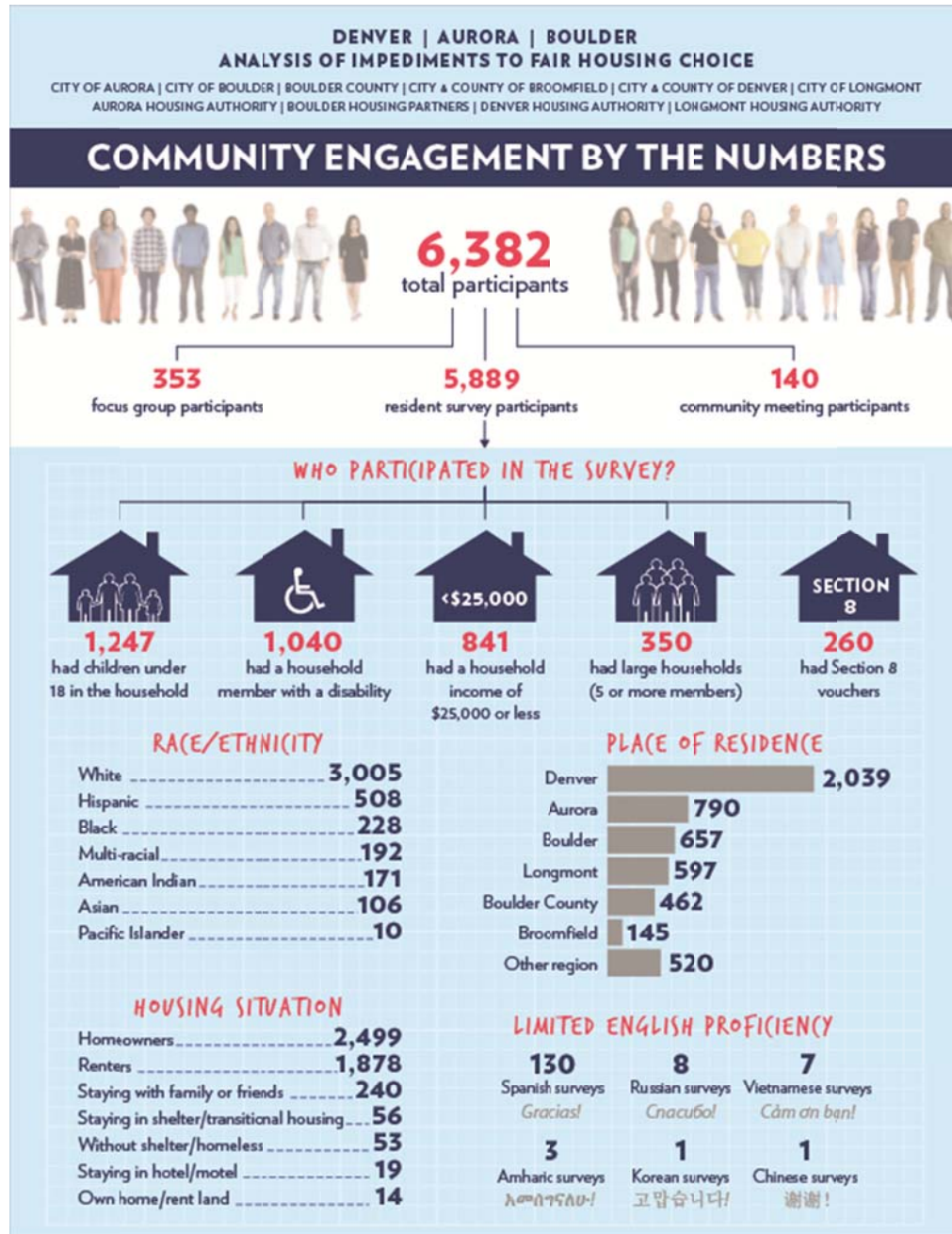
APPENDIX C.

Resident Survey Findings

APPENDIX C.

Resident Survey Findings

The Regional AI community engagement process included stakeholder and resident focus groups, resident events and a resident survey. This section reports the findings from the resident survey. Appendix D includes summaries from the resident focus groups.



Geographic note. Throughout this section, survey data for Boulder County *excludes* responses from residents of the cities of Boulder and Longmont. Data for the Region includes all survey respondents, including those living in nearby communities and counties outside of the participating jurisdictions' borders.

Sample size note. When considering the experience of members of certain protected classes living some sample sizes are too small (n<25 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Sample sizes and response distributions for respondent demographic and socioeconomic characteristics by jurisdiction are found at the end of the section.

Current Housing Choice

This section explores residents' housing preferences, including the factors most important to them when they chose their current housing; their desire to move; and their experience with housing challenges.

Most important factors in choosing current home. In each jurisdiction and across all demographic and socioeconomic categories, "cost/I could afford it" is the most important factor for choosing a resident's current home. Liking the neighborhood, proximity to employment, the layout of the home and simply being available were the other top five factors to regional residents. Access to bus/light rail stops is important to African American, Asian, and Native American residents, households that include a member with a disability and respondents with Limited English Proficiency (LEP). Number of bedrooms is very important to households with large families, and a low crime rate/safe is among the top five factors for African American and Native American residents.

Figure C-1. Most Important Factors in Choosing Current Home, Jurisdiction

	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Region
What are the three factors that were most important to you in choosing your current home or apartment in your community? (Top 5 Factors)							
1	Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it
2	Type of home/layout of home	2 Like the neighborhood	2 Close to work/job opportunities	2 Like the neighborhood	2 Close to quality public schools	2 Like the neighborhood	2 Like the neighborhood
3	Close to work/job opportunities	3 Close to work/job opportunities	3 Like the neighborhood	3 Close to family/friends	3 Like the neighborhood	3 Type of home/layout of home	3 Close to work/job opportunities
4	Like the neighborhood	4 Walkable/bikeable area	4 Walkable/bikeable area	4 Close to work/job opportunities	4 Type of home/layout of home	4 Close to work/job opportunities	4 Type of home/layout of home
5	Close to quality public schools	5 Close to bus/light rail stops	5 Close to parks and open space	5 Low crime rate/safe	5 Close to work/job opportunities	5 Needed somewhere to live and it was available	5 Needed somewhere to live and it was available

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-2. Most Important Factors in Choosing Current Home, Protected Classes

	African American	Asian	Hispanic	Native American	Non-Hispanic White	Disability	Large Families	LEP
What are the three factors that were most important to you in choosing your current home or apartment in your community? (Top 5 Factors)								
1	Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it	1 Cost/I could afford it
2	Like the neighborhood	2 Close to work/job opportunities	2 Close to work/job opportunities	2 somewhere to live and it was available	2 Like the neighborhood	2 somewhere to live and it was available	2 somewhere to live and it was available	2 Close to bus/light rail stops
3	Close to work/job opportunities	3 Close to bus/light rail stops	3 Needed somewhere to live and it was available	3 Like the neighborhood	3 Close to work/job opportunities	3 Like the neighborhood	3 Like the neighborhood	3 Needed somewhere to live and it was available
4	Close to bus/light rail stops	4 Like the neighborhood	4 Like the neighborhood	4 Close to work/job opportunities	4 Layout of home	4 Close to work/job opportunities	4 Number of bedrooms	4 Like the neighborhood
5	Low crime rate/safe (tie)	5 Layout of home	5 Close to family/friends	5 Close to bus/light rail stops (tie)	5 Walkable/bikeable area	5 Close to bus/light rail/transit stops	5 Close to work/job opportunities	5 Close to quality public schools
5	Number of bedrooms (tie)		5 Low crime rate/safe (tie)					

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Desire to move. Regionally, nearly two in five residents (38%) would move if they had the opportunity to do so.

Why do residents want to move? Having a bigger home or apartment is the top reason for wanting to move among Aurora residents, while buying a home ranks first among Denver, Boulder, Boulder County and Longmont residents. The primary reason Broomfield residents want to move is to save money. Among members of protected classes, homeownership is the top reason for wanting to move, followed by a larger home or apartment.

Why haven't they moved yet? Regardless of place of residence, those who want to move but have not stay in their current home because they "can't afford to live anywhere else" and they "can't pay moving expenses/deposits." Rounding out the top five factors are:

- Can't find a better place to live;
- Rentals are all full; can't find a place to rent; and
- Job is here.

The top five reasons for not yet moving among members of protected classes are similar to those of residents regionally with a few exceptions. "Landlords don't take Section 8" is the fourth highest mentioned factor among African Americans. "Have submitted applications, but haven't secured housing" is the fifth reason for not moving among residents with disabilities and households with incomes less than \$25,000. LEP residents are less likely to move because their "family/friends are here."

**Figure C-3.
Desire to Move by Jurisdiction**

	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Region
Percent who would move given the opportunity	41%	34%	43%	35%	34%	39%	38%
Why would you like to move? (Top 5 Reasons)							
1 Bigger house/apartment	1 Want to buy a home	1 Want to buy a home	1 Want to buy a home	1 Want to buy a home	1 Save money/get something less expensive	1 Want to buy a home	1 Want to buy a home
2 Want to move to different	2 Bigger house/apartment	2 Bigger house/apartment	2 Get something less expensive	2 Get something less expensive	2 Want to buy a home	2 Bigger house/apartment	2 Bigger house/apartment
3 Want to buy a home	3 Get something less expensive	3 Get something less expensive	3 Bigger house/apartment	3 Bigger house/apartment	3 Bigger house/apartment	3 Get something less expensive	3 Get something less expensive
4 Crime/safety reasons	4 Want to move to different neighborhood	4 Want to move to different neighborhood	4 Get own place/live with fewer people	4 Get own place/live with fewer people	4 Closer to work	4 Get own place/live with fewer people	4 Want to move to different neighborhood
5 different city/country (tie)	5 Crime/safety reasons	5 Get own place/live with fewer people	5 Closer to work	5 Closer to work	5 Want to move to different city/country	5 Want to move to different neighborhood	5 Get own place/live with fewer people
5 Get something less expensive (tie)							
Why haven't you moved yet? (Top 5 Reasons)							
1 Can't afford to live anywhere else	1 Can't afford to live anywhere else	1 Can't afford to live anywhere else	1 Can't afford to live anywhere else	1 Can't afford to live anywhere else	1 Can't afford to live anywhere else	1 Can't afford to live anywhere else	1 Can't afford to live anywhere else
2 Can't pay moving expenses/deposits	2 Can't pay moving expenses/deposits	2 Can't find a better place to live	2 Can't pay moving expenses/deposits	2 Can't pay moving expenses/deposits	2 Can't pay moving expenses/deposits	2 Can't pay moving expenses/deposits	2 Can't pay moving expenses/deposits
3 Can't find a better place to live	3 Can't find a better place to live	3 Can't pay moving expenses/deposits	3 Can't find a better place to live	3 Can't find a better place to live	3 Can't find a better place to live	3 Can't find a better place to live	3 Can't find a better place to live
4 Rentals are all full; can't find a place to rent	4 Rentals are all full; can't find a place to rent	4 Job is here	4 Rentals are all full; can't find a place to rent	4 Rentals are all full; can't find a place to rent	4 Rentals are all full; can't find a place to rent	4 Job is here	4 Rentals are all full; can't find a place to rent
5 Job is here	5 Job is here	5 Rentals are all full; can't find a place to rent	5 Have submitted applications, but haven't secured housing	5 Need to find a new job	5 Rentals are all full; can't find a place to rent	5 Job is here	5 Job is here

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-4. Desire to Move by Members of Selected Protected Classes and Low Income Households

	African American	Hispanic	Native American	Non-Hispanic White	Disability	Large Family	LEP	Income < \$25,000
Percent who would move given the opportunity	54%	52%	49%	34%	48%	52%	54%	53%
Why would you like to move? (Top 5 Reasons)								
1	Want to buy a home	Want to buy a home	Want to buy a home	Want to buy a home	Want to buy a home	Want to buy a home	Want to buy a home	Bigger house/apartment
2	Bigger house/apartment	Bigger house/apartment	Bigger house/apartment	Bigger house/apartment	Bigger house/apartment	Bigger house/apartment	Get something less expensive	Want to buy a home
3	Want to move to different neighborhood	Get something less expensive	Want to move to different neighborhood	Get something less expensive	Get something less expensive	Bigger house/apartment	Bigger house/apartment	Get something less expensive
4	Get something less expensive	Get own place/live with fewer people	Get something less expensive	Want to move to different neighborhood	Want to move to different neighborhood	Get something less expensive	Get own place/live with fewer people	Get own place/live with fewer people
5	Get own place/live with fewer people	Want to move to different neighborhood	Get own place/live with fewer people	Get own place/live with fewer people	Get own place/live with fewer people	Closer to work	Closer to work	Want to move to different neighborhood
Why haven't you moved yet? (Top 5 Reasons)								
1	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else	Can't afford to live anywhere else
2	Can't pay moving expenses/deposits	Can't pay moving expenses/deposits	Can't pay moving expenses/deposit	Can't pay moving expenses/deposits	Can't pay moving expenses/deposits	Can't pay moving expenses/deposits	Can't find a better place to live	Can't pay moving expenses/deposits
3	Can't find a better place to live	Can't find a better place to live	Can't find a better place to live	Can't find a better place to live	Can't find a better place to live	Can't find a better place to live	Job is here	Can't find a better place to live
4	Landlords don't take Section 8	Job is here	Need to find a new job	Rentals are all full; can't find a place to rent	Rentals are all full; can't find a place to rent	Job is here	Can't pay moving expenses/deposits	Rentals are all full; can't find a place to rent
5	Rentals are all full; can't find a place to rent	Rentals are all full; can't find a place to rent	Rentals are all full; can't find a place to rent	Have submitted applications, but haven't secured housing	Have submitted applications, but haven't secured housing	Need to find a new job (tie)	Family/friends are here (tie)	Have submitted applications, but haven't secured housing
				5	5	5	5	5
				Rentals are all full; can't find a place to rent (tie)	Rentals are all full; can't find a place to rent (tie)	Rentals are all full; can't find a place to rent (tie)	Rentals are all full; can't find a place to rent (tie)	Rentals are all full; can't find a place to rent (tie)

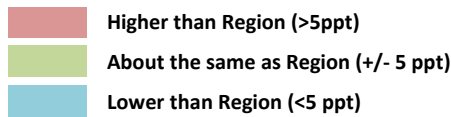
Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Housing challenges. Figure C-5 compares the housing challenges residents experience by jurisdiction and for the region. Nearly three in four renters worry about their rent going up to an amount they cannot afford; a similar rate in all jurisdictions, highest in Broomfield. More than seven in 10 Denver Section 8 voucher holders and 48 percent in Aurora worry that their landlord will stop accepting Section 8. This is much less likely to be a concern among Boulder, Longmont and Boulder County voucher holders.

Figure C-6 compares the rates of housing challenges experienced by members of protected classes and low income households with the region. As shown, challenges experienced vary by protected class. Some of the housing challenges experienced at rates higher than the region by members of protected classes include:

- **I worry about my rent going up to an amount I can't afford.** Higher for Hispanic, Asian and Native American residents, large families and LEP respondents;
- **I want to buy a house but can't afford the down payment.** Higher for African American, Hispanic and Asian residents; families with children, and large families.
- **I worry that if I request a repair it will result in a rent increase or eviction.** Higher for Asian and Native American residents and large families;
- **My landlord refuses to make repairs despite my requests.** Higher for Asian residents and large families.

**Figure C-5.
Top 10 Housing Challenges Experienced by Residents**



Percent of Residents Experiencing a Housing Challenge	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Region
I worry about my rent going up to an amount I can't afford	73%	74%	73%	70%	100%	73%	74%
I want to buy a house but can't afford the down payment	68%	69%	62%	40%	79%	58%	64%
I have Section 8 and I am worried my landlord will stop accepting Section 8	46%	71%	16%	12%	-	26%	49%
I worry that if I request a repair it will result in a rent increase or eviction	23%	19%	15%	13%	18%	24%	19%
Too much traffic/too much street/highway noise	18%	21%	17%	12%	15%	18%	18%
I have bad/rude/loud neighbors	19%	15%	16%	11%	13%	12%	15%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	13%	21%	6%	9%	5%	6%	13%
No or few grocery stores/healthy food stores in the area	11%	20%	5%	11%	6%	7%	13%
High crime in my neighborhood	13%	20%	3%	2%	4%	6%	11%
My house or apartment isn't big enough for my family members	10%	11%	15%	11%	9%	12%	11%
My landlord refuses to make repairs despite my requests	13%	11%	12%	6%	6%	13%	11%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	17%	11%	3%	0%	11%	9%	10%

Note: - Sample size too small to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-6. Housing Challenges Experienced by Residents who are Members of Protected Classes, Income and Regional Residents

Percent of Residents Experiencing a Housing Challenge	Protected Classes										
	African American	Hispanic	Asian	Native American	Non-Hispanic White	Disability	Children Under 18	Large Family	LEP	Income <\$25,000	Region
I worry about my rent going up to an amount I can't afford	67%	80%	83%	80%	74%	79%	78%	81%	81%	69%	74%
I want to buy a house but can't afford the down payment	74%	72%	90%	69%	64%	45%	83%	92%	45%	41%	64%
I have Section 8 and I am worried my landlord will stop accepting Section 8	38%	51%	-	33%	46%	45%	51%	30%	-	39%	49%
I worry that if I request a repair it will result in a rent increase or eviction	23%	22%	27%	29%	18%	24%	24%	33%	23%	14%	19%
Too much traffic/too much street/highway noise	10%	22%	19%	26%	20%	21%	20%	20%	12%	17%	18%
I have bad/rude/loud neighbors	19%	20%	13%	27%	15%	19%	17%	16%	19%	20%	15%
Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	14%	18%	13%	19%	15%	15%	16%	15%	9%	11%	13%
No or few grocery stores/healthy food stores in the area	23%	18%	18%	22%	14%	16%	15%	18%	15%	15%	13%
High crime in my neighborhood	11%	19%	10%	18%	12%	14%	13%	12%	5%	13%	11%
My house or apartment isn't big enough for my family members	21%	25%	11%	13%	10%	16%	23%	34%	32%	18%	11%
My landlord refuses to make repairs despite my requests	12%	12%	17%	14%	9%	15%	12%	18%	8%	8%	11%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	15%	11%	17%	30%	11%	12%	18%	27%	6%	20%	10%

Note: - Sample size too small to report.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Disability-related housing challenges. With the exception of residents of Boulder, households with a member with a disability are as likely to experience disability-related housing challenges regionally as they are in their place of residence. Boulder residents with disabilities are more likely to experience disability-related housing challenges than similar households elsewhere. Regionally, disability-related housing challenges experienced by residents include:

- One in five “worry if I request an accommodation for my disability my rent will go up or I will be evicted;”
- More than one in 10 (13%) cannot afford the housing that has accessibility feature needed.

Boulder households that include a member with a disability are significantly more likely to have a landlord refuse to make an accommodation or modification, refuse a therapy/emotional support animal and refuse a service animal than those living elsewhere in the region.

**Figure C-7.
Housing Challenges Experienced by Residents with Disabilities**



Note: - Sample size too small to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Displacement & Recent Experience Seeking Housing

This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent.

Displacement experience. The survey provides some information on how residents have been affected by displacement. To better understand the extent of displacement in the region, resident survey respondents answered a series of questions related to displacement, beginning with the question, “In the past five years, have you had to move out of a home or apartment in the Denver Metro Area when you did not want to move?” Overall, one in three current renters (30%) and 43 percent of residents who are currently precariously housed¹ who responded to the resident survey have experienced displacement—having to move when they did not want to move—in the past five years in the region. Two in five (42%) renters currently living in Aurora and nearly half of current renters in Broomfield (48%) who participated in the survey experienced displacement in the past five years, the highest rates among regional renters.²

Experience with displacement also varied by respondent demographic and socioeconomic characteristics. Those with higher displacement rates than the regional rate (19%) include:

- Nearly two in five (37%) Section 8 voucher holders;
- Nearly three in 10 (29%) households that include a member with a disability;
- Households with incomes less than \$25,000 (28%);
- African American (27%), Native American (27%) and Hispanic (26%) residents;
- More than one in four (27%) large families; and
- More than one in four (26%) households with household incomes of \$25,000 up to \$50,000.

Figure C-8 presents the share of a population who experienced displacement and the proportion of those populations impacted by: rent increased more than could be paid; evicted for being behind on the rent; and landlord selling the home.

The greatest proportion of renters with displacement experience (41%) had to move because “rent increased more than I could pay.” As discussed previously, “landlord selling the home” was a factor for 20 percent of renters who experienced displacement. Eviction was a factor for one in 20 (5%) current renters and 17 percent of the precariously housed. Regionally, “personal reasons” such changes in household composition resulting from changes in personal

¹ For the purposes of survey analysis, respondents are considered “precariously housed” if they are staying with friends or family but are not on the lease or property title; staying in a shelter or transitional housing; staying in a motel/hotel or other temporary housing situation; or are without shelter, experiencing homelessness.

² It is important to note that the displacement experience did not necessarily occur in the respondent’s current community of residence.

relationships are factors in 16 percent of displacements. Reasons for displacement vary by respondent demographic and socioeconomic characteristics.

- Households most likely to be displaced due to the rent increasing more than could be paid are households with incomes ranging from \$25,000 up to \$50,000 (50%) and large families (48%).
- Households most likely to be displaced due to being evicted for being behind on the rent are large families (15%), Native American residents (13%) and households with incomes less than \$25,000 (13%).

Households most likely to be displaced due to the landlord selling the home are households with incomes greater than \$100,000 (31%), Asian residents (29%), African American residents (25%) and households with Section 8 vouchers (25%).

The greatest proportion of renters with displacement experience (41%) had to move because “rent increased more than I could pay.” As discussed previously, “landlord selling the home” was a factor for 20 percent of renters who experienced displacement. Eviction was a factor for one in 20 (5%) current renters and 17 percent of the precariously housed.

Figure C-8.
Displacement Experience and Reasons for Displacement by Jurisdiction Overall, Current Renters and Those Precariously Housed or Homeless

Place of Current Residence	Percent Displaced	Reason for Displacement		
		Rent Increased More Than I Could Pay	Evicted: Behind on the Rent	Landlord Selling Home
Aurora	20%	40%	5%	30%
Renters	42%	40%	5%	35%
Precariously housed/homeless	26%	30%	30%	13%
Denver	19%	43%	6%	18%
Renters	30%	44%	4%	20%
Precariously housed/homeless	49%	43%	17%	6%
Boulder	18%	31%	6%	17%
Renters	24%	33%	3%	12%
Precariously housed/homeless	49%	26%	17%	13%
Boulder County	20%	45%	7%	12%
Renters	21%	51%	7%	9%
Precariously housed/homeless	34%	35%	18%	17%
Broomfield	21%	50%	0%	12%
Renters	46%	42%	0%	16%
Precariously housed/homeless	-	-	-	-
Longmont	16%	30%	10%	13%
Renters	28%	27%	12%	12%
Precariously housed/homeless	46%	44%	17%	0%
Region	19%	41%	6%	19%
Renters	30%	41%	5%	20%
Precariously housed/homeless	43%	42%	17%	8%

Note: Displacement did not necessarily occur within current community of residence. - Sample size too small to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-9.
Displacement Experience and Reasons for Displacement by Selected Protected Class
Characteristics and Household Income

	Percent Displaced	Reason for Displacement		
		Rent Increased More than I Could Pay	Evicted: Behind on Rent	Landlord Selling Home
Race/ethnicity				
African American	27%	41%	7%	25%
Asian	14%	36%	7%	29%
Hispanic	26%	38%	8%	20%
Native American	27%	37%	13%	15%
Non-Hispanic White	17%	42%	5%	20%
LEP				
LEP	16%	42%	11%	0%
Children under 18				
Children under 18	21%	42%	9%	23%
Large family				
Large family	27%	48%	15%	20%
Disability				
Disability	29%	37%	10%	13%
Section 8				
Section 8	37%	28%	7%	25%
Household Income				
Less than \$25,000	28%	33%	13%	13%
\$25,000 up to \$50,000	26%	50%	4%	20%
\$50,000 up to \$100,000	19%	43%	3%	22%
\$100,000 or more	8%	35%	1%	31%

Note: Displacement did not necessarily occur within current community of residence.

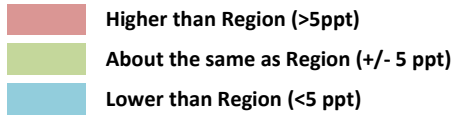
Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Recent experience seeking housing. Overall, nearly two-thirds of survey respondents seriously looked for housing in the region in the past five years. To understand their search experience, respondents answered several questions related to challenges they may have encountered in the process of renting or buying a home. These housing provider actions—unreturned phone or email inquiries; being told a unit was available by phone, but unavailable when the applicant arrived in person; loan denial or being charged higher interest rates; steering by real estate agents—may suggest housing discrimination. Residents’ experience with these housing provider actions did not vary by place of current residence, but they did vary by race or ethnicity, disability, family size and English proficiency. Compared to other residents:

- Native Americans and those with a disability are less likely to have their emails to landlords inquiring about units returned;
- African American, Native American and residents with disabilities are less likely to have their phone calls to landlords inquiring about units returned;
- African American, Native American, residents with disabilities, and those with household incomes less than \$25,000 were more likely to be told a unit was available by phone but unavailable when they arrived in person;

- African American residents and large families are more likely to have been denied a home loan, and Asian residents and large families are more likely to say they were charged a high interest rate for their home loan;
- LEP residents were more likely to have a real estate agent only show them homes in neighborhoods where most people were of their same race or ethnicity.

Figure C-10.
Experience Looking for Housing in Aurora, Denver, Boulder, Boulder County, Broomfield, Longmont, and Region in the Past Five Years by Jurisdiction



Percent of Residents Experiencing in Recent Housing Search	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Region
Respondents who seriously looked for housing in the region in the past five years	68%	68%	67%	69%	66%	59%	66%
Landlord did not return emails asking about a unit	12%	17%	18%	20%	13%	15%	17%
Landlord did not return calls asking about a unit	15%	17%	15%	14%	12%	15%	16%
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	10%	9%	9%	10%	12%	11%	10%
A bank or other lender would not give me a loan to buy a home	10%	7%	10%	10%	12%	9%	9%
A bank or other lender charged me a high interest rate on my home loan	4%	4%	5%	4%	7%	3%	4%
I requested a disability accommodation for myself or my family and it was not made	2%	1%	2%	4%	2%	2%	2%
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	3%	3%	4%	4%	2%	1%	3%

Note: Includes only those respondents who seriously looked for housing in the past five years. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-11. Experience Looking for Housing in the Past Five Years by Selected Protected Class Characteristics and Household Income



Note: Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Denial of housing to rent or buy. As shown in the previous figure, about two-thirds of survey respondents seriously looked for housing to rent or buy in the past five years. Among these residents, one in five were denied housing to rent or buy. The top two most frequently reported reasons for their housing denial experience are “income too low” and “bad credit.” Among members of protected classes, these are also the top two reasons for housing denial. For members of protected classes, remainder of the top five reasons for denial differ from other residents. These include:

- **I have Section 8/Housing Choice Voucher.** Top five reason for African American and Hispanic residents, large families, and households with incomes less than \$25,000.
- **Size of my family/household.** Top five reason for Hispanic residents, large families, and LEP respondents.
- **Landlord didn't accept social security or disability income.** Top five reason for Native American residents, households with a member with a disability, and households with incomes less than \$25,000.
- **Service animal, assistance animal, therapeutic animal.** Top five reason for Native American residents.
- **I have children.** Top five reason for African American residents.
- **Foreclosure history, immigration status, and unable to provide required documentation.** Top five factors for LEP residents.
- **Criminal history and race/ethnicity.** Top five reasons for residents with disabilities.

Figure C-12.
When you looked for housing in Aurora, Denver, Boulder, Boulder County, Broomfield, Longmont, or the region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Jurisdiction of Current Residence

	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Region
Percent denied housing to rent or buy in the region in the past five years	26%	18%	21%	27%	28%	24%	22%
Why were you denied housing to rent or buy? (Top 5 Reasons)							
1	Income too low	Income too low	Income too low	Income too low	Income too low	Income too low	Income too low
2	Bad credit	Bad credit	Bad credit	Bad credit	Other buyer offered a higher price	Bad credit	Bad credit
3	I have Section 8/Housing Choice voucher	Other renter/ applicant willing to pay more for rent	Other person willing to pay more for rent	Other person willing to pay more for rent	Other willing to pay more for rent	Other person willing to pay more for rent	Other renter/ applicant willing to pay more for rent
4	Other buyer offered a higher price	Other buyer offered a higher price	Landlord didn't allow pets	Other buyer offered a higher price	Bad credit	Landlord didn't allow pets	Other buyer offered a higher price
5	Other renter/ applicant willing to pay more for rent	Other buyer offered to pay cash	Other buyer offered a higher price	Landlord didn't allow pets	Other buyer offered to pay cash	Other buyer offered a higher price	Other buyer offered to pay cash

Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-13. When you looked for housing in Aurora, Denver, Boulder, Boulder County, Broomfield, Longmont, or the region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Protected Class

	African American	Asian	Hispanic	Native American	Non-Hispanic White	Disability	Large Family	LEP	Income < \$25,000
Percent denied housing to rent or buy in the region in the past five years									
	37%	23%	33%	35%	19%	38%	37%	25%	36%
Why were you denied housing to rent or buy? (Top 5 Reasons)									
1	Income too low	1	Income too low	1	Income too low	1	Income too low	1	Income too low
2	Bad credit	2	Bad credit	2	Bad credit	2	Bad credit	2	Bad credit
3	I have Section 8/Housing Choice voucher	3	Other applicant willing to pay more for rent	3	Other applicant willing to pay more for rent	3	Size of my family/household	3	I have Section 8/Housing Choice voucher
4	Other applicant willing to pay more for rent	4	Service animal, assistance animal, or therapeutic animal	4	Other buyer offered a higher price	4	Other applicant willing to pay more for rent	4	Landlord didn't accept social security or disability benefit income
5	I have children	5	Because I am homeless (tie)	5	Landlord didn't allow pets	5	I have Section 8/Housing Choice voucher	5	Other applicant willing to pay more for rent

Note: - Sample size too small to report. Experience of housing denial occurred in the region but not necessarily in the place of current residence.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

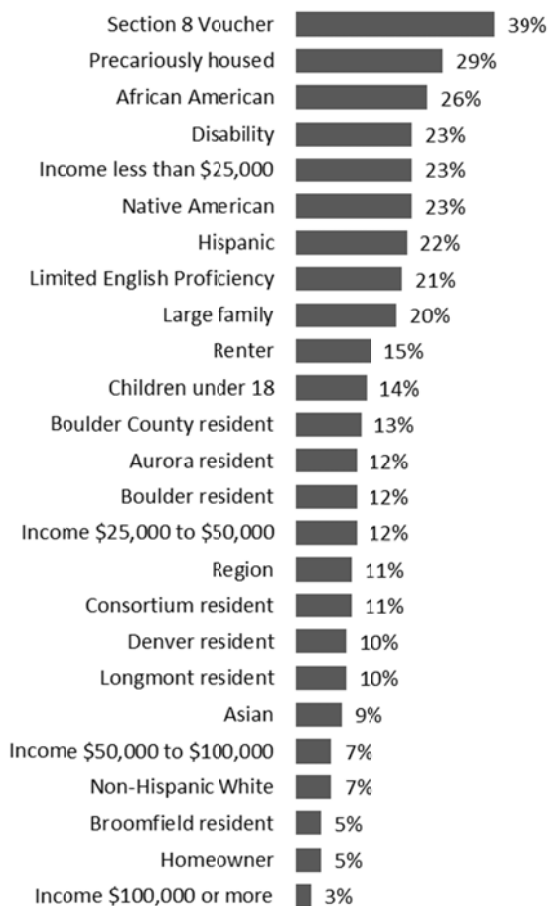
Experience with housing discrimination. Survey respondents were asked, “When you looked for housing in the region, did you ever feel you were discriminated against?” Overall, 11 percent of survey respondents felt they were discriminated against when they looked for housing in the region. The proportion of residents who believe they experienced housing discrimination varies widely, from nearly two in five (39%) Section 8 voucher holders to 3 percent of respondents with household incomes of \$100,000 or more. About one in four African American residents, residents with disabilities, Native American residents and Hispanic residents felt they experienced housing discrimination.

Figure C-14.
When you looked for housing in the region, did you ever feel you were discriminated against?

Note: Experience with housing discrimination occurred in the region, but not necessarily in the place of current residence.

Source:

BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.



Overall, the top reasons residents believe they were discriminated against are:

- Race or ethnicity (22%);
- Income too low (15%);
- Section 8 (10%);
- Disability (8%);
- Familial status/having children (8%);
- Past evictions (5%); and
- LGBT (4%).

Neighborhood and Community

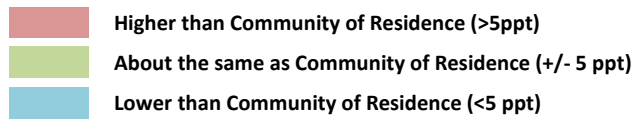
Fair housing choice is more than just choice in a home, it is also about access to opportunity, including proficient schools, employment, transportation, services, and other community amenities that contribute to quality of life. This section explores a number of measures of access to opportunity including equal treatment of all residents, the extent to which residents would welcome different types of people moving to their neighborhood, access to public services, healthy neighborhood indicators, and access to proficient schools, employment and transportation. We conclude with an analysis of indicators of Not-In-My-Backyard (NIMBY) attitudes that may impact land use and planning decisions related to housing.

Equal treatment of residents. Overall, 60 percent of respondents agree that “all residents in the area where you live are treated equally or the same as residents of other areas in your community.” Residents *less likely* than other members of their community to agree with that statement are shown in blue in the following figure. These include:

- African American residents of Aurora, Denver and Consortium communities;
- Asian residents of Aurora;
- Hispanic residents of Denver, Boulder County and Longmont;
- Native American residents of Denver and Boulder;
- Large families living in Denver, Boulder, Boulder County, and Longmont;
- Households with a member with a disability living in every jurisdiction;
- Households with incomes less than \$25,000 living in Aurora, Denver and Longmont; and
- Households with incomes of \$25,000 up to \$50,000 living in Aurora, Denver and Boulder County.

Figure C-15.

Do you feel that all residents in the area where you live are treated equally or the same as residents of other areas in your community? (% Yes)



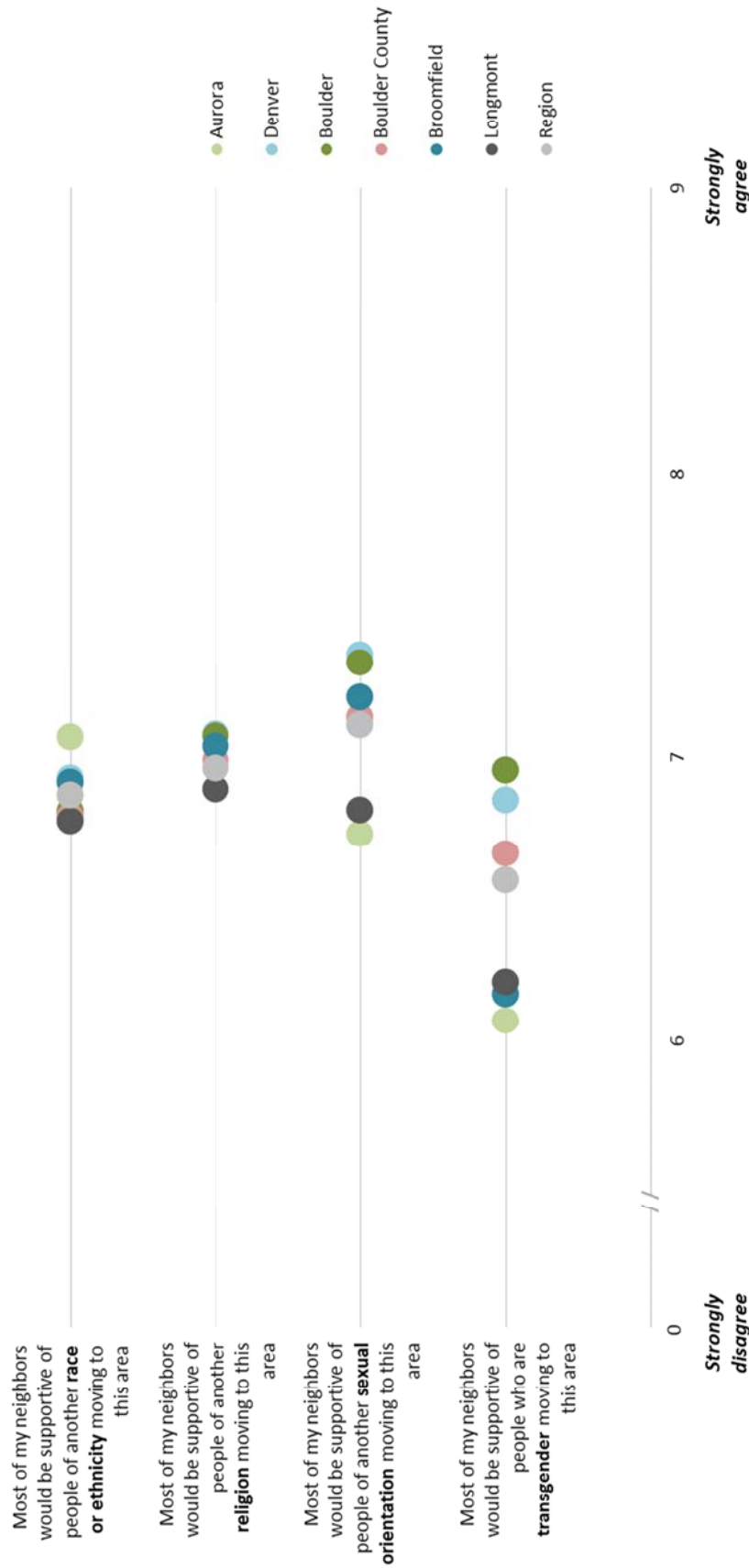
	Aurora	Denver	Boulder	Broomfield	Boulder County	Longmont	Consortium	Region
All residents	57%	57%	64%	76%	67%	67%	67%	60%
Race/ethnicity								
African American	46%	31%	-	-	-	-	36%	-
Asian	48%	68%	-	-	-	-	65%	59%
Hispanic	61%	41%	63%	-	61%	52%	58%	48%
Native American	67%	24%	43%	-	-	-	49%	38%
White	62%	63%	68%	78%	71%	70%	70%	65%
LEP	-	64%	70%	-	-	-	62%	61%
Children under 18	56%	55%	66%	86%	64%	66%	67%	59%
Large family	52%	47%	51%	73%	57%	60%	58%	50%
Disability	46%	42%	45%	57%	61%	52%	52%	46%
Section 8	41%	40%	23%	-	57%	-	40%	39%
Household Income								
Less than \$25,000	42%	45%	63%	-	63%	45%	52%	48%
\$25,000 up to \$50,000	48%	48%	64%	-	58%	67%	63%	54%
\$50,000 up to \$100,000	63%	58%	71%	83%	74%	71%	72%	63%
\$100,000 or more	65%	70%	78%	86%	79%	83%	81%	73%

Note: - - indicates insufficient data.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Respondents rated their level of agreement with a series of statements on a scale of 0-9 where a rating of 0 means strongly disagree and a rating of 9 means strongly agree. Each statement began with “Most of my neighbors would be supportive of people of another...” followed by “race or ethnicity,” “religion,” “sexual orientation” or “who are transgender.” As shown, most respondents, regardless of where they live, agree that most of their neighbors would be supportive of these different types of people moving to the area. While still being supportive, the degree of agreement with support is slightly lower for people who are transgender than for race or ethnicity, religion or sexual orientation. Although still supportive, Aurora and Longmont residents are slightly less supportive of people of a different sexual orientation, and Aurora, Longmont and Broomfield residents are slightly less supportive of people who are transgender moving into the area, compared to residents of other communities.

Figure C-16. Most of my neighbors would be supportive of people of another ... race or ethnicity, or religion or sexual orientation or who are transgender ... moving to this area.



Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Healthy neighborhood indicators. Figure C-17 presents perspectives on a number of healthy neighborhood indicators, including quality of neighborhood parks and recreation facilities, access to grocery stores, access to health care facilities, condition of neighborhood housing stock, crime, and having a supportive network of friends and family in the area. In the regional comparison, Broomfield residents are most likely have access to grocery stores, health care facilities, housing in good condition and lower crime. Denver residents are least likely to think park and recreation facilities are of the same quality across neighborhoods, are less likely to have convenient access to grocery stores, more likely to think housing in their neighborhood is in good condition and to have higher crime than other neighborhoods.

Access to these healthy neighborhood indicators varies across indicators and among members of protected classes and low income households. Access to health food and health care facilities are rated more highly than having the same quality of park and recreation facilities as found in other neighborhoods, housing condition and crime.

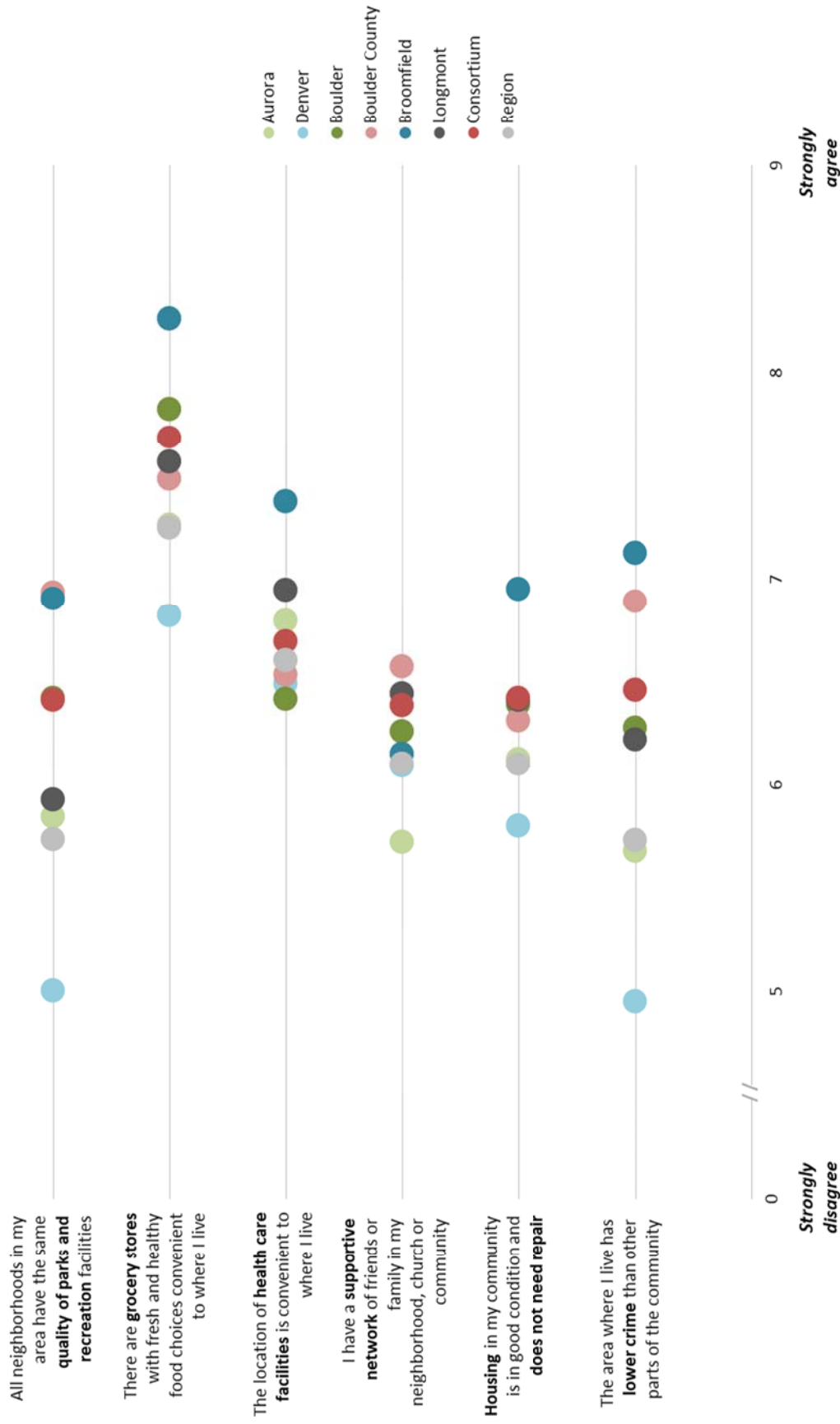
With respect to helping the person with a disability in their household receive better health services, the top answers involved:

- *Access to transportation;*
- Affordable health insurance; and
- Doctors willing to accept Medicare or Medicaid.

Needed in order to improve access to community amenities, facilities or services such as parks, libraries, government buildings, cultural facilities and festivals/events are:

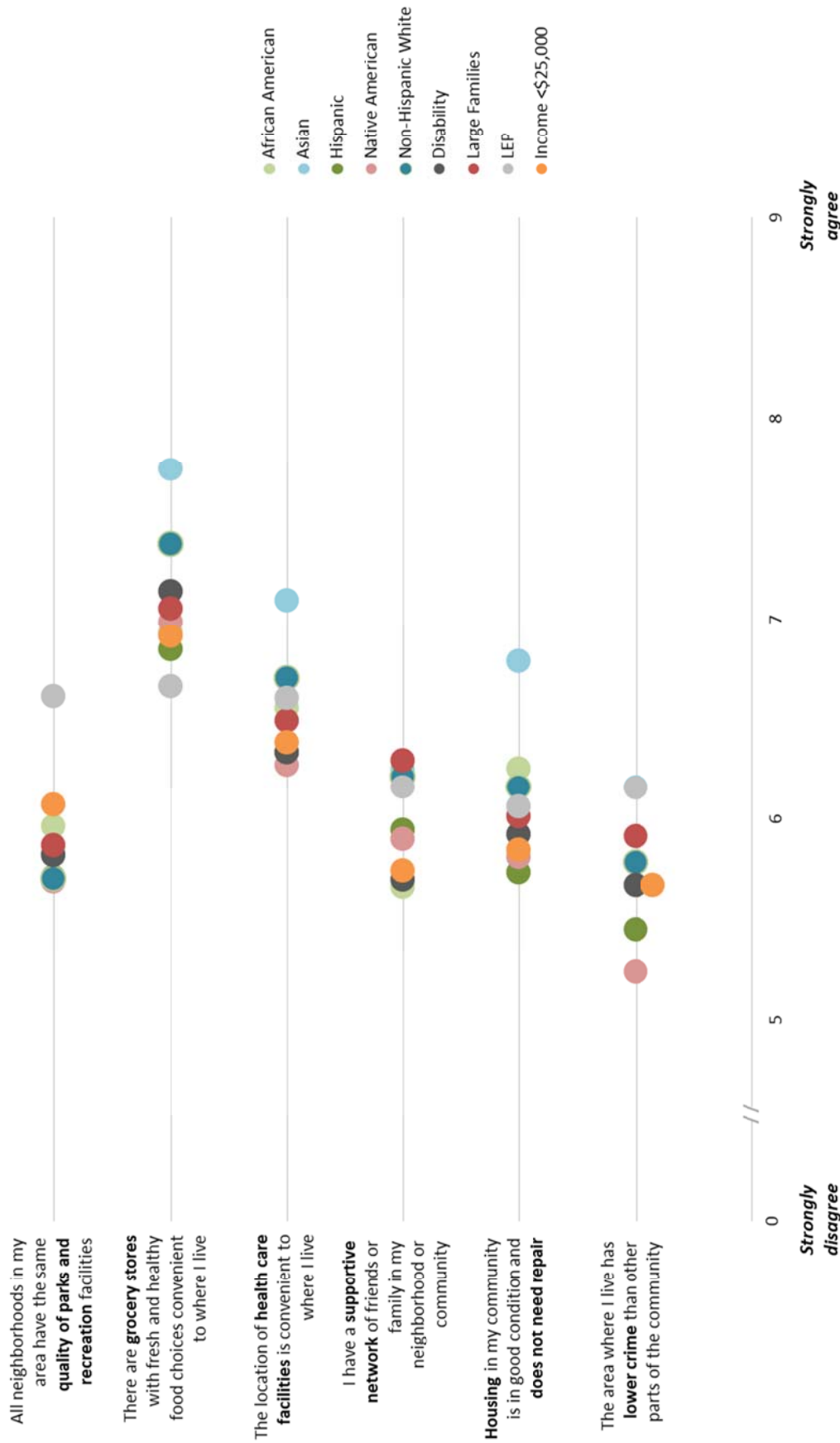
- Access to transportation;
- ADA accessibility;
- Outreach to the disability community to alert them to opportunities to participate; and
- Accessible parking.

Figure C-17.
Resident Perspectives on Healthy Neighborhood Indicators, by Jurisdiction



Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-18. Resident Perspectives on Healthy Neighborhood Indicators, by Selected Protected Classes and Low Income Households

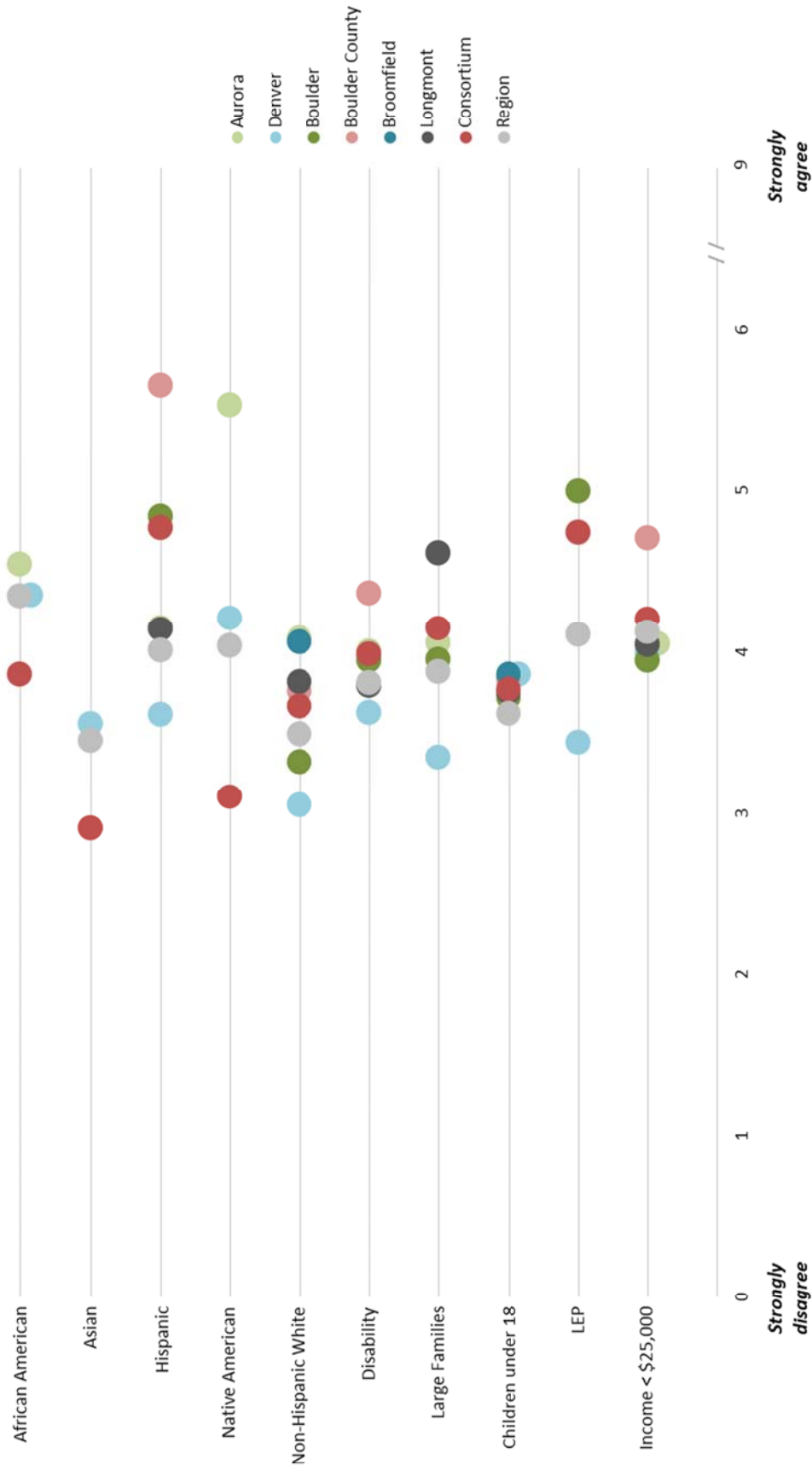


Note: Not all groups had sufficient responses to report.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Access to quality schools. Respondents to the resident survey for the regional AI affirm the challenges associated with housing affordability and accessing quality schools. Figure C-19 presents the average degree of agreement with the statement, “In this area, it is easy to find housing people can afford that is close to good schools,” by jurisdiction for members of selected protected classes and low income residents. As shown, most residents disagree that it is easy to find affordable housing near quality schools; the extent of disagreement varies both geographically and among protected class groups. Compared to other groups, Hispanics living in Boulder County and Native Americans living in Aurora are more likely to agree that it is easy to find affordable housing close to good schools. Regardless of where they live, respondents with household incomes less than \$25,000 find it difficult to find affordable housing near good schools.

Figure C-19.
Access to Quality Schools by Jurisdiction and Selected Protected Class Characteristics and Low Income Households
In this area it is easy to find housing people can afford that is close to good quality schools.



Note: Not all groups had sufficient responses to report.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Access to transportation. Resident survey respondents rated their satisfaction with their transportation situation on a scale from 0-9 where 0="extremely unsatisfied" and 9="extremely satisfied." Average satisfaction with transportation among respondents is 6.5, more satisfied than not. Among the jurisdictions, resident satisfaction with their transportation situation ranged from 6.3 among Denver and Boulder County residents to 6.8 among Aurora residents. Native American residents have lower satisfaction with their transportation situation than other racial or ethnic groups.

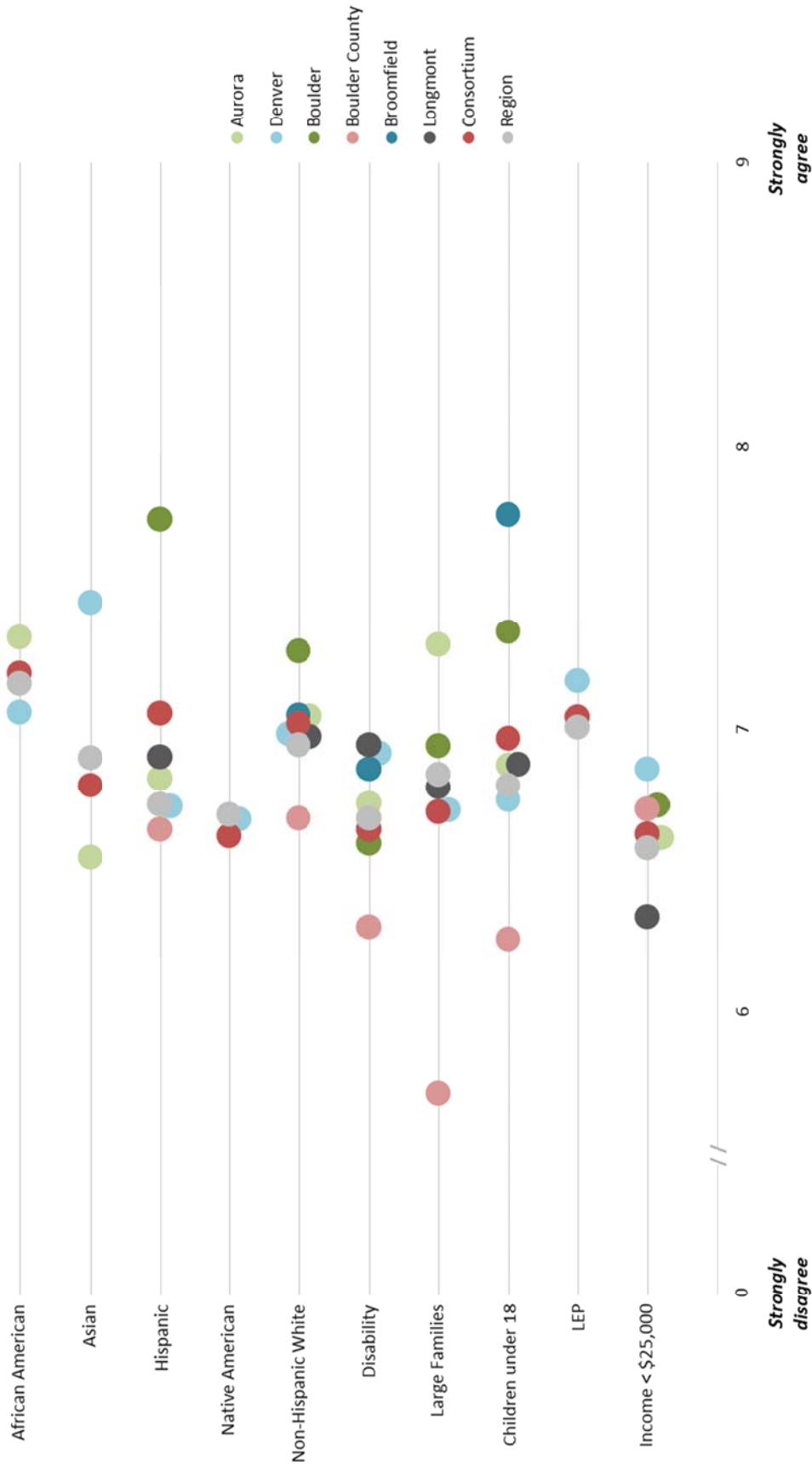
Not surprisingly, satisfaction with transportation situation varied by the type of transportation used most often. Regionally, residents who drive their own vehicle are somewhat more satisfied than those who rely on public transit. Paratransit users are least satisfied.

Average satisfaction with their transportation situation among public transit users is similar to transportation satisfaction overall (6.2 versus 6.5). Boulder transit users had the highest satisfaction (6.8) and Longmont the lowest (5.5). Compared to the regional average, Native American (5.6), African American (5.7), Asian (5.7), and disability (5.8) transit users had lower average satisfaction.

Too few paratransit users from jurisdictions other than Denver participated in the survey to draw comparisons.

Figure C-20 presents residents' degree of agreement with the statement, "I can easily get to the places I want to go using my preferred transportation option for members of selected protected classes and low income households by jurisdiction. In general, residents somewhat agreed with the statement, but widely across groups and jurisdictions.

Figure C-20.
Access to Transportation, by Jurisdiction and Selected Protected Class Characteristics and Low Income Households
I can easily get to the places I want to go using my preferred transportation option.



Note: * Data for Harris County exclude residents of the participating jurisdictions and Houston. Not all groups had a sufficient number of responses to report results.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Access to employment. Two survey questions directly addressed the linkage between employment and housing. One, in the context of housing challenges, asked if there were “not enough job opportunities in the area.” Overall, less than one in 10 respondents in the region (7%) identified “not enough job opportunities in the area” as a challenge; this proportion is similar across all of the participating jurisdictions. This rate does vary demographically.

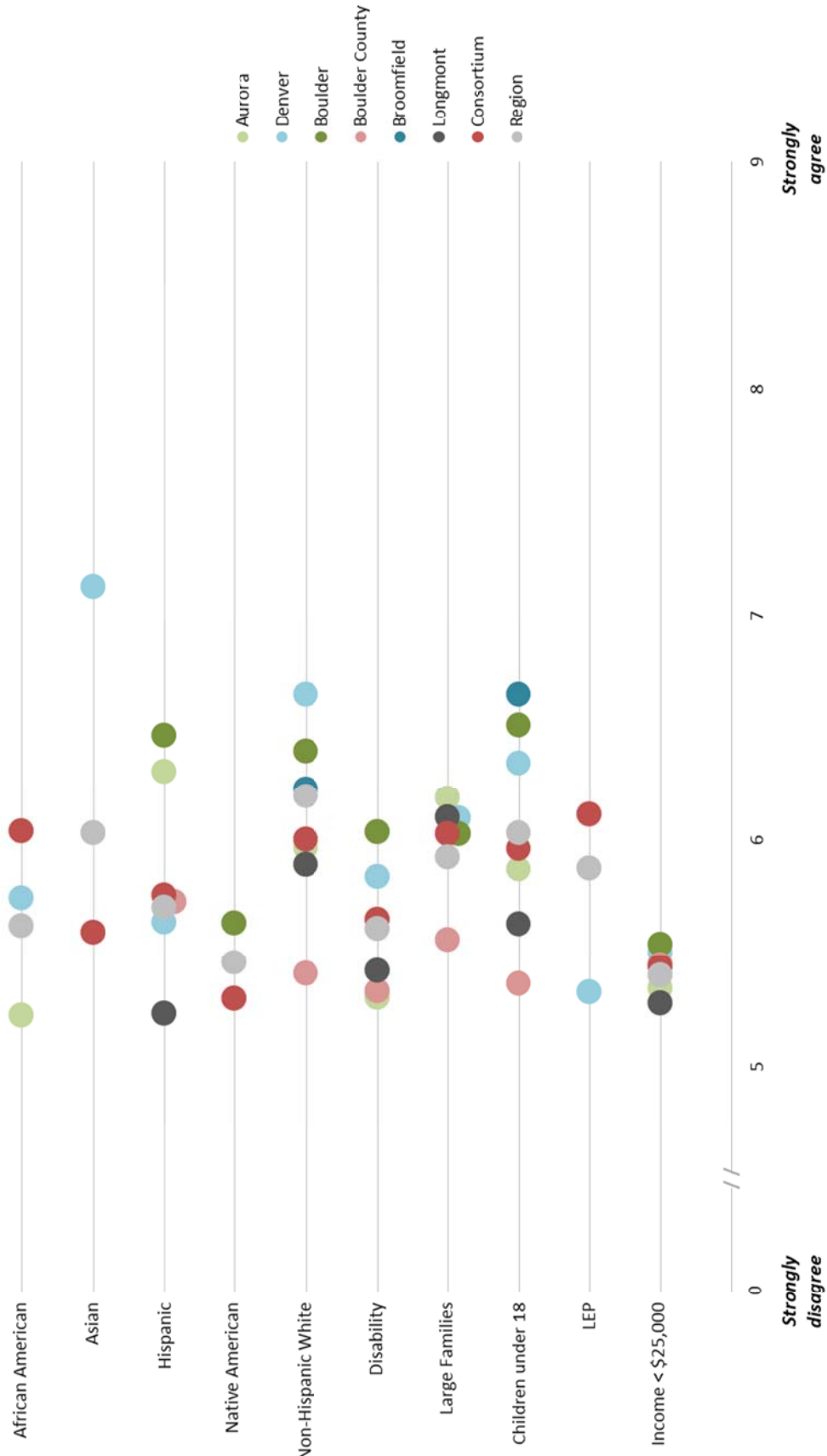
- Native American residents (15%), Asian residents (13%), African American residents (12%), Hispanic residents (12%), households that include a member with a disability (11%), large families (11%), households with incomes less than \$25,000 (10%), are *more* likely to have this challenge than the average regional resident;
- LEP residents (5%) are *less* likely to experience this challenge

To understand the linkage between access to employment and housing, survey respondents rated their level of agreement with the statement, “The location of job opportunities is convenient to where I live.” Figure C-21 presents this data by jurisdiction for members of selected protected classes and low income residents. As shown most residents, on average, somewhat agree that job locations are close to where they live. For African Americans, this is lowest in Aurora and highest in the Consortium communities. Proximity of jobs to home is lowest for Hispanics living in Longmont and highest for Boulder Hispanics. There is little variation by community for households with incomes less than \$25,000.

Access to transportation is a persistent barrier experienced by residents with disabilities when seeking employment or a better job. When asked, “What is most needed to help the person with a disability in your household to get a job or a better job?” the most frequently mentioned recommendations are:

- *Access to transportation;*
- Employment training, coaching, and education;
- Outreach to employers to encourage them to hire people with disabilities;
- Mental health services;
- ADA accessibility accommodations in the workplace; and
- Sidewalk improvements for connectivity to employment opportunities.

Figure C-21.
Access to Employment, by Jurisdiction and Selected Protected Class Characteristics and Low Income Households
The location of job opportunities is convenient to where I live.

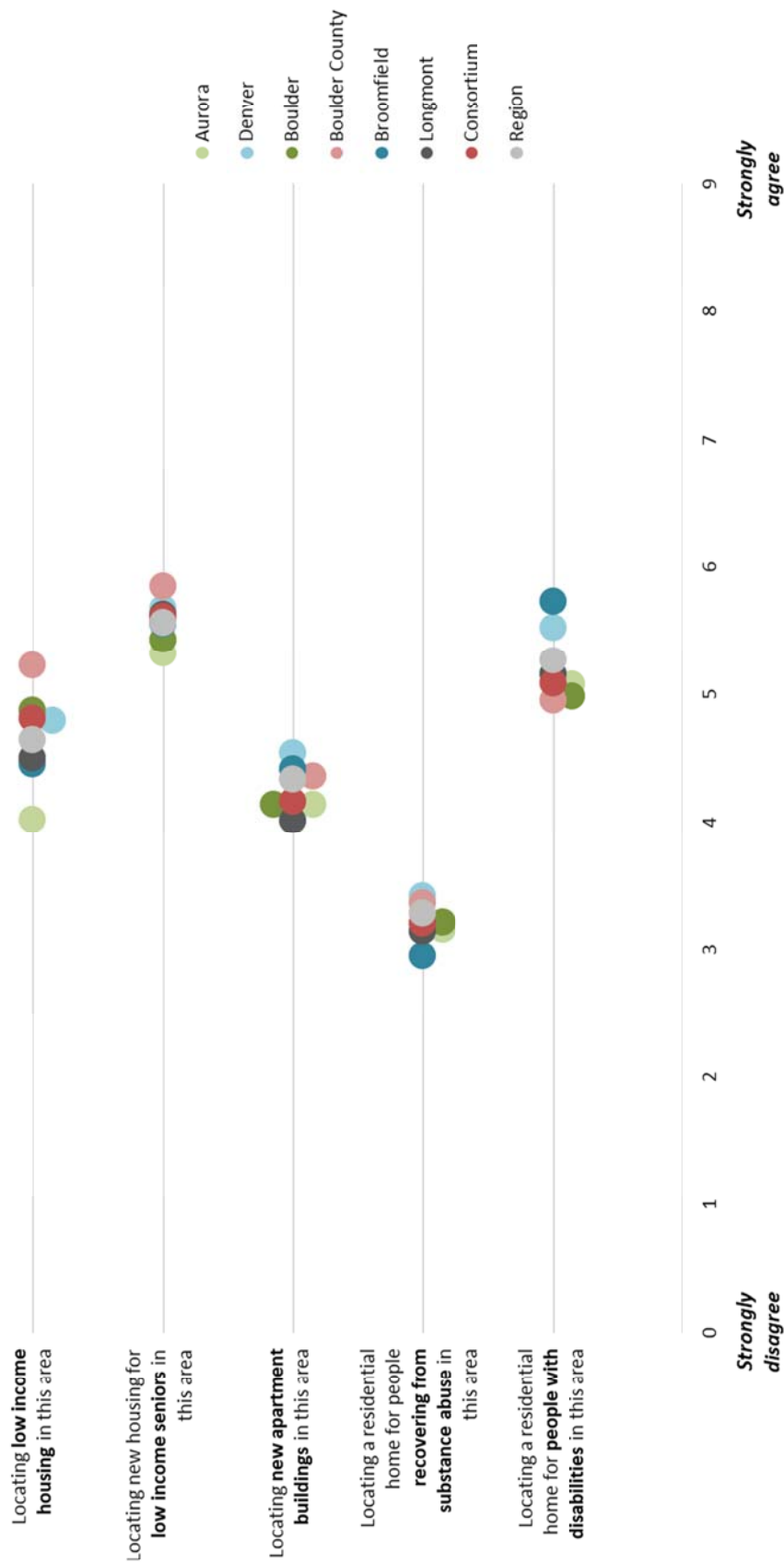


Note: Not all groups had sufficient responses to report.
 Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

NIMBY. To understand how residents perceive their neighborhood would respond to locating different types of housing and uses, survey respondents rated the likelihood that “most of my neighbors would support locating...” a particular housing type or use. With respect to neighbor support for various types of housing and housing uses, there is little variation among survey respondent by place of residence. In general, residents have lukewarm support for locating low income housing “in this area”, less support for locating new apartment buildings and the least support for housing for people recovering from substance abuse. While still tepid, residents are more supportive of locating new housing for low income seniors and for people with disabilities in their area.

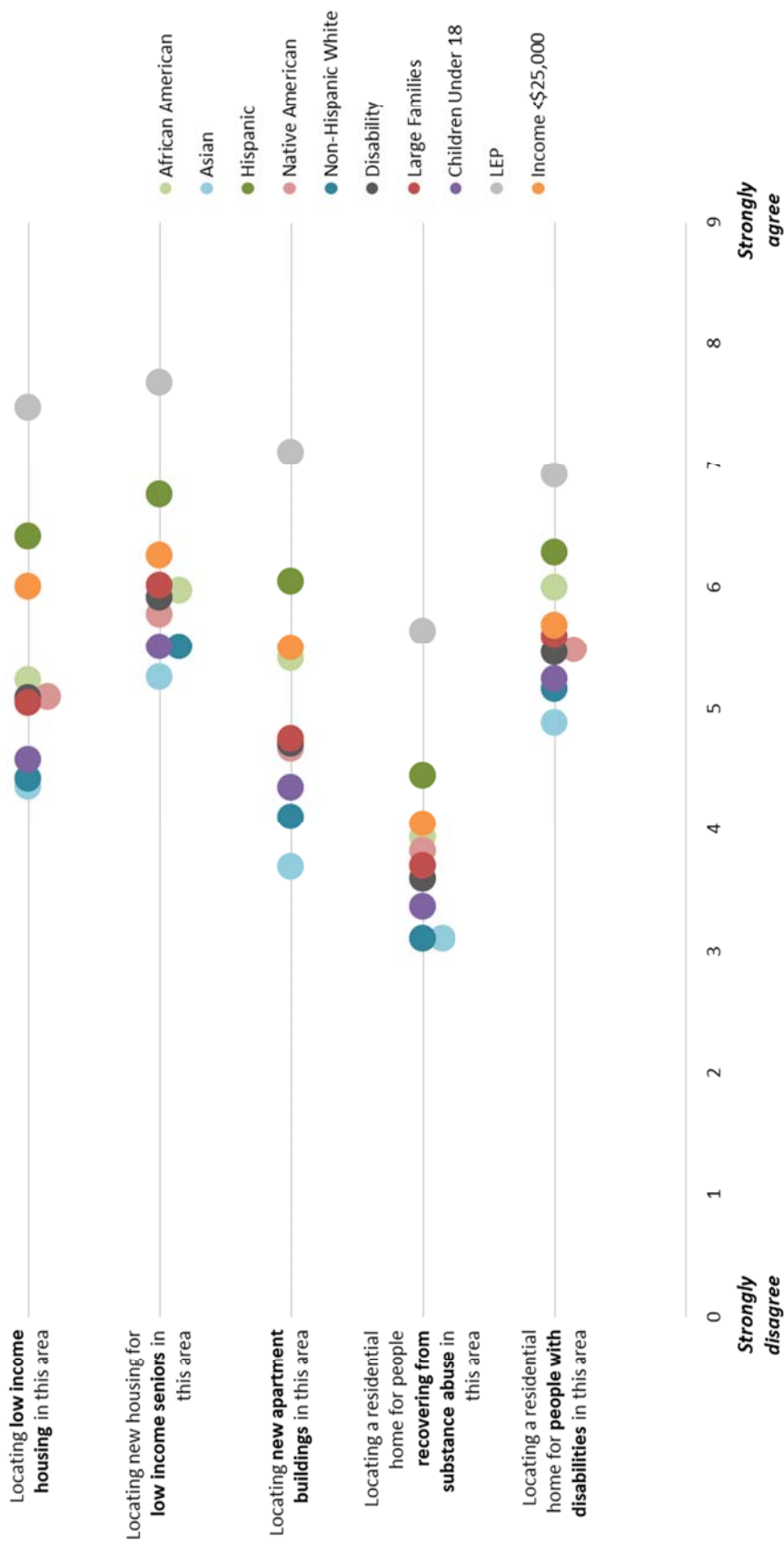
Compared to the average community resident, members of protected classes are both more and less likely to support different types of housing and housing uses in locating in their neighborhood. In general, LEP residents tend to be most supportive of different housing types and uses and Asian and non-Hispanic White residents are least supportive, followed by households with a member with a disability. As with regional residents, members of protected classes and low income households are least likely to think their neighbors would be supportive of locating a home for people recovering from substance abuse.

Figure C-22.
Most of my neighbors would be supportive of locating...low income housing...housing for low income seniors...new apartment buildings...a residential home for people recovering from substance abuse... a residential home for people with disabilities ... in this area. By Jurisdiction



Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-23. Most of my neighbors would be supportive of locating...low income housing...housing for low income seniors...new apartment buildings...a residential home for people recovering from substance abuse... a residential home for people with disabilities ... in this area. By Selected Protected Class Characteristics and Low Income Households



Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Survey Respondent Characteristics

The following figures present sample sizes and respondent characteristics by their community of residence.

Figure C-24.
Survey Respondent Characteristics

Survey Respondent Characteristics	Aurora	Denver	Boulder	Boulder County	Broomfield	Longmont	Consortium	Region
Race/ethnicity								
Non-Hispanic White	63%	68%	74%	74%	79%	76%	75%	70%
African American	13%	6%	3%	2%	1%	1%	2%	5%
Hispanic	10%	14%	8%	11%	4%	11%	10%	12%
Asian	3%	2%	3%	1%	5%	2%	2%	2%
Native Hawaiian/ Pacific Islander	0%	0%	0%	0%	3%	0%	0%	0%
Native American	3%	4%	4%	4%	1%	4%	4%	4%
Multi-racial	6%	5%	4%	2%	3%	3%	3%	4%
<i>Number of respondents (n=)</i>	<i>649</i>	<i>1,698</i>	<i>551</i>	<i>364</i>	<i>104</i>	<i>505</i>	<i>1,524</i>	<i>4,258</i>
Disability								
	25%	20%	26%	31%	21%	26%	27%	24%
<i>Number of respondents (n=)</i>	<i>649</i>	<i>1,698</i>	<i>551</i>	<i>364</i>	<i>104</i>	<i>505</i>	<i>1,524</i>	<i>4,258</i>
Income								
Less than \$5,000	6%	5%	5%	4%	1%	5%	5%	5%
\$5,000 up to \$9,999	2%	4%	6%	9%	1%	5%	6%	4%
\$10,000 up to \$14,999	4%	3%	6%	10%	5%	3%	6%	4%
\$15,000 up to \$19,999	2%	2%	4%	8%	2%	4%	5%	3%
\$20,000 up to \$24,999	3%	2%	6%	8%	4%	9%	7%	4%
\$25,000 up to \$34,999	8%	7%	11%	15%	7%	7%	10%	8%
\$35,000 up to \$49,999	14%	14%	16%	10%	11%	11%	12%	13%
\$50,000 up to \$74,999	22%	18%	18%	13%	17%	17%	16%	18%
\$75,000 up to \$99,999	14%	12%	10%	6%	11%	14%	10%	12%
\$100,000 up to \$149,999	17%	17%	12%	9%	15%	15%	12%	15%
\$150,000 or more	8%	15%	8%	8%	25%	10%	10%	12%
<i>(n=)</i>	<i>600</i>	<i>1,565</i>	<i>514</i>	<i>343</i>	<i>92</i>	<i>448</i>	<i>1,397</i>	<i>3,923</i>

Note: n=number of respondents.

Numbers may add to greater than 100% for some characteristics due to multiple response.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

**Figure C-25.
Survey Respondent Characteristics (Continued)**

Survey Respondent Characteristics	Boulder							
	Aurora	Denver	Boulder	County	Broomfield	Longmont	Consortium	Region
Household type								
Living alone	16%	24%	32%	35%	23%	21%	28%	24%
Living with roommates/friends	3%	7%	9%	6%	4%	4%	6%	6%
Living with spouse/partner	30%	34%	21%	23%	31%	30%	25%	29%
Living with spouse/partner and children	27%	19%	18%	17%	24%	25%	21%	22%
Living with children (no other adults)	9%	6%	10%	7%	4%	6%	8%	7%
Living with children and roommates/friends	1%	1%	0%	0%	2%	2%	1%	1%
Living with children and other adult family members	3%	2%	2%	4%	2%	3%	3%	3%
Living with other adult family members	5%	3%	3%	3%	6%	4%	4%	4%
Living with spouse/partner and roommates/friends	0%	1%	1%	1%	1%	1%	1%	1%
Living with spouse/partner and other adult family members	4%	1%	1%	2%	1%	2%	1%	2%
Living with spouse/partner, children and roommates/friends	1%	1%	1%	0%	0%	1%	1%	1%
Living with spouse/partner, children and other adult family members	2%	1%	1%	2%	1%	2%	1%	1%
<i>Number of respondents (n=)</i>	<i>594</i>	<i>1,552</i>	<i>512</i>	<i>327</i>	<i>95</i>	<i>461</i>	<i>1,395</i>	<i>3,889</i>
Children								
Household includes child under age 18	36%	27%	31%	27%	29%	33%	30%	31%
<i>(n=)</i>	<i>619</i>	<i>1,612</i>	<i>530</i>	<i>346</i>	<i>95</i>	<i>474</i>	<i>1,145</i>	<i>4,035</i>
Large families								
Households with five or more members	13%	6%	8%	7%	11%	9%	8%	9%
<i>(n=)</i>	<i>622</i>	<i>1,619</i>	<i>532</i>	<i>348</i>	<i>97</i>	<i>477</i>	<i>1,454</i>	<i>4,058</i>

Note: n=number of respondents.

Numbers may add to greater than 100% for some characteristics due to multiple response.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-26.
Survey Respondent Characteristics (Continued)

Survey Respondent Characteristics	Boulder							
	Aurora	Denver	Boulder	County	Broomfield	Longmont	Consortium	Region
Housing Situation								
Homeowner	65%	53%	44%	37%	58%	59%	48%	53%
Renter	29%	40%	49%	52%	32%	34%	44%	39%
Staying with friends or family (not on lease or property title)	4%	4%	4%	8%	8%	3%	5%	5%
Staying in a shelter or transitional housing	0%	2%	1%	0%	2%	1%	1%	1%
Staying in a motel/hotel or other temporary housing situation	0%	0%	1%	0%	1%	0%	0%	0%
I am without shelter, experiencing homelessness	0%	1%	2%	2%	0%	2%	2%	1%
<i>Number of respondents (n=)</i>	<i>718</i>	<i>1,870</i>	<i>590</i>	<i>410</i>	<i>130</i>	<i>555</i>	<i>1,685</i>	<i>4,719</i>
Housing Type								
Single family home/house	63%	48%	29%	43%	65%	64%	46%	51%
Townhome/duplex/triplex/fourplex	16%	16%	18%	16%	5%	10%	14%	15%
Apartment in an apartment building	12%	24%	23%	24%	23%	19%	22%	21%
Condo unit in a condo building	7%	8%	20%	4%	3%	2%	9%	8%
Mobile home/manufactured home	1%	0%	5%	5%	2%	1%	3%	1%
Retirement community	1%	0%	1%	2%	1%	0%	1%	1%
Independent living/assisted living	0%	0%	1%	2%	0%	1%	1%	1%
Hotel/motel	0%	0%	0%	0%	1%	0%	0%	0%
Homeless shelter	0%	2%	1%	0%	0%	1%	0%	1%
On the street/camping/sleeping in car/experiencing homelessness	0%	1%	2%	2%	0%	1%	2%	1%
Room in a home/apt	0%	0%	0%	0%	1%	1%	0%	0%
ADU	0%	0%	1%	1%	0%	1%	1%	0%
<i>(n=)</i>	<i>712</i>	<i>1,855</i>	<i>593</i>	<i>409</i>	<i>128</i>	<i>548</i>	<i>1,678</i>	<i>4,688</i>
When Moved to or Year Born in Region								
Before 1950	2%	1%	1%	2%	5%	1%	2%	1%
1950 to 1959	4%	3%	2%	5%	3%	3%	3%	3%
1960 to 1969	6%	5%	3%	5%	5%	7%	5%	5%
1970 to 1979	12%	9%	9%	10%	5%	7%	8%	9%
1980 to 1989	17%	13%	12%	13%	14%	13%	13%	13%
1990 to 1999	15%	13%	17%	15%	16%	17%	17%	15%
2000 to 2010	17%	20%	23%	23%	21%	22%	23%	21%
2010-2017	27%	37%	32%	27%	31%	28%	30%	32%
<i>(n=)</i>	<i>610</i>	<i>1,567</i>	<i>520</i>	<i>329</i>	<i>95</i>	<i>460</i>	<i>1,404</i>	<i>3,927</i>

Note: n=number of respondents.

Numbers may add to greater than 100% for some characteristics due to multiple response.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

Figure C-27.
Survey Respondent Characteristics (Continued)

Survey Respondent Characteristics	Boulder							
	Aurora	Denver	Boulder	County	Broomfield	Longmont	Consortium	Region
Transportation Types Used Most Often								
Drive personal vehicle	93%	82%	87%	91%	98%	94%	91%	88%
Drive with someone else/get a ride with someone else	14%	15%	16%	19%	10%	18%	17%	16%
Drive company vehicle	3%	1%	1%	1%	3%	1%	1%	2%
Take public transit — bus, light rail	20%	43%	41%	30%	17%	18%	29%	33%
Take a combination of personal vehicle and public transit—park-and-ride	8%	10%	10%	11%	12%	8%	10%	10%
Walk	17%	46%	47%	32%	18%	32%	37%	36%
Bike	9%	26%	40%	16%	8%	17%	25%	22%
Use taxi/Uber/Lyft	9%	33%	14%	7%	9%	6%	9%	19%
Paratransit/Access-a-Ride	1%	1%	2%	3%	2%	2%	2%	2%
Use specialized transportation service —senior center	0%	0%	1%	2%	1%	0%	1%	1%
<i>Number of respondents (n=)</i>	<i>598</i>	<i>1,565</i>	<i>513</i>	<i>331</i>	<i>93</i>	<i>457</i>	<i>1,394</i>	<i>3,907</i>
Employment								
Employed full-time	58%	66%	50%	39%	52%	49%	47%	58%
Employed part-time	8%	9%	13%	13%	9%	11%	12%	10%
Self-employed	7%	9%	14%	12%	2%	8%	11%	9%
Temporary work/odd jobs	1%	3%	2%	2%	0%	1%	1%	2%
Unemployed/looking for work	5%	3%	3%	4%	0%	6%	4%	4%
Homemaker/stay-home parent	5%	3%	4%	2%	6%	5%	4%	4%
Retired	17%	10%	17%	29%	30%	21%	22%	15%
Disability benefit	5%	5%	7%	11%	3%	6%	7%	6%
Full-time student	3%	3%	3%	2%	3%	2%	2%	3%
<i>(n=)</i>	<i>598</i>	<i>1,565</i>	<i>513</i>	<i>331</i>	<i>93</i>	<i>457</i>	<i>1,394</i>	<i>3,907</i>
Age								
18 to 24	3%	3%	3%	2%	2%	2%	3%	3%
25 to 34	18%	31%	20%	12%	17%	14%	16%	23%
35 to 44	24%	27%	20%	18%	16%	21%	20%	24%
45 to 54	19%	17%	18%	12%	16%	18%	17%	17%
55 to 64	19%	13%	17%	18%	17%	23%	19%	16%
65 or older	17%	10%	21%	38%	31%	21%	26%	17%
<i>(n=)</i>	<i>598</i>	<i>1,565</i>	<i>513</i>	<i>331</i>	<i>93</i>	<i>457</i>	<i>1,394</i>	<i>3,907</i>

Note: n=number of respondents.

Numbers may add to greater than 100% for some characteristics due to multiple response.

Source: BBC Research & Consulting from the 2017 Denver-Aurora-Boulder Regional AFH Resident Survey.

APPENDIX D.

Focus Group Summaries

Assessment of Fair Housing Focus Groups, Denver and Aurora

Focus groups conducted with residents:

11/13/17—Residents of the Village at Westerly Creek (Aurora Housing Authority properties residents)

11/23/17 – Residents attending Denver Central Library coffee hour (many experiencing homelessness)

11/27/17 – Residents living in the Westwood neighborhood of Denver

12/5/17 – Residents living in the Cole and Five Points neighborhoods of Denver

12/7/17 –Residents seeking services at the Aurora Economic Opportunity Coalition (conducted in Spanish)

12/7/17 –Residents seeking employment at the Day Labor Center (conducted in Spanish)

12/13/17 – Residents at the St. Francis Day Shelter

1/3/18 – Residents with disabilities at Atlantis Communities

1/3/18 – LGBTQ teenagers and young adults at The Center

1/4/18 – Residents living in the Montbello neighborhoods of Denver

1/17/18 – Residents at Mi Casa resource center (conducted in Spanish)

Resident Groups Represented in Resident Focus Groups, Denver and Aurora

Represented Groups	Number in Attendance
African American	64
Asian	6
Hispanic	160
Middle Eastern	1
Native American	34
White	54
Persons with Disabilities	143
Limited English Populations (LEP)	116
Persons Experiencing Homelessness	27
Families with Kids	52
Total Residents in Attendance	353

Focus groups conducted with stakeholders:

1/4/18 – Stakeholders who work with persons experiencing homelessness

1/4/18 – Stakeholders who work with persons with disabilities and elderly

1/4/18 – Stakeholders who work in K-12 education

1/12/18 – Stakeholders who work in the employment and job training industries

AFH Resident Focus Group Notes

Section III Feed Citizen Engagement

Group Location/Date/Time/Host

Aurora PHA residents, The Village at Westerly Creek, 11/13/17, 5:30-7:30 pm

R/ECAP? While the meeting was not located in an R/ECAP, most of the residents live in an R/ECAP (location of focus group was one of Aurora PHA's properties, but residents from all properties attended)

Demos: (approximate to the best of your ability)

of Attendees: 21

by race/ethnicity: 7 African American/Black, 8 White, 5 Asian, 1 Other (Arab)

by disability: 3-5

by families w/ kids: 3 (most participants were from the senior properties)

by language other than English (and the language): Asian residents were LEP, but not sure of language

Language: English

Typically under-represented population? Yes, low income black residents, large families with children, people with disabilities

How recruited: Residents are part of a resident committee for Aurora PHA. PHA informed and recruited them. Provided dinner.

General Notes:

Biggest Issue by far: Safety and security. Residents worry about gang violence, gate issues (people prop it open and/or don't properly close the gate), hired security guard is not always reliable, homeless residents and residents with substance abuse walking the property. People seem to break rules more often on weekends when management is not onsite.

Issues with police: Residents feel that the police are very slow to respond if call is from their property. Police can be aggressive/ hostile and don't always let people be anonymous (this discourages people from reporting crimes from gang activity). Major need for better relationship with community and more meetings to grow relationship and trust

Residents felt that their neighborhoods were neglected: too dark on streets, not enough street lights, streets not maintained well (particularly in snow).

Residents would like to be more informed and have more frequent communication with the City and AHA. Residents would like to know more about maintenance activities and plans particularly planned improvements to safety concerns. Residents feel like they are never informed about what's going on in the City and would appreciate a regular newsletter or mailer.

Section V Feed Analysis

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

What is more important to you when it comes to housing?

1. Safety
2. Privacy
3. Friendly neighbors/respect
4. Good management for rentals
5. Cleanliness of unit and property

What makes something feel like a home?

1. Having and knowing neighbors/community
2. Good communication with landlords/property management/PHA
3. Quiet neighborhood
4. Services within walking distance (particularly for those that are disabled or elderly)
5. Street lights (to help with safety)
6. More parking

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

Not any mention of discrimination. Issues with safety and mgmt are felt across all demographics.

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

Residents felt that Aurora Public Schools did not have good quality schools or programs. They identified a significant need for more after-school programs, more things for kids to do.

Recreational centers are hard to get to and not accessible by bus. They also feel that the Boys and Girls club in their neighborhood is lower quality than other areas – not good, no security. Residents felt that it was an issue with being too close to East Colfax

Aurora needs a bus pass for children to get access to any rec center + some ride credit (similar to the one DPS students get in Denver)

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

Most participants drive, some take the bus and a few walk.

Accessibility is an issue for elderly and disabled; it can be difficult to shop. Access-a-ride is not dependable and people have missed doctors' appointments because it did not show up. It is not convenient and can make it hard to work.

Need more recreational centers that are accessible by bus for both seniors and children

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

Residents love their community but are concerned about the broader neighborhood, particularly safety, gang violence, and residential and commercial blight.

Residents live in a food desert and want healthier grocery stores (TJ's or Sprouts) but only have convenience stores and Walmart (which doesn't have good fresh food and has some accessibility issues). Many are forced to drive far just to get groceries, which puts additional financial stress and takes time

Residents want a better life, not just a unit to live in. They want to feel like they can get out of poverty but current housing and neighborhood makes them feel like there is no opportunity to move out of poverty.

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

Residents identified challenges with property maintenance including persistent bed bugs, mold, vent cleaning.

Section VI Feed Goals and Strategy Recommendations

- More funding for PHA to provide more security to properties.
- After-school and summer programs for children in Aurora. Many cannot access these because of transportation issues (either cost or no direct bus access)

AFH Pop Up Notes

Section III Feed Citizen Engagement

Group Location/Date/Time/Host

Denver Public Library – Coffee Connections

November 23, 2017 from 10-11:30am at the DPL Central Library

R/ECAP? No, but population is transient, so it is likely that some of them come in and out of R/ECAPs for resources

Demos: (approximate to the best of your ability)

of Attendees: 120+

by race/ethnicity: Mix of White, Native American, Black and Hispanic

by disability: Majority are on disability (elderly and veterans)

by families w/ kids: No children at this pop-up event (most people were single/traveling alone)

Language: English

List of organizations consulted:

Denver Public Library

General Notes:

Barriers to finding housing among people experiencing homelessness:

- Eviction History
- Temporary work doesn't pay enough to find housing
- Even if you have income (SSI), cannot afford 1st, last, and security deposit.

Most important aspects of future housing:

- Location – close to work and services

Wish there was more services for people during the day

While many people were veterans and had extra resources/services, there were still issues with getting housing. One person has a VASH voucher, but couldn't find a place to use it.

AFH Focus Group Summary

Section III Citizen Engagement

Date: 11/27/17

Location: Paloma Villas, 4200 Morrison Road, Westwood neighborhood of Denver

R/ECAP? Yes

Language: Spanish with English translation as needed

Attendees: 35 total.

Attendee demographics: Three men, 31 women. All but 5 spoke Spanish (5 were bilingual). Mostly women representing their families, 3-5 person households with younger children (preschool to middle school age). One of the men worked for a social service agency; one was a pastor—they spoke on behalf of their clients. A handful described themselves as “not have a social security number.”

Attendee place of residence: Primarily Denver; some residents had moved to Aurora or Jefferson County.

Typically under-represented population? Yes, lower income Hispanic families, some undocumented.

How recruited: Attendees were recruited through trusted social networks including the Community Language Cooperative and members of the Our Home Our Right organization.

List of organizations consulted:

Community Language Cooperative, Our Home Our Right, Paloma Villas Apartments

Section V Analysis

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

The residents in this focus group located in Westwood because it was where they were raised, where family lived, and/or where they settled when they emigrated to Denver. They valued the strong, close knit community of Westwood.

Focus group participants describe a rental market that is much less flexible than it was a decade ago. Landlords ask for more information, have higher requirements, and charge everyone who applies application fees—even if they know they won't rent to them.

Nearly all residents who attended the focus group expressed fear about their rent increasing so much they would need to move. Many rent from “ma and pa” landlords, some who are aging. Some were worried that the rent would increase, their home would be sold, and/or they would be evicted due to a death of the owner. Family members are not interested in continuing to rent the units.

Many described the embarrassment and sadness they felt after being evicted in front of their children.

Renting is very difficult for immigrants without a social security number (SSN). It is common to rent under another person’s name who has a SSN (contract is written in another name)—which also means the tenant is at higher risk for eviction if the landlord discovers the false identification.

Some residents are not forthcoming about the number of children in their family because they need affordable housing so badly they are willing to live in an overcrowded unit and risk being evicted if the landlord discovers their correct family size.

Many residents—particularly those who are undocumented and/or do not speak English—operate under informal rental arrangements, which can lead to problems and potentially discriminatory treatment. For example, several residents described being evicted because the owner sold the home. Some said the owners had not been good landlords and the residents had made repairs because the landlord did not respond to their requests. When the landlord chose to sell the home they used these repairs as a reason to evict the tenant. Others, whose husbands work in the construction trade, negotiate rental prices with the promise of making repairs, only to be evicted after the repairs are complete.

Housing choice (ability to become a homeowner) is also limited by lack of access to capital (to buy a home) or resource to rent for immigrants. Residents in the Westwood neighborhood expressed the need and desire for community capital, or “loan circles,” to help support their network of families when they are experiencing evictions; manage increased rents or property taxes; need repairs to major appliances; and/or want to acquire a home.

Displacement is a significant concern for attendees. About half of attendees had experienced eviction.

Focus group attendees did not necessarily feel the threat of displacement due to rent increases and sold properties had a disproportionate impact on Hispanic residents. One attendee described a situation where non-Hispanic, white residents were evicted because the landlord favored their (Hispanic) family. These residents remained on the block and later confronted the Hispanic tenants with hostility.

Many focus group attendees perceive new development as an intentional effort to move them from the neighborhood.

Disproportionate housing needs:

- Residents without a SSN are reportedly charged more in rental security deposits. This may be related to lack of credit history (without a SSN it is difficult to demonstrate a consistent history of satisfying creditors).
- It is common for landlords renting to undocumented and/or Spanish speaking residents to charge additional fees per person on top of rent. This practice was mentioned frequently in the Spanish speaking focus groups and described it as routine. Per-person charges have increased significantly, from \$25 per person a decade ago to \$60 to \$80 today. For a four-person household, these charges can add more than \$300 per month to an already high rent. In essence, a landlord implementing this practice could charge \$300 more for the same unit if children are present. Some landlords rationalize this practice based on the assumption that additional family members cause more wear and tear on a rental unit and higher utilities costs (if the landlord pays utilities).

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

It is common for landlords renting to undocumented and/or Spanish speaking residents to charge additional fees per person on top of rent. This is not a new situation but the charges have increased significantly. Renters are not charged \$80 per person per month (including children); this used to be between \$25-50. For a four-person household, these charges can add more than \$300 per month to an already high rent.

“Trailer homes” are often the only affordable option for families. Families save for years to acquire a trailer, which can cost between \$10,000 and \$30,000. Trailer parks are limited and can cost \$400 per month in rent. Residents have little recourse if their rents increase because they have very few options for moving.

Disproportionate impact:

- Charging rent on a per-person basis can have the effect of discriminating against families with children by charging one protected class category a higher rent amount than another, which would be a violation of the Federal Fair Housing Act.
- Many attendees said they received three days to move from their units after being evicted. They felt this was sometimes discriminatory because of their ethnicity and ELL status.
- Most focus group attendees feel that communities of color are vulnerable to discrimination in housing, in addition to lower income people in general.

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

Movement of families out of middle class neighborhoods because of evictions and selling of rental homes has led to a decline in families in many previously affordable Denver neighborhoods. [\[See map in AI on changes in enrollment\]](#) Due to declining enrollment, the schools in these neighborhoods no longer have enough funding to offer the services that the children need—mostly afterschool care and English language acquisition. This also leads to

increased segregation in the schools. Lack of such resources limits the ability of the children to learn and grow and perpetuates the cycle of poverty.

Focus group attendees worry that if they take additional jobs to manage housing costs they will not be able to provide good parenting.

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

No identified as a problem, other than increased traffic.

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

All residents worked or had spouses who worked.

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

Not identified as a concern.

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

Not identified as a concern.

Fair housing capacity and resources

Residents in the Westwood neighborhood of Denver, all of whom were Spanish speakers, said they would welcome more resources about tenant rights, how to be good renters, and opportunities for homeownership from trusted lenders. None of the attendees had contacted a fair housing organization when they felt their rights had been violated or when they felt they were experiencing discrimination. This was due to the immediate response needed and the critical nature of being evicted; their greatest need was finding replacement housing.

Section VI Goals and Strategy Recommendations

“We need a fund, or a community coop, where we can help each other pay rent when we need help, help each other purchase a home.”

Solutions/ideas:

- A version of a Real Estate Transfer Tax (RETT) that would support a fund which provides downpayment assistance to displaced residents and/or acquisition of units for sale by the

City for resale to displaced residents. RETT charged based on home value and luxury rentals.

- Incentive for families to offer homes that have been rented for sale to the long-time tenants with City assistance. City pays realtor costs or covers bringing homes up to code (up to a certain amount) on properties that are sold to displaced residents.
- Rental registration with required training for landlords if not part of larger property management company. This would cover process of eviction (notification period), property standards and responsibility to make improvements, how to work with/contract with tenant if they want to make improvements, potentially how to work with non-English speakers.
- Prohibit per person rental agreements unless there is a demonstrated relationship between the fees and additional costs (e.g., increased utilities costs that are shown through utility meters). A less questionable practice would be to charge tenants for utilities directly.
- Small ma and pa landlord training (not necessarily associated with a rental registration; could be voluntary or part of multifamily improvement program). How to communicate with tenants, how they feel when they don't get repairs made (why they try to make them), what it means to them when they are embarrassed/evicted in front of families.
- City insurance fund to cover damages by residents without SSN and/or credit history. Couple with rental inspection program.
- Fund to assist residents with sudden and post-eviction relocation (costs of security deposit for new unit) or temporary housing (voucher to cover low-moderate priced hotel, perhaps in agreement with underutilized hotels).
- Prohibit charging of fees to an excessive number of applicants. Couple with rental inspection program.
- Incentive program to keep small landlords providing naturally occurring affordable housing through property tax waivers, rehabilitation funds, damage insurance fund, landlord tenant mediation as needed, assistance with property management (formation of a landlord coop sponsored by the public sector). City support of a nonprofit/do gooder property management company (Brothers Redevelopment) that can work with tenants and is inexpensive to ma and pa landlords?
- Tierra del Sol (Las Cruces)/Habitat or land trust (do families have the ability to offer sweat equity with husbands' work schedule) for residents at risk of displacement? Could work with Emily Griffith to build homes as part of training programs?

Quotes

"The people who are working to improve low income communities are the same people who are being displaced and evicted. And it's not fair. [Denver] is changing and it is hurting the people who have invested the most in the city, who made the city what it is today."

“We don’t want more housing if it is small apartments. We want our children to be outside playing, to be creative, to enjoy nature.”

“The new developments that are being built, they are not for us. They are for people moving into the city from the suburbs or from out of state.”

“We talk about it still, with my children. They say: Remember when that mean man came and yelled at us and told us to leave the house? We were so afraid.”

“If rents were lower we wouldn’t need to work as much. Our kids wouldn’t be alone. We could spend more time with our families.”

“We need housing for all people, for people who have been living in the communities for many years.”

“The new apartments only rent to people with social security numbers. Other landlords will charge more if we don’t have a social security number”

“Could the units we have been renting be passed on to us when the owners die? Rather than have their families sell them and evict us?”

“We work hard, we have families. We don’t want to be thought of as poor.”

AFH Focus Group Summary

Section III Citizen Engagement

Date: 12/5/17

Location: Tramway Nonprofit Center, 3532 Franklin St., Cole/Five Points neighborhoods of Denver

R/ECAP? No

Language: Spanish and English (translation provided as needed)

Attendees: 34 total

Attendee demographics: About 50 percent African Americans and residents of African descent, 50 percent Latino/Latina, five high school students (African American, White, Arabic), three young children (child care was provided). Good representation of age and family status.

Attendee place of residence: Primarily Denver, Cole/Five Points/Montbello neighborhoods. Some residents had moved to Aurora or Commerce City because they were displaced from the Cole/Five Points neighborhood.

Typically under-represented population? Yes.

How recruited: Attendees were recruited through trusted social networks.

List of organizations consulted: Project VOYCE, parent teacher liaisons from local schools, community connectors in the neighborhood.

Section V Analysis

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

- A young man shared his story as a teenager. His family lost their home in the Great Recession; it was their grandmother's home and she accumulated medical bills, which required the house be sold. The family jumped from motel to motel on East Colfax in Aurora to stay in Aurora Public Schools. Their situation was very unsafe. He was embarrassed to come to school; it took a toll on his confidence. He now had a job and rents with friends.
- Landlords with precarious family situations can disrupt tenants' rental status and lead to evictions, (v. tenant behaviors). Two attendees offered their stories: 1) An attendee was renting a basement apartment from a woman who had been separated from her husband. When she and her husband got back together, he raised the rent and later threatened the tenants with eviction when they asked for a repair to be made. These tenants paid in cash and the husband told them "You paid me in cash. How do I know that you paid me?"

- Large family is occupying a 1-bedroom (living in overcrowded conditions) because they could not find a rental they could afford other than a 1 bedroom
- 21 year old who works one full time and one part time job and can afford to pay \$800/month in rent. Rentals on the market are \$400 to \$600 above what she can afford.
- One resident works as a DPS teacher and has moved several times due to rent increasing. She speaks both Spanish and English and prefers rental units that are managed through larger property management companies because she trusts that they follow fair housing regulations.
- A Park Hill resident had to sell their grandparents' home after they passed away. The home had fallen into disrepair and was too expensive for the family to maintain. The home (which was purchased for \$20,000) sold for \$700,000 to an investor who plans to scrape the home.
- One resident said they have been trying to buy a house: "I have good credit and can afford a home up to \$500,000. I'd like a normal family house. Right now I pay \$1,700 in rent and expect it to go up to \$2,000 next year."
- One family is made up of two workers, both work full time. They want to buy but cannot pay more than \$300,000 for a home.
- One attendee said that the downpayment assistance programs (DPA) discourage her from working, part time, although she would like to...if she works, she will no longer qualify for DPA.
- North Carolina was a much easier place for one attendee to live. She works at Children's Hospital, has a good job, yet struggles to pay rent and feed her children. Her entire paycheck goes to rent. In North Carolina, it was easier—rent was lower and we "had a lot of food" (quite from child).
- Residents living in Montbello feel the neighborhood is being "exploited." Out of state owners are renting the top and bottom floors for \$1,300 each per month.
- Many residents called the police when they were facing eviction. There was a lot of discussion about whether or not the police were a helpful resource. Some were afraid to call them because of their undocumented status/race/ethnicity. Others found the police (DPD) critical to resolving their eviction situations (enabled them to stay in their units longer).
[Note on the cost of this solution relative to a landlord mediation or eviction response programs]
- A Spanish speaking attendee had experienced mid-month requests for a late payment (\$350) after paying \$1,100 in cash rent to a mobile home park owners. The park had changed hands but the renters were not notified and the property manager collected the cash and then claimed he never received it.

This family was eventually evicted and found a basement apartment in Aurora. They rented from the adult daughter of the owner and her husband, who lived on the top floor. The couple had not told her dad they were renting part of the house and when he showed up and found the family there he evicted them...the day before their teenage daughter's graduation. They begged him to let them stay one more day and he threatened to call immigration. The renters called the police who knew eviction rules and said the family

could stay. The husband called the police when they were at graduation and claimed the family was breaking things in the unit. They took a video of the unit before moving out to prove their case. They are now renting another basement in Montbello for \$1,300 per month.

Displacement was a concern of attendees. For some, this was in the context of *returning* to their communities (where they grew up and/or currently attended school).

Some residents would like modified regulations that govern notification of evictions not due to tenant behavior or rent payment. Two to three months rent are needed to find a new unit.

Attendees did not have enough time to seek legal assistance when they are given 7 days to move from a unit. They may feel their rights have been evaluated but do not have any time to act.

One attendee criticized the “Live” rent buydown program for not helping people stay in the neighborhoods they are displaced from.

Disproportionate housing needs:

- Most residents did not feel that housing needs were race related, although the group agreed that Spanish speakers seemed more likely to be misinformed about renters’ rights.
- If disproportionate needs exist, they are caused by decades of systemic discrimination; of race determining economic status.

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

See above.

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

Many teenagers were in attendance at this group. They were very committed to staying in their schools and some had been displaced from the neighborhood and wished they could live close to their school.

They also said they wish their schools would provide more resources to help them with their situation, to increase their knowledge and their family’s knowledge of renter rights and how to find housing. They feel schools focus too much on test scores and don’t teach practical skills.

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

No identified as a problem, other than increased traffic.

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

All residents worked or had spouses who worked.

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

Not identified as a concern.

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

Not identified as a concern.

Fair housing capacity and resources

Attendees felt they needed a more immediate response to evictions, a temporary place to go.

[Note from facilitator: few Spanish speakers knew their rental rights and seemed to have experienced fair housing violations, mostly landlords taking advantage of their undocumented/ELL status to collect additional rent and force them out of a rental unit]

Re: education, most said they would welcome being educated about the road to ownership.

Section VI Goals and Strategy Recommendations

Solutions/ideas:

- City should acquire a hotel along East Colfax, remodel it, and create a temporary housing community for people who have faced eviction (can stay 60-90 days at very reduced rent while looking for an apartment).
- Police should be consistently educated about eviction rights and fair housing. Create an “eviction response team” akin to the homeless response team. Focus on less costly and more effective ways to respond to eviction threats (v. calling DPD)
- Needs to be a system to prevent abuse when rent is paid in cash. Require documentation of rent payment from landlords. If in cash, landlord must use an electronic receipt and have tenant verify payment.
- Fund to assist residents with sudden and post-eviction relocation (costs of security deposit for new unit) or temporary housing (voucher to cover low-moderate priced hotel, perhaps in agreement with underutilized hotels).
- Tierra del Sol (Las Cruces)/Habitat or land trust (do families have the ability to offer sweat equity with husbands’ work schedule) for residents at risk of displacement? Could work with Emily Griffith to build homes as part of training programs?
- RETT or excise tax on properties that are flipped or sold as scrapes, then reinvested in the community to prevent displacement.

- Modified regulations about how long evictions stay on record.
- Schools need funding to provide care to families when they are in precarious housing situations. Teenagers should receive education on fair housing and renters' rights.

Quotes

"This can't be my life. I am just a kid" *Teenage boy who lived in motels along East Colfax with his family after being evicted from their home.*

"Tomorrow for us...is never for sure."

"They ask you for 60 days before you can move in...but it only takes 7 days for them to move you out."

"A hotline doesn't help if I have to be out of the apartment in 7 days."

"Montbello is being exploited. The majority of the homes on the block are being rented, both the top and bottom floors. This is ruining the neighborhood."

"The market is completely unrealistic; it is so disappointing. I grew up in Cole and would love to buy a house here and raise my family. I have been looking for a home to purchase for 9 months and am constantly outbid by investors paying cash to scrape homes. I really want to stay in my neighborhood but my only options to buy are suburban."

"Natives from old Denver neighborhoods are being priced out to outsiders. Where are the resources for the natives? How is the city providing assistance?"

"The new developments that are being built, they are not for us. They are for people moving into the city from the suburbs or from out of state."

"[Gentrification] is kicking out the good vibes from our neighborhoods."

"There is no way I can move up in the current market."

Focus Group/Pop Up Notes

Group Location/Date/Time/Host

Aurora Economic Opportunity Coalition/December 7, 2017/10:00 AM

Demos: (approximate to the best of your ability)

of Attendees: 10

by race/ethnicity: Latino, from Mexico and Central America

by disability

by families w/ kids: 3

by language other than English (and the language): Spanish

Note: Most residents interviewed said they came to the U.S. with the intention of returning to their home countries and, as things get more expensive, they're considering returning sooner. A young man of 20 is only going to stay another 2 years and will return to Guatemala because "living here is too hard."

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

Primarily living in shared housing arrangements; often with family or with other single men. Being able to afford the housing was the principal driver for choosing a specific place. Housing choice comments:

- It takes a lot of work to find a place, so many other people are also looking for housing
- Just being able to find a place that you can afford is the most important thing
- The housing quality is bad, if I could I would move
- I've had to move a lot; the landlords are increasing the rent from one month to the next; landlord charges \$50 per day when the rent is late
- My wife is disabled, so I had to find a house that she could accommodate her, which was difficult

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

"I don't report things being broken because the landlord will use that as an excuse to kick me out."

Landlords ask for documentation in order to rent, which I don't have, so I'm forced to live with people who will rent me a room in their apartment

One resident feels discriminated against because he is Spanish speaking

One resident said he doesn't have the same rights as Americans

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

Parents interviewed reported good schools

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

Bus tickets are expensive

Getting to your doctors' appointments requires a car

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

Employers are now asking for documentation, when they used to not ask for it

Work is starting to slow down, seems like the opportunities are diminishing

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

Nearly all the interviewees reported that the neighborhood they lived was safe.

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

Comments focused on housing condition and access to health care:

"We had to leave our other apartment because it was infested with insects and the landlord did nothing to fix the problem."

Landlords only fix things each year when the apartment is inspected by the City of Aurora; otherwise things don't get fixed and we don't report them because we don't want to get kicked out

"There are no health clinics near our house and my wife needs medical attention, which makes getting to her doctors' appointments difficult."

AFH Pop Up Notes

Section III Feed Citizen Engagement

Group Location/Date/Time/Host

Center for Day Laborers in Aurora (North of Colfax on East Side of Dayton Street)

December 7, 2017 from 10-11:30am

R/ECAP? Yes

Demos: (approximate to the best of your ability)

of Attendees: 20

by race/ethnicity: All Hispanic or Black/African American

by disability

by families w/ kids: 1 family with two kids

by language other than English (and the language): Half only spoke Spanish

Language: English + Spanish translation as needed

Typically under-represented population? Yes, lower income Black individuals and Hispanic individuals/families, some undocumented.

How recruited: Attendees were already at center awaiting work for the day

General Notes:

Barriers to finding housing:

- Rental History/References (bad or lack thereof)
- Income (not enough or source—image that income from labor center is unreliable)
- Criminal history
- Bad credit
- Application (need help to properly present situation such as a criminal history)

Many participants were staying with friends or in a shelter

All participants are employed (through the day labor center) and it is consistent/reliable work but just need to find stable housing.

Participants felt that they were not welcome everywhere: When they are in Southeast Aurora and Cherry Creek it feels like there is no place for them.

For people who have food stamps, it is not enough. Food only last a week and the rest of the month is a struggle.

Most participants relied on the bus or walked. Many would love a bike because it would be faster and more convenient but cannot afford it. Some of the areas where jobs are the most plentiful (Cherry Creek, Southeast Aurora) are not well connected to transit and hard to access

Focus Group/Pop Up Notes

Group Location/Date/Time/Host

St Francis Center/December 13, 2017/10-12pm

Demos: (approximate to the best of your ability)

of Attendees: 27

by race/ethnicity: 2 Latino, 2 African American, 4 white

by disability: 3

by families w/ kids

by language other than English (and the language)

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

All individuals interviewed are homeless. A few had health events that resulted in housing being lost; a few were kicked out of housing with family members. All reported the inability of finding housing that is affordable. Waiting lists for public housing are excessively long.

A couple reported that the housing shelters are sufficient until they are able to work again.

How the residents became homeless:

- We moved here from Texas and then I got sick, I can't work till I improve. We're living in my car until we can save enough for housing. Both my husband and brother found work, so I hope to do so as well.
- My social security isn't enough for housing and I'm now retired and so my income won't allow me to find a house
- Studios cost \$800 a month, which is too much

Some residents prefer their situation to the alternative:

- I camp out, Denver is great there are a lot of services I need and I make enough money performing on the mall
- I prefer to live in the shelters rather than live with roommates, I'm too old for roommates

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

- If you're a felon you can't find housing, people won't rent to you
- I'm Latino and Native, people will likely not rent to me because of the color of my skin
- My immigrant card expired and no one will rent to me because of that

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

N/A

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

Most interviewees utilize public transportation and said it was sufficient for their needs. One resident commented that it is easier to get around in Denver than in Montana, where "there was no way to get around unless you had a car."

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

Most interviewees had disabilities, injuries or were older and thus didn't work

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

N/A

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

N/A

AFH Focus Group Summary

Section III Citizen Engagement

Date: 1/3/18

Location: Atlantis Community (Independent Living Center)

R/ECAP? N/A

Language: English (no translation requested)

Attendees: 20 total

Attendee demographics: Persons with disabilities, representing many types of differing abilities (visual, cognitive, physical, developmental). Equally split between women and men. Three single parent families with young children (two female heads, one male). Three Native American residents; three African American residents. Two children (baby, 5 year old)

Attendee place of residence: Primarily Denver and Aurora now, although attendees had lived in other parts of the region. One attendee lived in Lakewood. Two families (both female single parents) were currently homeless, living in short term shelters.

Typically under-represented population? Yes.

How recruited: Attendees were recruited through Atlantis.

List of organizations consulted: Atlantis Community, ADAPT

Section V Analysis

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

- When asked about their current housing situation, one attendee responded with “I move around [with my Section 8 voucher] as buildings close.”
- One woman lives in her aunt’s tough shed in her backyard. She has no electricity and is diabetic and is going blind. The aunt will sometimes let her into her home to warm up but not often and “it’s been very cold.” The aunt also threatens her and has a “three strikes you’re out” policy. “She is a sick woman but I have nowhere else to go.” This woman had housing but was evicted for taking in her pregnant, homeless daughter. She sometimes finds refuge by riding the bus “but that costs a lot of money.”
- A single dad with two kids rents a two bedroom unit in publicly subsidized housing. It took him 15 years on the wait list to find an affordable apartment. He needs more space and would like to move (his children have special needs and tight living quarters are difficult)

- Two attendees, both single women with young children, were homeless. One had lived with her mother who obtained housing through Jefferson County mental health services. Once the landlord found out they (daughter and grandson) were also living in the unit, he threatened to evict the mother. The mother had to ask her daughter and grandson to leave, which resulted in them becoming homeless.
- One woman, who has lupus, rents a unit for \$840/month; her Section 8 voucher contributes \$600. This is affordable but she will need to move in a few months. Her dishwasher has not worked since May and the landlord won't fix it. This is common with her landlord and her brother makes repairs when he can. She has been through three case managers and was upset that she never received a "courtesy call" when they left.
- A disabled vet was forced out of the Halogen House because they wanted to raise the rent to \$2,000. He had inherited \$26,000 which made it harder to qualify for subsidized housing.
- Frequent changes in [social service or housing] caseworkers is a huge challenge, especially given how difficult it can be to find a person with a disability housing in the current market. Some attendees felt that every time they changed caseworkers they started over. It is especially frustrating (and inefficient) when they need to recertify their disability every 6 months. They valued and needed a longer term relationship with their caseworker.
- Wait lists are very, very long. There is no emergency housing for people with disabilities who are being evicted. Attendees who had lived in Denver for many years reflected on how much easier it was to switch apartments decades ago.
- Large bedrooms are especially difficult to find; 3 bedrooms rent for \$2,500 per month—nearly twice what SSDI+SSI pays.
- A woman who is visually impaired said she is on every wait list she can find. She is having trouble maintaining her phone (which uses voice recognition software), which is her "livelihood." Her credit is compromised due to medical bills. Going into subsidized assisted living may be her only option—but it is a very expensive option. She would prefer to live more independently.
- A single mom who was a victim of domestic violence needs a secure facility where her harasser cannot locate her. She feels there are no resources for people in her situation, no safe (secure, affordable) place to live. She needs a specific location of affordable housing, far from the abuser. She tried to get accepted into Warren Village and was told she was "too high level, too high functioning." She wishes the Rose Arom Center had housing. They are a great resource but what she really needs is housing.
- A single mother was able to obtain a housing voucher through the Colorado Coalition for the Homeless. The voucher contribution decreases, however, over time and she is enrolled in college but will need to drop out and work in fast food to afford her rent. She would love to be in a Tiny Home.
- Many attendees said that their best chance of getting housing was to become homeless. Family Tree and the VA won't help them until they are homeless.
- One attendee questioned why so few of DHA's units were accessible.

- One attendee was sad that his apartment complex began banning use of the BBQ; it was a nice way to meet neighbors and an efficient way to cook.

Disproportionate housing needs:

- Limited information to find *accessible and affordable* units, especially in formats that are easily accessible and understandable. [Note: A search on coloradohousingsearch, part of socialserve.com found zero units for rent in Denver between \$0 and \$1,500 with limited accessibility features and which were not senior only housing]. Many attendees said when they thought they were going to lose their homes they Googled “Low income housing” or “Low income permits” in hopes that this would yield information for them. They didn’t know where else to look.
- A landlord’s requirement that renter income be 3 times (3x) the rent has a disparate effect on a person with a disability because their ability to work is limited. Many rely on SSDI as their sole source of income, meaning they can only pay between \$350 and \$450 per month for rent. One attendee was denied an apartment that rented for \$1,050 because of the 3x rule.
- People with cognitive disabilities may react more strongly to threats of eviction because they have been moved around and/or their housing options are significantly limited. Property managers don’t understand this and may be quick to identify and evict them as “problem” tenants.
- People with cognitive disabilities may have trouble processing very long applications; one attendee said her application [note, this may have been for assisted living] was 35 pages long.

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

The Native American attendees were very concerned about federal no smoking policies and their effect on cultural traditions. They are all worried that if they smudge or cut sage/cedar or light candles or incense they will be accused of smoking in their apartments and may be evicted. One resident said an inspector came in shortly after he had smudged and said “Ha, almost caught you!”

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

One attendee’s son attends school in Douglas County; they provide transportation to and from his home, which is wonderful.

Another attendee’s experience with public schools (DPS) was challenging. Her daughter has diabetes and requires a pump and the school nurse was not accommodating her needs.

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

The Access a Ride experience was mixed. One attendee used the service and found it very convenient. Another was told by RTD that she had to “certify” by demonstrating that she couldn’t walk 2 blocks in the cold. This seems absurd.

All agreed that Access a Ride was much too expensive/unaffordable.

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

One attendee said his doctor recommends that he only work 2-3 hours per week. He wondered how he would ever find an employer who could accommodate this type of schedule.

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

Finding an affordable rental was the highest priority of attendees; they were far less concerned about location than avoiding homelessness

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

Finding an affordable rental was the highest priority of attendees; they were far less concerned about location than avoiding homelessness

Fair housing capacity and resources

Unaware of DMFHC. Some had contacted CCRC for help. Some attendees had tried to get information through the 311 line and said it was not useful (“they don’t know anything.”)

Section VI Goals and Strategy Recommendations

Solutions/ideas:

- Program to buy down accessible units that are required to be developed under ADA and go vacant. (LiveDenver program but for accessible units). Could not use a 3x income requirement.
- City incentive program to provide accessibility improvements and buy down rent for participating landlords (non ADA units).
- Development incentive programs need to include units that are both accessible and affordable.
- More transitional housing.

- Temporary program (allowance for a week?) that allows families to live together in an overcrowded situation if they can demonstrate a family member would become homeless otherwise.
- Easy-to-use, searchable database for accessible affordable housing (when the market improves; may not be useful in the current market)
- Training for property managers and landlords on how to best work with people with cognitive and developmental disabilities.
- Communication that clarifies HUD's no smoking policy and provides reasonable accommodations for cultural traditions such as smudging and burning candles.

Quotes

"This transit oriented development (TOD) boom is pricing us out of what used to be affordable housing that worked for people with disabilities...because it was an undesirable location"

"Why won't architects and builders make units with universal design?"

"I had to ask my daughter and grandson to leave my apartment or else I would be evicted. They ended up homeless. It was the hardest thing I have ever done."

"When is housing going to open up for the disabled?"

AFH Focus Group Summary

Section III Citizen Engagement

Date: 1/3/18

Location: The Center on Colfax, which houses the GLBT Community of Colorado

R/ECAP? N/A

Language: English (no translation requested)

Attendees: 15 total

Attendee demographics: Middle and high school and college-age gay/lesbian/bisexual/transgender youth. Most were high-school aged with the majority having dropped out of public schools to be home schooled.

Attendee place of residence: Primarily Denver now, although attendees had lived in other parts of the region including Aurora, Boulder, Golden, Parker. The younger attendees lived with their parents; two attendees were homeless and lived at the Urban Peak Shelter.

Typically under-represented population? Yes.

How recruited: Attendees were recruited through trusted social networks.

List of organizations consulted: GLBT Community of Colorado; One Colorado.

Section V Analysis

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

- One attendee said that, although she has a home, her family really struggles to pay utilities. She lives with her mom because her father passed away recently. The deed to their home is in his name which has been a challenge. Her mom converted part of the house to a VRBO for a bit to generate income but they had some plumbing problems and can no longer rent it. They struggle monthly with utility bills.
- Two of the attendees have homes near Colfax and feel very unsafe. One family keeps three Rottweilers in the house as protection. They have witnessed drug deals in their alley. They are afraid and worry about guns (posted “no gun” signs on their property).
- Two attendees were homeless and currently resided in the Urban Peak shelter in southwest Denver. They were grateful to have the shelter but were not comfortable with all of the other young adults there. They described having things stolen (phone) and drugs, alcohol, and fights. One gay young man said he “preferred to live with girls because I am most

comfortable with girls.” The other young person wants more open space and feels claustrophobic and scared of her safety in Denver: “I want to live in Wyoming; out in the country.”

- One teen had been homeless and said their only option was “to go live with my dad,” which was not ideal.

A primary theme of this focus group was **safety**. Nearly all of the attendees described a situation when they felt unsafe in their homes, on the bus, or at school.

Disproportionate housing needs:

- Families feeling vulnerable in the current market; children feeling less safe in a changing city.

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

Not mentioned.

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

Middle and high school:

The teens had a lot to say about their school experiences. All but one had dropped traditional school for home schooling.

They did not feel safe using their birth gender bathroom and, although schools are required to provide a gender neutral bathroom, most said these were locked (and they had to ask a counselor or teacher to open it, which was embarrassing) or in a location that made it difficult to access in between classes. Some required a parent form for the bathroom, which requires “outing” to parents and may not feel safe

Most teens described being bullied by students because of their transgender or neutral gender presentation. This occurred at many schools (East, Hamilton, Hill, Montbello, Macauliffe). A teen who attended Montbello hid during lunch and after school so she would not get assaulted. She finally defended herself and was suspended.

For many teens, having just one teacher or counselor at the school who understood their situation helped them feel safe and sustain some self esteem.

Gay Straight Alliance (GSA) clubs need to have a sponsor to be started and this sponsor must be an adult. Some schools require a teacher be a sponsor and present at the club. This is not always true of other clubs and feels discriminatory. A school in Parker reportedly cancelled all clubs to avoid allowing a GSA altogether.

College:

Some teens perceive college as being too expensive.

One attendee recently got accepted into Arapahoe Community College and is very excited to start. He has met the teachers and describes them as “nice.” Because he lives in the Urban Peak shelter he can easily access the college through light rail.

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

Some teens are scared to ride the bus alone and said they had experienced harassment and bullying on the 15.

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

Attendees all expressed a desire to work but had trouble finding or accessing a job. “We can’t afford a car and I don’t feel safe riding the 15 by myself at night.”

One attendee said that the jobs that teens used to have are now taken by adults as a result of the influx of residents in the area (some who move without jobs).

There is a lot of desperation among the teens to find jobs and access educational opportunities that will allow them to earn living wages.

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

See safety concerns above. From the descriptions of where they live (I didn’t ask directly), the teens live in the East Colfax area and off of South Broadway.

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

The attendees who obtain food using an EBT card identified inconsistencies among the stores they patronize. Some are knowledgeable about the program, others refuse them. Some businesses around the Urban Peak Shelter refuse to serve teens and young adults altogether.

Fair housing capacity and resources

Not mentioned.

Section VI Goals and Strategy Recommendations

Solutions/ideas:

- Gay Straight Alliance (GSA) club requirements should be amended to have the same requirements of other clubs. Parents, guardians, social workers/counselors should be able to sponsor and provide oversight.
- Schools need to be better resources, functioning as social service agencies, for families and teens who need help with housing and emotional support.
- Training for teachers and administrators on how to sensitively work with trans- and non-gendered teens is needed.
- Schools should enforce requirements to provide an accessible bathroom for trans- and non-gendered students.

Quotes

“Teachers and principals in middle and high schools are not aware of our choice of pronouns. They tolerate bullying by other students.”

“Boulder did not feel welcoming to me as a lesbian woman.”

“I don’t feel safe in the city. For me, or my family.”

AFH Focus Group Summary

Section III Citizen Engagement

Date: 1/4/18

Location: Villages at Gateway, Montbello neighborhood of Denver

R/ECAP? Yes

Language: Spanish with English translation

Attendees: 35 total.

Attendee demographics: All Spanish speaking residents, mix of men and women, mix of ages.

Attendee place of residence: Primarily Denver; some residents had moved to Aurora.

Typically under-represented population? Yes, lower income Hispanic families, some undocumented.

How recruited: Attendees were recruited through trusted social networks including the Community Language Cooperative.

List of organizations consulted:

Community Language Cooperative, Gateway Apartments

Section V Analysis

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

Most residents were very happy with their neighborhood. They love the apartment community of residents and the DPS schools in the area, which provide a very solid community for new families.

Attendees' main concerns were: 1) Rent increases, and 2) Transportation.

The majority of attendees provided information about the magnitude and effect of rent increases, an area of significant concern:

- One senior said her rent had increased from \$500 to \$840 in 6 years. Another noted their rent had increased from \$675 to \$1,000.
- One attendee said her landlord says increasing rent is due to utilities costs. She pays for her utilities, however, so this seems illogical. What are they using the extra money for?

- Renters in single family homes said small homes rent for between \$1,300 and \$1,700 per month.
- Attendees said they are also charged rent on a fixed+per person basis of \$60 to \$75 per resident, even children
- Residents without proper documents (SSN, ID card) are typically charged more for rent and the security deposit is increased by 1 month's rent.

Increased rents have resulted in overcrowding conditions because extended families need to live together, cutting back on medical expenses, and cutting back on food.

Some feel that rising rents cause more “neglect” of children in families because the parents need to work long hours to manage housing costs.

Some residents attribute the rise in rent to legalization of marijuana.

Housing condition is another concern. Renters living in homes make needed repairs because the landlords do not respond to requests. Sometimes it takes weeks before a drain is unclogged. They are buying broken appliances, too—stoves, fridges, faucets. Landlords are charging a lot for small units and not maintaining them.

Attendees do not know where to go to get condition issues addressed. They are afraid to ask the landlord for fear of eviction.

They also feel they don't get deposits back for small items—a tiny scratch, normal wear and tear.

Disproportionate housing needs:

- Rising rents and “3x rent” income requirements have a disproportionate impact on seniors and persons with disabilities who live on fixed incomes.
- Most residents, when asked about disparate impact in rising rental costs, said the problem was universal “whether or not you are Hispanic, Black, or White.”

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

Discrimination does exist and can be subtle. Some property owners just ignore us altogether when we try to communicate in Spanish or broken English.

One attendee described a sign in front of a complex that said “Apartments for rent, 1, 2 and 3 bedrooms. He asked the neighbors if there were units for rent and they said yes. But the property managers say no. Or they walk right past and choose someone else in line.”

We are often told “no children” when we have our kids with us.

Disproportionate impact:

- Charging rent on a per-person basis can have the effect of discriminating against families with children by charging one protected class category a higher rent amount than another, which would be a violation of the Federal Fair Housing Act.

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

Attendees with children were **very happy** with DPS schools. They love the enrichment offerings and the district's efforts to communicate in Spanish as well as English. **They would like to see English classes for parents/adults held at the school.**

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

Transportation is a significant issue for residents. Challenges with transportation consumed a large part of the discussion. Concerns included:

- Attendees feel that bus lines are getting cut to support light rail, which has a discriminatory effect. The rail is not accessible for them (across I-70), nor does it go where they need to go. The 42 was given as an example—it used to run every 15 minutes, then 30 minutes, and now, only every hour.
- Buses and bus stops do not feel safe, especially for children. The 15L was given as an example of an unsafe bus: “always full of people and some are smoking.” One woman said a man had touched her son on the bus (in an inappropriate way) and the 15L bus driver intervened and helped. “It was good that he spoke Spanish and had a phone.”
- A senior with a disability (amputee) said it takes her 3 hours each way to get to Denver Health.
- Access a Ride is too expensive.
- Several residents had called Access a Ride and were told they couldn't be served because they spoke English and were therefore not U.S. citizens and “we can't provide transportation to you because that would be illegal.” Others had made an appointment and did not have the shuttle come.
- Some residents felt that bus drivers did not treat them the same as other riders; they perceived bus drivers as favoring African American riders. Some said buses will not stop to pick them up.
- One mother said it is very challenging for her to get her children to appointments. She does not have a car and the bus is unpredictable.
- One resident said RTD is “arrogant and very rude.”

Attendees would like better bus service to get their kids to schools and to be able to go to church on Sundays. Many walk and they worry about cars hitting pedestrians, especially children. Cars speed even with speed bumps.

One attendee said he was denied a drivers license when he went to the office because he only spoke Spanish and they couldn't serve him that particular day. Nobody would help him, even though he had made an appointment.

A group of residents are trying to organize a nonprofit that would provide transportation to seniors, as well as activities. They are hoping to get foundation funding for the project.

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

Jobs of employed attendees were in areas like waste management, trades (painting). Most said wages were far too low to keep up with rent increases.

Many attendees did not work and want to work. Barriers they have encountered include:

- One attendee was a painter for 40 years. He can no longer paint because of knee problems, but he could supervise others.
- One woman said she couldn't enroll in the Emily Griffith Technical College because she does not have a SSN.
- One woman developed eye cancer and was in rehabilitation. She lost her job and can't find another one.
- Most attendees were quick to describe their skills and have a desire to work. They simply don't know where to start.

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

Not identified as a concern.

Access to Environmentally Healthy Neighborhoods

Include anything related to environmental quality, both in the neighborhood and within a home or apartment building (e.g., mold, bed bugs, etc)

Residents were mostly concerned about safety. They felt that crime had increased in their neighborhood, especially around bus stops and on the bus. Robberies—including armed robberies—are a concern. Drugs on the buses are a concern. They do not feel the police address outside drug use aggressively enough.

One renter was told (when she moved from an apartment complex): "I am glad you are leaving. This area is not good for your kids."

One resident said she and her family did not feel welcome at the local recreation center, that it is too far away and not accessible directly by bus, and that the sports programs are too expensive. She also said that information about sports programs is lacking.

A few residents had concerns about Denver Health. They felt they were treated unfairly because they spoke Spanish.

Fair housing capacity and resources

Resources are a significant challenge for the attendees. They need:

- Leases in simple language in Spanish.
- Resources for affordable rentals in Spanish. “We look in those apartment magazines to find units and the ads and information is always in English.”
- No attendees knew of fair housing resources in the region.

Section VI Goals and Strategy Recommendations

Solutions/ideas:

- Prohibit per person rental agreements unless there is a demonstrated relationship between the fees and additional costs (e.g., increased utilities costs that are shown through utility meters). A less questionable practice would be to charge tenants for utilities directly.
- Small ma and pa landlord training (not necessarily associated with a rental registration; could be voluntary or part of multifamily improvement program). How to communicate with tenants, how they feel when they don’t get repairs made (why they try to make them), what it means to them when they are embarrassed/evicted in front of families.
- City insurance fund to cover damages by residents without SSN and/or credit history. Couple with rental inspection program.
- Attendees with children were **very happy** with DPS schools. They love the enrichment offerings and the district’s efforts to communicate in Spanish as well as English. **They would like to see English classes for parents/adults held at the school.**
- Job training information that comes to the residents and is delivered in Spanish. Classes and job connections offered at local elementary schools.

Quotes

“Montbello is my home. I want to stay here. I just wish my rent were not so high.”

“Wages don’t cover rent. This is a very serious problem.”

“We would like to live in a dignified home without being kicked out.”

“I was a painter, and I worked for a man who would ask me to leave my post to evict people from their homes. It felt very inhumane.”

“RTD focuses on profit, not on people.”

Focus Group/Pop Up Notes

Group Location/Date/Time/Host:

Mi Casa Resource Center/01-17-18/12:30/Mi Casa Resource Center

Demos: (approximate to the best of your ability)

of Attendees: 6

by race/ethnicity: 4 Latino, 1 Asian, 1 African American/black

by disability: 1

by families w/ kids: 4

by language other than English (and the language): One Spanish speaking

Current Housing Choice

Where they live, experience getting their place to live, why picked location, etc.

Mi Casa's number one call they receive is about housing.

Housing experience and perception from focus group attendees:

- People are having to make hard choices between housing, schools and transportation. The combination of finding housing you can afford, where the schools are good, and housing near your job is nearly impossible to find
- Or where you can afford feels unstable due to gentrification, "housing always feels vulnerable."
- The affordable housing units that are being constructed are not perpetually affordable
- People are being priced out of their neighborhoods
- There are not enough incentives for creating affordable housing
- People are staying in housing options that are unsafe because they know they have no other option (e.g., victims of domestic violence)
- Once you get in a downward cycle, such as a medical emergency, without stable housing, you can't recover
- People that do own their homes are now aren't able to stay in their home b/c of increased property taxes

- The developers are building only luxury units, there isn't enough supply of housing. People are being forced to leave the City and only higher income people are able to stay
- People are needing to co-house in order to afford housing
- There are no homes for purchase; only rental and those are too expensive
- The requirement that you pay 1st and last months' rent and a security deposit makes it hard to amass the money necessary to rent a place
- Section 8 voucher has no value on the market
- The enrollment period for Section 8 is only 2 days each year
- Landlords are expecting you to earn 3x what the rental housing costs, in the application process
- People are selling their homes but then have nowhere to go
- There are no housing opportunities for people who are extremely low income

Examples of Housing Discrimination

Include anything that seems like direct housing discrimination

- Your income is the reason you're discriminated against when looking for housing
- Immigrant community is particularly vulnerable to find housing; landlords don't want to rent to immigrants
- Landlords won't rent to individuals with Section 8 vouchers
- Tenant rights: people don't know what their basic housing rights are.

Access to Proficient Schools

Include anything about neighborhood schools/school choice, etc

- Getting kids to school is so difficult, public transportation isn't a good option
- There are limited educational options for kids under 4 years in Aurora
- DPS open enrollment has negatively impacted working families, the neighborhood school could be rated low and then families have to go search for a suitable school and force their kids in long transportation
- Charter schools don't provide as many resources as traditional schools, no lunches in the summer, or after school programs, and yet the new schools that are opening are charters
- The schools that are rated high get over-crowded, which then undermine their quality
- Charter schools are receiving "dark money" from rich donors that are trying to create profitable business models based upon charter schools

Access to Transportation

How do they get around? Are they able to get to the places they need to go? What challenges do they experience?

- In order to get where you need to go, if you're using public transit you have to spend excessive amount of time in transit
- The base fare for light rail to the airport is \$8 each way, and those jobs are minimum wage
- The traffic in Denver is so bad, you waste time in traffic which means lost wages
- If your company provides eco-pass, then you have it good. But some employers don't fund the eco-pass
- Transportation takes too long
- Bus doesn't run between 3-5a.m., so if you have to be utilize the bus during those hours you have no service

Access to Employment

What is their experience related to employment? Able to get a job? Need training for a better job? Are there good jobs close to where they live?

- There are no jobs that will enable you to cover the cost of housing
- Paid \$900/month for a studio in Aurora, after paying for rent, utilities and transportation, all he had left was \$100-220/month. "You can't find work that will pay enough to cover all your costs."

Access to Low Poverty Neighborhoods

Is the neighborhood safe? Access to good quality fresh food? Sense of community? Other indicators of a healthy mixed income neighborhood? Access to park and recreation facilities? Libraries? Other public amenities?

- The options of neighborhoods that are affordable are not desirable and safe
- Where you can afford housing you're surrounded by bad elements, drug dealers surround your house, so there's nowhere to hide. Children are being exposed to crime in front of houses
- "Rebound House" – the state places released felons into a house in the community which means former criminals can be your neighbor
- Crime has increased because of the increased density; crime is increasing, more guns, the community feels like its changing
- Foreclosures elsewhere in the neighborhood can affect your quality of life

Other

The catch-all for everything else...

- People can't fight to improve their lives, be engaged citizens because they are overwhelmed to find housing and keep their job
- The City hasn't done enough to address affordable housing: no affordable housing was constructed, as was promised
- City investment is causing gentrification/displacement

Quotes

- "Denver has both a transportation problem and a housing problem"
- "The power differential between renters and landlords is so extreme."
- "Rent in Denver is just too high, it is so beyond what people can pay with even good jobs"
- "You can have a job in Denver and still be homeless"
- "Families are unable to support each other because all family members are struggling to afford housing, pay bills"
- "Years ago people could buy a house if they were discriminated against when looking for rental housing, now they can't even buy a house"
-

AFH Focus Group Summary: Disability

Date: 1/4/18

Attendees: 8 total.

List of organizations consulted: DRCOG; Legal Center for Persons with Disabilities and Elderly; Colorado Cross Disabilities Coalition; Boulder County Area Agency on Aging

General Notes:

- Ex-urban communities (e.g., Brighton) are also experiencing housing shortages as people are forced out of the urban areas. DRCOG is finding ex-urban communities are contacting them because for the first time in memory they have a housing crunch—and they don't know where to start in enticing developers to create workforce housing.
- Housing has become one of the most critical issues for DRCOG; between 1/3 and 1/2 of the calls DRCOG fields are about housing. Seniors and people with disabilities need *both accessible and affordable* housing.
- Seniors are pushed out of their housing and resorting to their cars; or people are unhappily living with relatives which increases the rate of domestic violence
- Federal budget delays and freezes are preventing people from obtaining voucher funds to service their rent. As a result, they are using their entire paycheck for rent.
- The disruption of eviction on people's lives is massive
- 70-80% of people in nursing homes have an eviction on their record; a health event forces someone into a nursing home and out of their original home likely through an eviction process
- The region has a significant shortage of certified nurses and home care workers. They aren't paid enough to live in the neighborhoods where their clients are located. There is a large gap between where these workers are located and where the need is.

Housing Vouchers

- CCT Program – the payment standards are too low for market rate housing
- In order to utilize vouchers, people are having to move further from the urban core, where many of their services exist
- People are losing connection to their long-standing communities

- The areas where vouchers are accepted/able to be utilized are high in crime, highly segregated, that don't have access to transportation
- Landlords don't want to accept vouchers when the economy is strong
- They don't want to accept persons with disabilities because they can find renters that don't require accommodation
- Vouchers require an inspection – renting to the private market doesn't require an inspection, so landlords can make more money for less regulation on the private market

Public Housing Authorities

- PHAs have discretion to set their rental rates/payment standards, they're around 90% - the lack of higher payment standards means people have trouble accessing housing.
- Some PHA are difficult to work with
- PHAs don't prioritize people from within the community
- Often tenants don't know that service/companion animals are allowed in PHA or that they could get a note from the doctor to allow for the animal. People with developmental or cognitive disabilities are particularly vulnerable. They hide the animal and then get evicted. On the positive side, fair housing testing has found Denver very favorable to service animals.
- There's a strong differentiation between PHAs due to training disparities

Housing Supply and Development

- Boulder County: there is no housing in the county
- Resistance to development is preventing housing from being development, residents fight affordable housing development
- Local governments pursue economic development so aggressively that they destabilize housing markets and displace communities
- New Federal tax bill likely will negatively affect the tax credit market
- Even tax credit properties are unaffordable to persons with disabilities and very low-income communities
- There are not enough resources to entice the private sector to build affordable housing. There are too few resources that support the development of affordable housing in general.
- Some attendees question if the private sector is the appropriate entity to build affordable housing
- Wait lists for accessing affordable housing are excessively long

State Law Challenges

- The process to request a reasonable accommodation or an extension is difficult to understand, or people don't know that it exists. Public housing authorities staff even have a hard time explaining the process to clients.
- People are scared to request the accommodation
- The state highly favors landlord rights to renter rights
- Landlords can currently discriminate against tenants based upon their source of income, i.e. social security, disability support
- Having a law that requires landlords to accept section 8 vouchers likely wouldn't help in this current market because landlords have so many tenants to choose from so the market would enable them to avoid section 8 tenants. It would only help if the Section 8 voucher was similar to market rate rent

Transportation and Parking Issues

- Access-A-Ride: People don't understand how it works. There have been some recent modifications to the program to improve it, but it is hard for elderly to figure it out
 - At one time it required an in-person interview
 - It has gotten harder to get approved
 - The reduction of bus lines results in people not being able to access the program as they no longer live within a service area
- DRCOG transit program has been affected by congestion. The cost of services has increased with congestion, but resources have stayed flat.
- Unemployment rate makes it harder to employ bus drivers
- Housing isn't being developed in Boulder near transit
- Micro-unit development doesn't include sufficient parking and units are too small for many people with disabilities.
 - Wheelchairs can't turn around in micro units!
- To find housing they can afford, people are moving to more distant communities, which increases isolation, complicates transportation, which can reduce health outcomes
 - Denver renters moved to Aurora, but Aurora's rents increased, so now folks are moving to Commerce City or Lakewood
 - People then have to take multiple Access-A-Ride trips to access services

Goals and Strategy Recommendations

- State law solutions:
 - Extend the period of time tenants can pay rent before an eviction
 - Need restriction/limitations on late fees
 - Need a cap on registration fees
 - Garnishments: people should be provided notice that a garnishment will occur
- Denver is working to change ordinance to require longer notice for lease termination; more communities should pursue this
- Increase the use of Representative Payee Services – a program that helps mental health patients on Social Security receive assistance to manage their money, help them bill their bills – this program is very limited in Denver metro
- Organizations need to create partnerships with landlords, so they can place persons with disabilities directly into affordable properties

Quotes:

- “We started realizing Meals-On-Wheels only works if people have a place to live”
- “People are living paycheck-to-paycheck, when a problem occurs they are evicted, which is put on their record, complicating their ability to find housing in the future. It’s a terrible cycle”
- “Vouchers are so low compared to market rents they are effectively useless. I had a voucher but let it expire because the only options I had for using it were outside the urban area, far from the services I need”
- “The combination of affordability and accessibility heightens the challenges faced by the disability community”
- “The power dynamic between renters and landlords is so lopsided, landlords can use non-payment to get rid of tenants they don’t want”
- “People are paying nearly all of their income towards rent”

AFH Focus Group Summary – Education

Date: 1/4/18

Location: United Way, 711 Park Avenue Way, Denver

R/ECAP? No

Language: English

Attendees: 4 total; education and general public policy firms.

General Notes:

Quality Education Needs

- The high quality schools are too few. The seats that are highly sought after—“quality seats”—can be particularly challenging for low income families. This is because 1) Seats in neighborhoods with a lot of families are oversubscribed: For example DSST Green Valley has a waitlist 2x the amount of seats available; and 2) Low income families have very few options for getting their children to quality schools (conflict with work schedules, bus schedules don’t align with school schedules and are unpredictable; transportation is expensive and RTD does not offer reduced rates for low income kids).
- Aurora has a different challenge. Quality seats are in charter schools, mostly located in the higher income neighborhoods. These schools don’t serve disadvantaged kids.
- DPS has a need for 30,000 quality seats (out of 90,000 seats) based upon A+ Colorado criteria

Income Disparities for Accessing Quality education

- No school district in the state exists where there isn’t disparity of education quality between income groups
- Research shows that integrated schools are a good thing.
- A socioeconomically integrated school doesn’t automatically result equitable education opportunities for the students. If you break down the educational attainment of the different demographic groups within individual schools, the achievement levels are disparate as well. This is due to the high “barriers to entry” for the most rigorous and challenging classes within schools (these barriers begin at a very young age and persist as children without exposure to education at an early age fall behind peers). For example, although the demographics of the children attending East and George represent the broader neighborhood, the kids are not equally benefitting from the programming within those schools. Our school systems do not have a platform to adjust for those barriers.

- The key to integrating schools is strengthening neighborhoods. In many lower income communities, schools are the core of the community.
- The schools that are in the zip codes with the highest property values have the best schools. This remains true, even with open choice/enrollment due to historical segregation. The main driver of the segregation that exists? Past housing patterns; past segregation.
- Better schools have better teachers because teachers gravitate/self select into areas to where “easier” students are. School districts don’t modify their pay schemes to counteract the individual teacher motivation
- Higher income families pursue student enrichment in the summer, so those students don’t experience the summer slump. Equity in summer programming is needed to counteract the gaps from summer slide
- Aurora – differing educational attainment between income groups is more acute in Aurora, because there is greater low income concentration. Schools are less integrated. The “schisms by income” are greater.

School Financing

- Rural school districts are unduly burdened by Gallagher Amendment since they have less commercial property than urban area; 94 school districts are only in school 4 days a week (out of 170 school districts state-wide)
- There are three levels of disparity in funding – federal, state and local levels
- Individual schools within a given school district have acute differences in fundraising capacity
- Mill levy and local bonds – Colorado is low in per pupil funding, generally between 40-50th compared to other states
- DPS – is at their statutory mill levy limit
- Colorado is one of 6 states with local control at the education level, this contributes to the educational challenges we face

Transportation and Schools

- In Denver, 70% of kids are being dropped off in cars to access schools. If a student must rely upon school district transportation they likely won’t be provided transportation to the school of their choice. We estimate that 60,000 of the 95,000 kids in DPS do not have adequate transportation to school. 9% of DPS high school kids travel an hour or more to access school.
- RTD is not a leader on solving transportation challenges, but rather focuses on running buses and trains and does not consider the transportation needs of their riders
 - RTD has a commuter focus, not a bus rider focus

- The only way a high school student qualifies for a discounted RTD bus pass, is if one lives 3.5 miles or more from their local school
- A program was being conceived to create a year-round regional bus pass for youth, a la EcoPass, but RTD declined. The current push is to create a youth pass; free to high schoolers and deeply discounted for low income students (Seattle has such a pass). RTD does not currently provide any discounts to DPS.
- Kids in Aurora have even greater barriers. Aurora has multiple RTD zones, making transportation even more expensive and more complicated.
- Yet, transportation isn't the real barrier to accessing a quality education, but rather there are not enough seats in high quality schools, they don't exist

Affordable Housing Funding

- TABOR and Gallagher reduce our ability to raise funds for housing
- Colorado one of only 10 states that doesn't have a reliable revenue stream for affordable housing

Goals and Strategy Recommendations:

- There isn't enough affordable housing for teachers and school districts do not see this issue as relevant to their focus area. Districts need to look at how they can contribute to providing housing for teachers (e.g., repurposing vacant land; closed schools)
- High quality schools need to be dispersed more evenly in school districts, not concentrated in the highest income zip codes
- Increase the number of quality seats by requiring charters to set aside a certain proportion (ala DSST, Odyssey). Charters are simply better at equalizing the educational opportunity for kids and the community of people interested in creating charter schools for the greater public good needs to be nurtured and grown. However, this is not universal across districts. DPS is more intentional about equity when granting charters; other districts are not (e.g., charters may serve other purposes, like quasi-religious education. This is due to a relatively "loose" state charter law)
- A whole community approach is necessary for addressing housing, education and transportation. East Lake Communities in Atlanta is a model that created a charter school, with community serving programs, with a set aside to low income students. This was done with very intentional planning between the public housing authority, school district, high income community nearby
- To resolve school funding you need to look at funding sources other than property taxes given the constitutional challenges to increasing property taxes in the state. Colorado significantly underfunds schools relative to peer states.

- Need more coordination between municipalities and school districts to create affordable housing that can access quality education seats
- HB1309 – Document provider fee will be re-introduced – it currently is .01% and the increase would be earmarked for affordable housing
- RTD should create a discounted youth bus pass
 - Work is underway to create a regional youth pass, under 12 years ride RTD free, over 12 years they would get a 70% reduced bus pass and local jurisdictions could contribute the 30% difference, so the youth receive the pass for free – Final recommendations will be on Feb. 27 to RTD senior staff

Quotes

- “School segregation is an artifact of the past. What we see now is

Focus Group/Pop Up Notes

Section III Feed Citizen Engagement

Group Location/Date/Time/Host

Emily Griffith Technical College, January 12, 2018, Emily Griffith Technical College

Attendees: 8 total.

List of organizations consulted: Emily Griffith Technical College (EGTC); UNE (United for New Economy, former FRESC); Boulder Chamber of Commerce; Women with a Cause Foundation; Open Door to Success; Rocky Mountain Micro Finance; Community Enterprise Development Services (CEDs).

CEDs is a microfinance institution lending from \$500 to \$50,000. 85% of their clients are refugees. CEDs partners with local training and education organizations (including EGTC) for CEDs entrepreneurs to take the classes that will help them be successful.

Open Door Ministries provides job coaching and resource navigation for people experiencing homelessness, addiction, trauma, including sex trafficking, and mental illness. They offer job skills classes and have a screen printing business which is a social enterprise.

The focus of the Boulder Chamber of Commerce is how to identify the talent that Boulder has and connect them to businesses.

EGTC's 360 Fund is meant to keep students in school when unexpected financial crises would otherwise lead them to drop out.

General Notes

Current Housing Choice

Scarcity of affordable housing in Denver is pushing low income residents to the suburbs. As a solution, EGTC is considering building affordable student housing near their campus.

A number of refugees are starting to leave Colorado due to the expense. Many are getting displaced out of the East Colfax neighborhoods.

In Boulder, there is an urgent need for affordable workforce housing. Housing is such a significant barrier that the Chamber wants to understand how to make the moral case for affordable housing.

Credit scores are a barrier to accessing housing, especially in this market.

Colorado needs an affordable housing trust fund.

UNE is creating a best practices model for developing community land trusts with community ownership.

Access to Opportunity

Access to transportation. Transportation services, especially bus, are centrally located—which is not where much of the affordable housing for families is located. It takes two hours from Green Valley Ranch to get to the downtown EGTC campus.

Many students who historically would have studied at EGTC are attending the Community College of Aurora because it is closer to where they can afford to live.

There is a need for income-based bus passes.

Transportation challenges as a barrier to access to education and training: EGTC students are typically from underserved populations, are first generation students, refugees and other English language learners. For 100 years, these types of residents clustered in downtown Denver. That has changed: Now students are living in Aurora, Thornton, Parker, even some in Boulder County. The challenge for EGTC is how to get the students to campus. Parking is a serious issue.

Transportation challenges as a barrier to sustainable employment. Access to transportation and stable employment are intrinsically linked. Reliable and affordable transportation is essential to stable employment.

Bus passes are expensive. Light rail is cost prohibitive for most service and retail workers (at or just above minimum wage).

Access to employment.

There is a lack of economic mobility. People don't make enough money and wages are stagnant.

Benefits cliff creates dependency. Residents who need SNAP or TANF get it taken away when they start to earn one penny over the limit. For these residents, particularly those living in Section 8 or other voucher-supported housing, the overnight loss of SNAP and TANF creates an incentive to quit their job or not accept promotions or raises.

Gap in employment training resources in the region. There is a significant need for retraining for workers in their 50s and older who have worked labor intensive jobs (e.g., housekeeping) and can no longer perform those jobs. These are people who have always worked and want to work but do not have the skills to perform any other type of work. This includes computer literacy but also soft skills and communication skills.

Mismatch in lending resources. One of the participants received a government grant to do "credit builder loans" for small business. They were able to find only one business that needed the type of loan and met other criteria. The real need in the lending environment is for working capital for the first three months of business when the business is making money but not enough to pay the entrepreneur—especially as the cost of living in the region increases.

Need for ongoing case management. Particularly for those coming out of homelessness or with trauma or mental illness, longer term case management is needed. There are “quick start” programs that get people ready to work and into jobs, but lack ongoing support to help those individuals remain employed. This type of case management could also collect information about long term success of programs.

Overcoming their past. For many residents who have been homeless, have histories of addiction or trauma, criminal histories and mental illness, overcoming their past is a significant barrier to stable employment and self-sufficiency. Being rejected from employment or training programs due to charges that stemmed from their addiction or mental illness or associated with their homelessness fosters hopelessness—a sense of “why bother trying, they’ll just reject me.”

Service and program coordination barriers. Statewide and regionally, a lack of coordination and cooperation among service providers, funders and government agencies creates a barrier to connecting residents with services they need; duplication of services in the market; and gaps in needed services for residents who do not meet program criteria. Funds may become available to provide a program or service, but nonprofits do not have the capacity to grow to house programs or deliver these services. The system is fragmented. “I didn’t know you (your organization) existed” is a common encounter. Staff become informal navigators connecting people to resources and organizations.

Eliminate the redundancies that happen in nonprofit organizations. We should be more collaborative or consortium-based, but we’re all after the same money. Nonprofits live and die by grants.

What is the best model for collaboration and coordination? VOA’s Veteran’s center on Santa Fe is a good example; it’s a one-stop shop for veterans.

Nonprofits may have to change their service delivery model to reach more people—going out to the people and developing new partnerships since residents who qualify for services are no longer clustered downtown.

Bringing employers into the housing and supportive services fold. Employers haven’t made the connection between frontline staff stability outside of work to stability for their business. The lack of affordable housing, employees needing to travel greater distances from home to work and rising costs of living can lead to instability. How can we bring coalitions of affordable housing, services, RTD and transportation networks and employers together to bridge the gaps?

L&R Pallets is a Commerce City business that hired its first Burmese employees a few years ago. Now they employ 135 refugees and have just hired a case navigator for its employees to help them achieve stability outside of the workplace.

Goals and Strategy Recommendations

- Invest in job training programs for adults in their 50s and older or who have health issues/injuries and are no longer physically capable of performing labor intensive jobs.

- Develop social impact bond or other funding stream to smooth out the TANF/SNAP benefits cliff for working adults. Creating an incentive for them to continue on the path to self-sufficiency and rewarding income growth.
- Eliminate the redundancies that happen in nonprofit organizations.
- Develop incentives/funding stream for discounted RTD bus passes for residents in certain types of job training programs.
- Work with foundations to create a flexible fund, similar to EGTC's 360 Fund to provide emergency cash assistance for gas, car repairs, bus passes so that people don't lose their jobs or drop out of school due to one-time emergency situations.

Quotes:

"Talent is distributed equally in the region. Access to opportunity is not."

"There is a need to get the message out to employers that offering support or access to resources is not just a good thing to do but it is good business."

"A lack of affordable workforce housing is the number one issue in Boulder and Boulder County and this need runs against some of our most favored policies—the open space that surrounds our community and our height restrictions."

"We've been asked to co-locate or rent space with other nonprofits, but I don't know how that would work. Would I need to come up with the funding to staff someone at another office? What is the exact right model for nonprofits and service delivery? I don't think we know."

THIS PAGE IS INTENTIONALLY BLANK



**Housing, Neighborhood Services and Redevelopment
Policy Committee**

Agenda Item Commentary

Item Title: Habitat for Humanity Overview
Item Initiator: Jason Batchelor, Deputy City Manager
Staff Source: Jason Batchelor, Deputy City Manager
Deputy City Manager Signature:
Outside Speaker: Habitat for Humanity
Council Goal: 5.6: Continue to plan for high quality neighborhoods with a balanced housing stock--2012: 5.6--Continue to plan for high quality neighborhoods with a balanced housing stoc

ACTIONS(S) PROPOSED *(Check all appropriate actions)*

- Approve Item and Move Forward to Study Session
- Approve Item and Move Forward to Regular Meeting
- Information Only

HISTORY *(Dates reviewed by City council, Policy Committees, Boards and Commissions, or Staff. Summarize pertinent comments. ATTACH MINUTES OF COUNCIL MEETINGS, POLICY COMMITTEES AND BOARDS AND COMMISSIONS.)*

The Committee asked for an overview from Habitat for Humanity.

ITEM SUMMARY *(Brief description of item, discussion, key points, recommendations, etc.)*

Habitat for Humanity will provide an overview of their organization, their programs, and projects.

QUESTIONS FOR Committee

Information only

EXHIBITS ATTACHED:

Back-up not included

Habitat for Humanity Presentation