



**City of Aurora, Colorado
Analysis of Impediments (AI) to Fair Housing Choice**

**FINAL
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SECTION 1

Introduction

What is Fair Housing?

Title VIII of the Civil Rights Act of 1968 (fair housing Act), as amended in 1988, “Prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).”

Colorado’s fair housing statute (C.R.S. 24-34-500 et. seq.) include marital status, creed and ancestry in addition to the federal definitions of persons protected by fair housing law. It is also illegal to refuse to make reasonable accommodations or modifications for persons with disabilities, or to harass or interfere with a person exercising their fair housing rights.

The Civil Rights Act, including the Fair Housing Act, grew out of the civil rights movement of the 1960s and was particularly directed at relieving the living conditions that gave rise to the race riots of that era. During the period following World War II, both public and private sector practices had led to the segregation of minorities (especially African Americans) into ghettos in inner cities, far away from the newer housing and job opportunities being created in the suburbs. But the greater intent of the law was not just to eliminate the practices that created racially segregated communities, but to provide equal housing opportunity for all Americans who experienced discrimination.

Later legislation led to the addition of families with children and people with disabilities as protected classes. Fair housing is the process and vehicle for ensuring those protections.

Purpose

The City of Aurora, Colorado is committed to affirmatively furthering fair housing (AFFH). As a recipient of federal U.S. Department of Housing and Urban Development (HUD) funds, including Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME), and Emergency Solutions Grant (ESG) funding, the City of Aurora is required to analyze the impediments to fair housing choice and then take steps to overcome the impediments it identifies. This *Analysis of Impediments* to Fair Housing Choice (AI) contains an assessment of the housing status by protected class and private and public sector policies, procedures and practices that may act as *Barriers* to equal housing access.

It is important to note the difference between an *Impediment* and a *Barrier* to Fair Housing Choice:

- Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin.
- Barriers are defined the same as impediments but **are inclusive of all populations**.

Executive Summary

The Analysis of Impediments (AI) to Fair Housing Choice was prepared for the City of Aurora, by EV Studio, LLC. EV Studio is a full service planning, architecture and engineering company based in Denver, Colorado with four offices in Colorado and Texas. Founded in 2006, EV Studio has a diverse team of professionals that includes specialties in planning, multi-family, municipal projects, affordable housing, federal government, education and commercial projects. The Analysis of Impediments was funded using a U.S. Department of Housing and Urban Development (HUD) administration allocation from Community Development Block Grant (CDBG) administration funding.

The analysis includes the city boundary of Aurora, Colorado. The analysis reviews background data and information pertaining to demographics, income, employment, and housing. Legal status of the City of Aurora's current fair housing is also part of the analysis. It also reviews the laws, regulations and policies of the jurisdiction's availability and accessibility to housing.

Participants in the analysis included key City of Aurora Community Development (CD) Division staff, key stakeholders including staff from various organizations that provide housing services for City of Aurora residents and also clients of these organizations that have gone through the process of locating housing within the city boundaries. The participants were part of focus groups where they were able to discuss some key topics that were determined in the analysis, and were given the opportunity to voice any additional concerns or issues that were not addressed.

Methodology for the report included:

- Review of the City of Aurora's previous Analysis of Impediments (2004), as well as documents written for or by the City of Aurora that provided background information regarding housing, demographics, income and employment information, as well as laws, policies and regulations that the City of Aurora has adopted.
- Various Internet sources from Colorado government and quasi-governmental entities were reviewed.

- Demographic information was retrieved from the US Census using Census 2010 information and the American Community Survey (ACS) 2007-2011 or 2008-2012 data where applicable.
- A Stakeholder Group was held with housing service providers in the City (October 2013) as well as clients of the Housing Authority of the City of Aurora (AHA), other affordable housing clients, and participants of the City's Home Ownership (HOAP) and Housing Rehabilitation Programs (November 2013).
- Key stakeholders and clients were also interviewed and provided a questionnaire to respond to regarding impediments and barriers that were documented during the analysis.

The draft AI and Preliminary Recommendations were presented for comment at four public meetings from January to May 2014, prior to the 2015-2019 Consolidated planning process in order to better inform the City on potential impediments before beginning the required Housing Needs Assessment (HNA). At that time in May of 2014, the most recent Aurora HNA was last updated in 2009, during the bottom of the Great Recession, so the 2009 data was not indicative of the current post-Recession needs.

The 2015-2019 Consolidated Plan/HNA was completed by the City's CD staff using 2010 Census data and the most recent American Community Survey (ACS) data from 2007-2011 and 2008-2012, which was submitted to HUD in April of 2015. The AI was then updated by EV Studio with the most recent Census and ACS data in June of 2015.

CD staff awaited consultation comments from the National Fair Housing Association (NFHA) and the Denver Metro Fair Housing Center (DMFHC) after meeting with the two organizations in August of 2015, before submitting the final AI to HUD.

CD staff also awaited preliminary proposed changes to the City's Zoning Code Update presented: 1) June of 2015 on Zone Districts and Uses, and 2) March of 2016 on Development Standards. These proposed changes greatly improve the impediments identified in Impediment #5, and the proposed changes are reviewed and analyzed in this AI report. The Zoning Code Update is anticipated to be finalized in 2017. The City has also been preparing and evaluating an Infill Fee Incentive Proposal. This proposal was presented June 10, 2016 and is under review. It is scheduled for a City Council Study Session in July of 2016.

The City acknowledges the use of older data from the 2010 Census, ACS 2007-2011, and ACS 2008-2012 when it was available. Additionally, more recent local data was used when available, for example, with local rents and vacancy rates. The new Assessment of Fair Housing (AFH) plan will include the most current data and information when scheduled to be submitted to HUD.

The following are a summary of the five identified impediments to fair housing choice in Aurora:

IMPEDIMENT 1. LACK OF VARIETY OF AFFORDABLE RENTAL UNITS FOR EXTREMELY LOW AND VERY LOW- INCOME POPULATIONS

Affordable housing is in short supply throughout the Denver Metro area. Overall Denver Metro area rental vacancy rates hover around 4-4.2%. Generally, a vacancy rate of 3% is considered “turnover” and is essentially a 0% vacancy rate. Realtors have noted that it is a “seller’s market” as home prices have recovered since the Great Recession started in 2007-2008, and the supply has shrunk.

Despite the limited supply of affordable housing in the Denver Metro area, Aurora continues to have comparatively lower rents and sales prices. Still, these rents and sales prices have increased even for older, substandard housing; landlords can be more selective in accepting tenants; and homes in major disrepair, in less desirable neighborhoods, are being picked up by investors.

Strategy 1. The City of Aurora should support projects that provide a variety of rental housing for the extremely low (0-30% of Area Median Income [AMI]) and very low-income (30-50% of AMI) populations by using Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funding as match dollars.

Strategy 2. The City of Aurora should work with housing providers and developers to inform them about new policies that are implemented that support the creation of affordable units for these extremely low and low-income at risk populations.

Strategy 3: The City of Aurora should partner with housing providers and developers to use applicable resources to support the creation of affordable units for these at risk populations. These affordable units should be dispersed throughout the city near areas of opportunity.

IMPEDIMENT 2. THE AFFORDABLE UNITS ARE SUBSTANDARD AND LOCATED IN LESS DESIRABLE NEIGHBORHOODS

Most of the City of Aurora’s affordable housing units are located in Original Aurora, and to a lesser degree, portions of the Central Southwest area (the area to the west of I-225). Many of these homes and apartments were built prior to 1978. Many units have not been maintained and likely have lead based paint issues.

With the **Original Aurora area (see Map 1)** designated as a HUD Neighborhood Revitalization Strategy Area (NRSA), additional HOME and CDBG funds can be used in this area for revitalization and rehabilitation of substandard housing in this area. With the new connections from this area to Stapleton and the proximity to Fitzsimons, there is an opportunity to change the perception and to capitalize on the employment linkages.

Strategy 1. The City of Aurora should continue to support projects that provide rehabilitation of existing substandard housing and revitalize the neighborhoods, specifically in Original Aurora where housing stock is older.

Strategy 2. The City of Aurora should continue to prioritize funding projects and programs that rehabilitate existing substandard housing and revitalize the neighborhoods. An example City program is described below.

Background

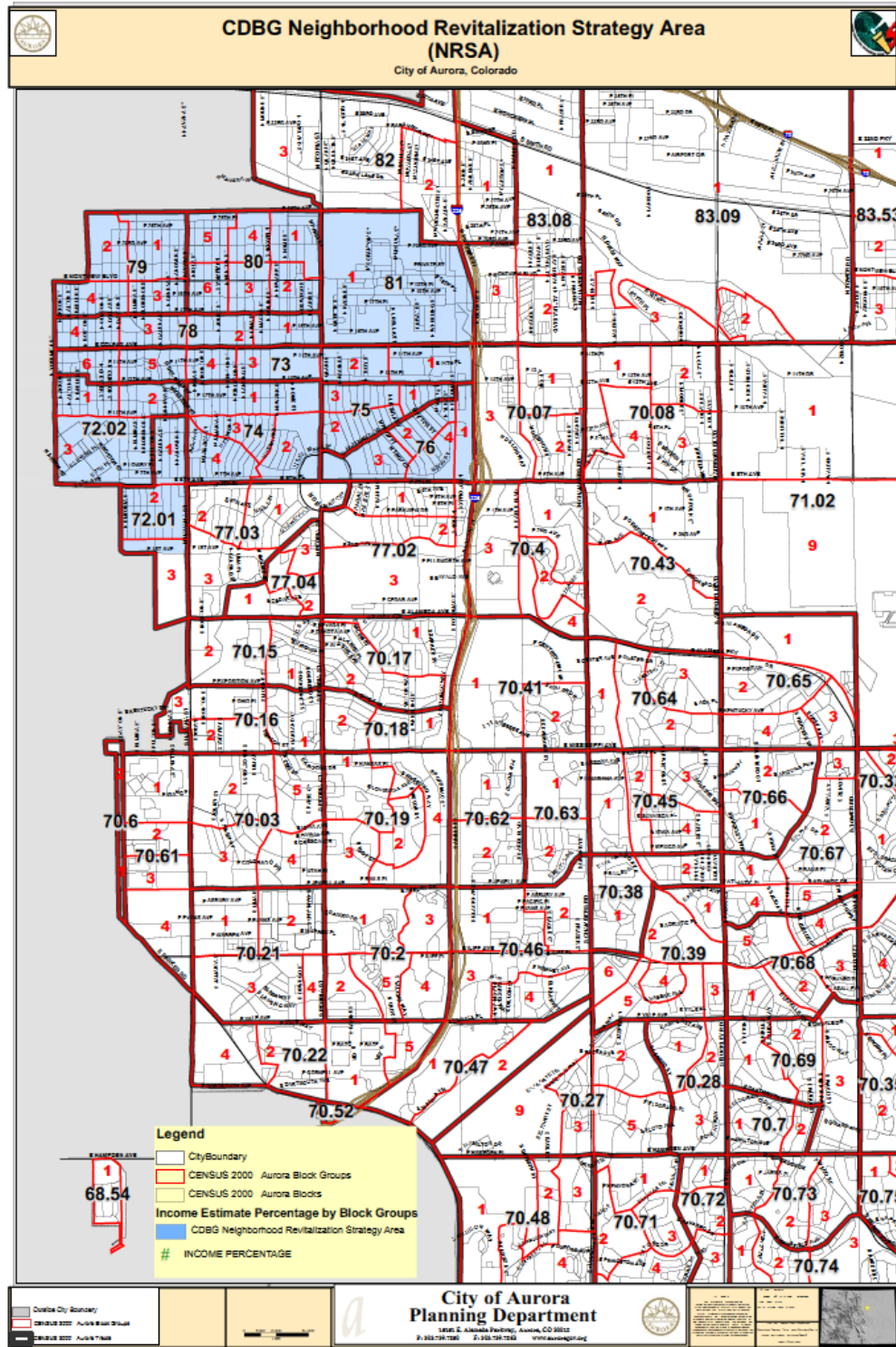
The City’s Multi-Family Systematic Housing Inspection Program was established in 1993 as a means to ensure the City’s multi-family housing meets minimum standards for maintenance, health and safety. The program supports the overall goal of safe and decent housing for tenants and reduces the burden typically placed on tenants to advocate continually for corrections of substandard housing conditions. The program also benefits managers and property owners providing an ongoing opportunity to assess property conditions and make corrections prior to the need for more costly repairs.

New multi-family properties are scheduled for inspection five years from initial occupancy. After an inspection, and if necessary, a re-inspection is conducted to ensure all repairs are corrected. After the final re-inspection is completed the property owner is sent a letter informing them when their next systematic inspection will be in two to five years.

More details on the City’s Inspection Program can be found at:

[http://icma.org/en/icma/knowledge_network/documents/kn/Document/100143/Auroras MultiFamily Systematic Housing Inspection Program](http://icma.org/en/icma/knowledge_network/documents/kn/Document/100143/Auroras%20MultiFamily%20Systematic%20Housing%20Inspection%20Program)

Map 1: CDBG Neighborhood Revitalization Strategy Area



IMPEDIMENT 3. NEED FOR ADDITIONAL SUPPORT FOR COUNSELING ON REQUIREMENTS TO OBTAIN HOUSING FOR AT RISK POPULATIONS

At risk populations with credit issues due to back rent and late fees, eviction records, issues with previous landlords, prior convictions or criminal records, and those receiving government assistance are not aware of the programs that are available to them to apply for loans for homebuyers and options of places to rent. They also may require counseling on how to apply for loans and how to fill out a rental application when these issues come up.

Many property managers, landlords, realtor/brokers and lending institutions are not aware of fair housing law and unintentionally, though illegally, discriminate. They may also be aware of fair housing law and choose to discriminate regardless because the potential renter or buyer is unaware.

A wider range of counseling options would be ideal for potential buyers or renters to counsel them in how to clear up their financial/credit issues in order to apply for housing. They could provide the potential buyer or renter with different housing options based upon their need. The counselor could also make sure that the property managers, landlords, realtors/brokers, and lending institutions are aware of fair housing law and do not discriminate against the applicant in any way that is illegal.

Strategy 1. The City of Aurora should expand support to agencies or staff that provide counseling to obtain housing for renter and homeless/at-risk populations.

Strategy 2. The City of Aurora should continue to participate in and sponsor housing forums that educate lending agencies, realtors, and housing providers about fair housing regulations and guidelines for Fair Housing Choice.

IMPEDIMENT 4. LACK OF VARIETY OF HOUSING OPTIONS FOR LOW TO MODERATE INCOME POPULATIONS AND HOMELESS/AT RISK POPULATIONS

BACKGROUND: The survey of stakeholders and clients revealed that there are populations that have difficulty finding housing in the City of Aurora. The types of housing that are in demand for ownership are those costing between \$115,000 and \$223,000 and for rental units with monthly rents of no more than \$539 and those between \$889 and \$1,706.

The waitlist for the Aurora Housing Authority’s individual Housing Choice Vouchers (“Section 8 vouchers”) has been closed since 2005 and is not accepting applicants for a waitlist. There are long wait lists for transitional housing for single adults and families.

Strategy 1. The City of Aurora should continue to support projects that provide a variety of housing options for at risk populations, including transitional housing, emergency housing, affordable accessible units for physically disabled populations, supportive housing for mentally disabled and chronically ill, and large affordable units for large households.

Strategy 2. The City of Aurora should support projects by investing applicable resources into projects to provide housing options for homeless/at risk populations.

Strategy 3. The City of Aurora should continue to support projects that will increase the supply of transitional housing for homeless/at risk populations.

Strategy 4. The City of Aurora should research and analyze projects that could increase the supply of single adult housing for homeless/at risk populations.

IMPEDIMENT 5. REGIONALLY AND UNIVERSALLY, GOVERNMENT REGULATIONS AND FEES ARE IMPEDIMENTS TO FAIR HOUSING CHOICE FOR VERY LOW, LOW AND MODERATE INCOME POPULATIONS

Strategy 1. The City of Aurora should continue to support projects that provide a variety of new affordable units for extremely low, very low, and low-moderate-income populations by providing development incentives, lowering development fees and allowing higher density, such as the City’s water tap fee reduction for both single-family and multi-family units, as well as the park impact fee reduction for multi-family units in the TOD zoning district. The City is reviewing an Infill Fee Incentive Proposal.

Strategy 2. The City of Aurora should continue to consider waiving or reducing design requirements for projects that create affordable units, such as the City’s reduction to the exterior masonry requirement from 50% to 15%. Anticipated to be completed in 2017, the City’s Zoning Code Update is addressing these design requirements.

Strategy 3. The City of Aurora should continue the implementation of flexible zoning districts, such as the Sustainable Infill and Redevelopment (SIR) and the TOD zoning districts which modify density, lot and other requirements for projects that create or retain affordable units. As evidenced on Maps 2 and 3, there is substantial land area potentially dedicated to these zoning districts. The City’s Zoning Code Update will improve upon the existing flexible zoning districts and add new types of uses for a wider variety of housing types.

Strategy 4. The City of Aurora should support projects by investing applicable resources into projects that provide and rehabilitate affordable units.

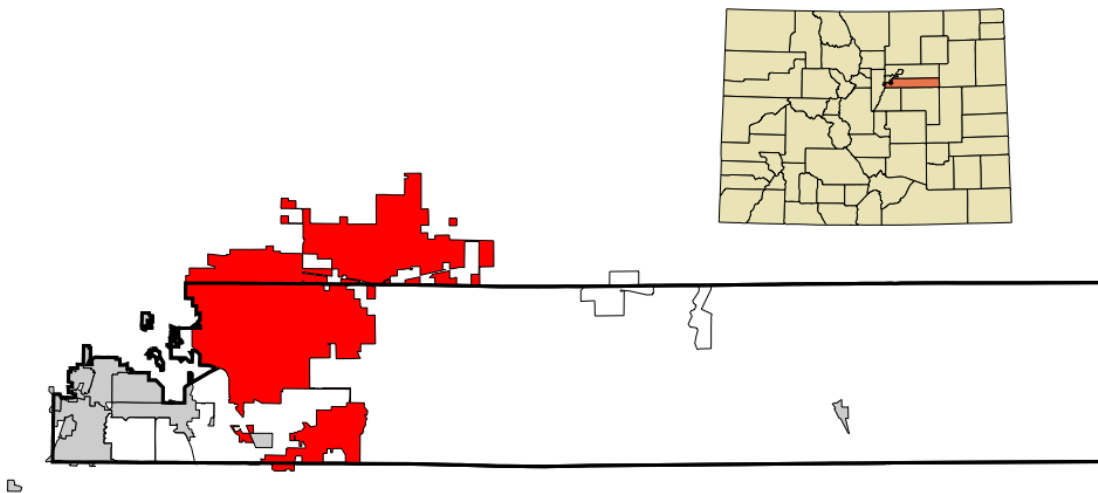
SECTION 2

Community Profile

The City of Aurora is a Home Rule Municipality in the State of Colorado, spanning Arapahoe and Adams counties, with the southeastern portion of the city extending into Douglas County. The City of Aurora is a HUD Entitlement Jurisdiction that receives and administers federal government funding for community development and housing programs. The programs include Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and the Emergency Solutions Grant (ESG). The City of Aurora is required to identify barriers to fair housing and develop a plan that addresses the impediments. This study includes the City of Aurora but does not include the counties, which the city spans (see Map 2).

Aurora originated in the 1880s and was known as the town of Fletcher. Fletcher was named after the Denver businessman Donald Fletcher who saw the venture as a real estate opportunity. In 1893, Fletcher left town and the community with a large water debt. Inhabitants decided to rename the town Aurora in 1907, after one of the subdivisions in the town. Aurora began to grow like Denver and became the fastest-growing city in the United States during the late 1970s and early 1980s.

Map 2: City of Aurora Boundary



Population

The population in the City of Aurora has grown significantly in the last 40 years, from 74,974 in 1970 to 325,078 in 2010 (433%) (see Table 1). There was an 18% growth from 2000 to 2010 that was comparable to the growth of Adams and Arapahoe County. The Colorado State Demographer estimates the City of Aurora’s population to be 339,331 in 2012 and further increase in 2013.

In the decade between 1990 and 2000, the City of Aurora’s population grew by approximately 24%, with a population increase from 222,103 to 276,393. The population of Colorado increased by slightly over one million people in this decade, or a 31% increase from a population of 3,294,394 to 4,301,261. For the metropolitan region, the population increased 30%, from approximately 1.8 million to 2.4 million residents.

For the decade between 2000 and 2010, the City of Aurora’s population increased by approximately 17.6%, with a population increase from 276,393 to 325,078. For Colorado, the population increased 16.9% to reach a 2010 population of 5,029,196. In the metro region, the population increase was 16%, with approximately a 383,658 population increase.

Table 1: Historic Population in City of Aurora and spanning/bordering counties, 1970-2010

Area	1970	1980	% change	1990	% change	2000	% change	2010	% change
City of Aurora	74,974	158,588	112%	222,103	40%	276,393	24%	325,078	18%
Adams County	185,789	245,944	32%	265,038	8%	363,857	130%	441,603	21%
Arapahoe County	162,142	293,292	81%	391,511	33%	487,967	100%	572,003	17%
Denver County	514,678	492,694	-4%	467,610	-5%	554,636	124%	600,158	8%
Douglas County	8,407	25,153	199%	60,391	140%	175,766	233%	285,465	62%

Source: Colorado State Demographer

Population Years Selected: 2010 & 2000 & 1990 & 1980 & 1970

Population by Age

The largest age group is under 5 years old followed by those aged 25-29 years old (see Table 2). The senior population, those over 65, account for approximately 9% of the population. The senior population is low compared to the population under 18 and the young adult population.

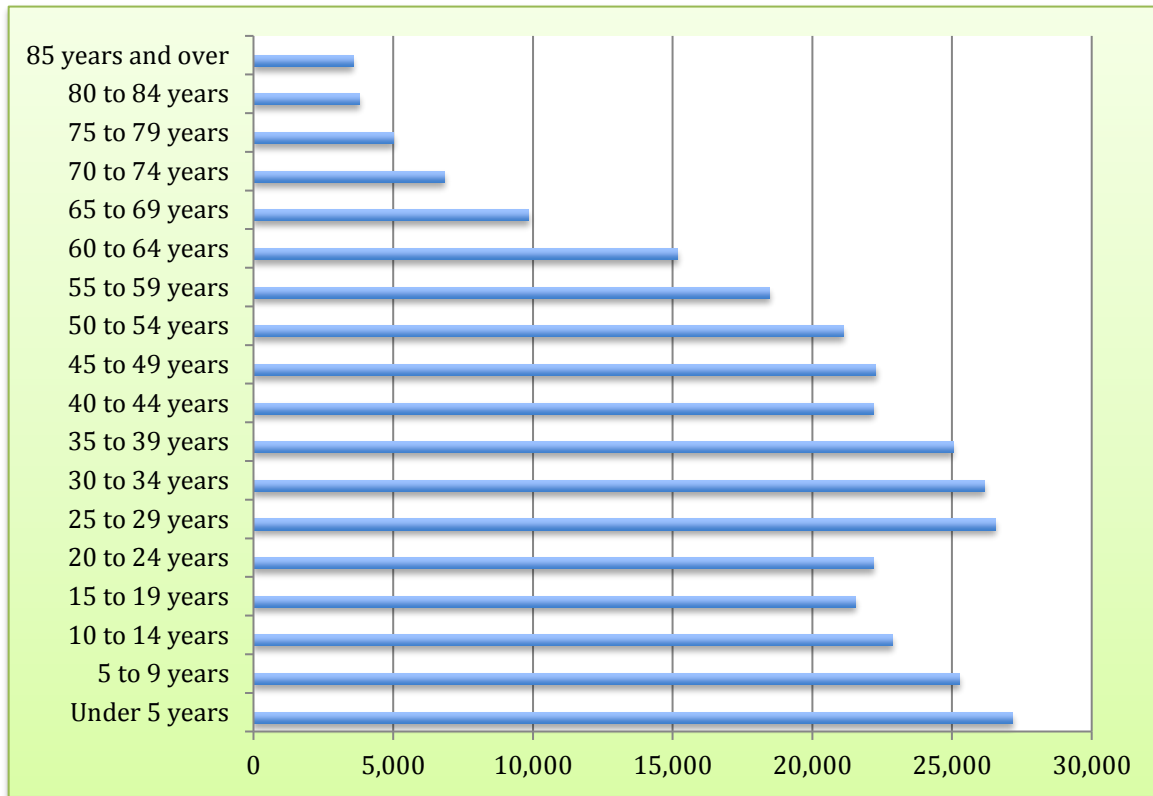
Table 2: Age in 2010

AGE		
Total Population	325,078	% of Population
Under 5 years	27,178	8.4
5 to 9 years	25,261	7.8
10 to 14 years	22,853	7
15 to 19 years	21,539	6.6
20 to 24 years	22,180	6.8
25 to 29 years	26,544	8.2
30 to 34 years	26,154	8
35 to 39 years	25,036	7.7
40 to 44 years	22,200	6.8
45 to 49 years	22,278	6.9
50 to 54 years	21,122	6.5
55 to 59 years	18,485	5.7
Senior Population		
60 to 64 years	15,185	4.7
65 to 69 years	9,839	3
70 to 74 years	6,853	2.1
75 to 79 years	5,009	1.5
80 to 84 years	3,799	1.2
85 years and over	3,563	1.1
Median age (years)	33.2	
16 years and over	245,382	75.5
18 years and over	236,243	72.7
21 years and over	224,102	68.9
62 years and over	37,806	11.6
65 years and over	29,063	8.9

Source: US Census Bureau

Below is a chart (Figure 1) that shows population by age in the City of Aurora.

Figure 1: Population by Age in 2010



Source: US Census Bureau

Population by Race

The majority of the population, 61%, in the City of Aurora is White (see Table 3 and figure 2). The Black or African American population accounts for approximately 16% of the population and the Asian population accounts for approximately 5%.

From the 2010 Census data, the City of Aurora was the most racially diverse city in the metro region, as 39% of the population identified their race as a category other than White. Between 2000 and 2010, the percentage of the City of Aurora population self-identified as Black or African American increased from 13% to 16%. The Asian population increased from 4% in 2000 to 5% in 2010. The American Indian and Alaska native population was approximately 1%.

The smallest major race group of Native Hawaiian and Other Pacific Island represented 0.3% of the population. Of the rest of the population, 12% classified themselves as “Some Other Race,” and 5% reported more than one race.

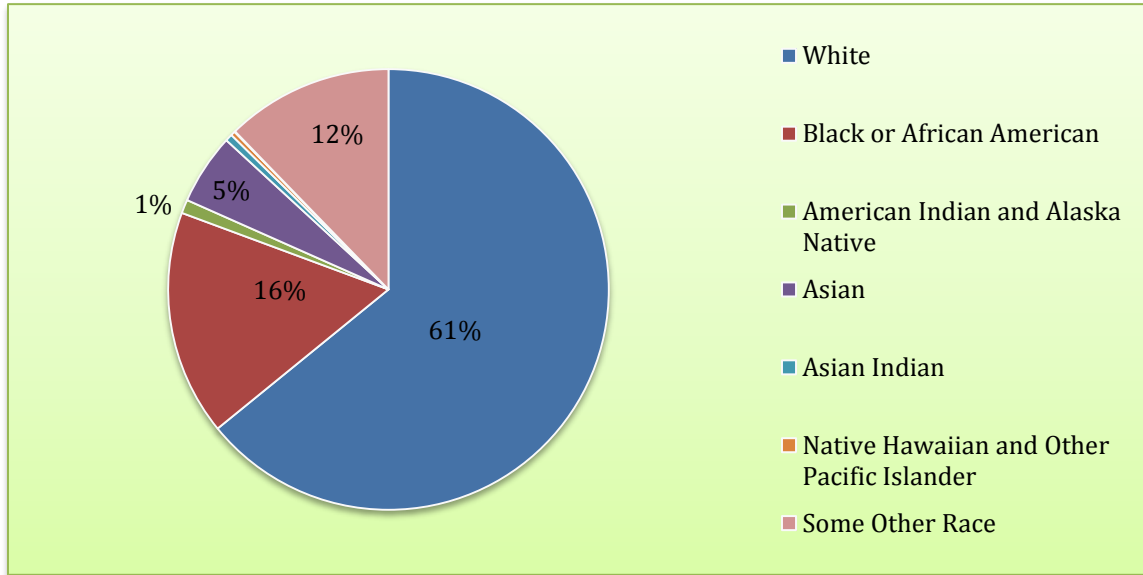
Table 3: Race in 2010

RACE		
Total population	325,078	%
White	198,720	61.1
Black or African American	51,196	15.7
American Indian and Alaska Native	3,100	1
Asian	16,086	4.9
Asian Indian	1,627	0.5
Chinese	1,720	0.5
Filipino	1,981	0.6
Japanese	739	0.2
Korean	3,459	1.1
Vietnamese	2,747	0.8
Other Asian	3,813	1.2
Native Hawaiian and Other Pacific Islander	1,002	0.3
Native Hawaiian	152	0
Guamanian or Chamorro	166	0.1
Samoan	169	0.1
Other Pacific Islander	515	0.2
Some Other Race	38,004	11.7

Source: US Census Bureau

The largest group reported their race as White alone, 61%. Those residents who reported themselves as White and non-Hispanic were 47% of the population. The City of Aurora is now one of two majority-minority cities in Colorado, where no one race or ethnic group is the majority population in the city.

Figure 2: Race in 2010



Population by Ethnicity

The Hispanic population in Colorado has increased substantially in the past 20 years. This rapid growth has also occurred in Aurora. In the 1990 census, 7% of Aurora’s population (14,768) identified themselves as a person of Hispanic or Latino ethnicity. In 2000, 20% of the population identified themselves as Hispanic or Latino and this increased to 29% in 2010 (93,263) (see Table 4). Between 1990 and 2010, there has been a 630% increase in the Hispanic population in the city.

The Hispanic or Latino population increase has been a key factor in Aurora’s growth for the past 20 years. In the 1990s, the City of Aurora grew by 54,290 residents, of whom 74% were Hispanic or Latino. Between 2000 and 2010, the City of Aurora grew by 48,685 residents, of whom 79% were Hispanic or Latino ethnicity.

Table 4: Ethnicity in 2010

HISPANIC OR LATINO		
Total population		%
Hispanic or Latino (of any race)	93,263	28.7
Mexican	71,225	21.9
Puerto Rican	2,324	0.7
Cuban	578	0.2
Other Hispanic or Latino	19,136	5.9
Not Hispanic or Latino	231,815	71.3

Source: US Census Bureau

Foreign Born Population

Approximately 20% of the population is foreign born. 54% of the foreign born originate from Latin American countries. 20% originate from Asia and approximately 18% originate from Africa. Original Aurora has the largest foreign born population in the City of Aurora.

Map 3 shows that most of the foreign population is located in Original Aurora, near Colfax and Havana. 40-60% of the population in that area is foreign born. This area is the most racially and ethnically diverse area in the City of Aurora.

NOTE: Additional maps using HUD’s newest 2016 Affirmatively Furthering Fair Housing mapping tool (AFFHT) are included in the Appendix. The website link is <https://egis.hud.gov/affht/#>.

These maps provide demographic illustrations for both the City of Aurora and Metro Denver region on:

- **Race and Ethnicity**
- **National Origin**
- **Limited English Proficiency (LEP)**
- **Disabilities**

These population groups are also illustrated for a variety of social and economic factors, such as:

- **Poverty**
- **Household Housing Burden**
- **Housing Choice Vouchers**
- **Publicly Supported Housing**
- **Schools**
- **Environmental Health**
- **Labor Market**
- **Low Transport Cost**
- **Proximity to Jobs**
- **Transit Trips**

Map 3: Foreign Born Population

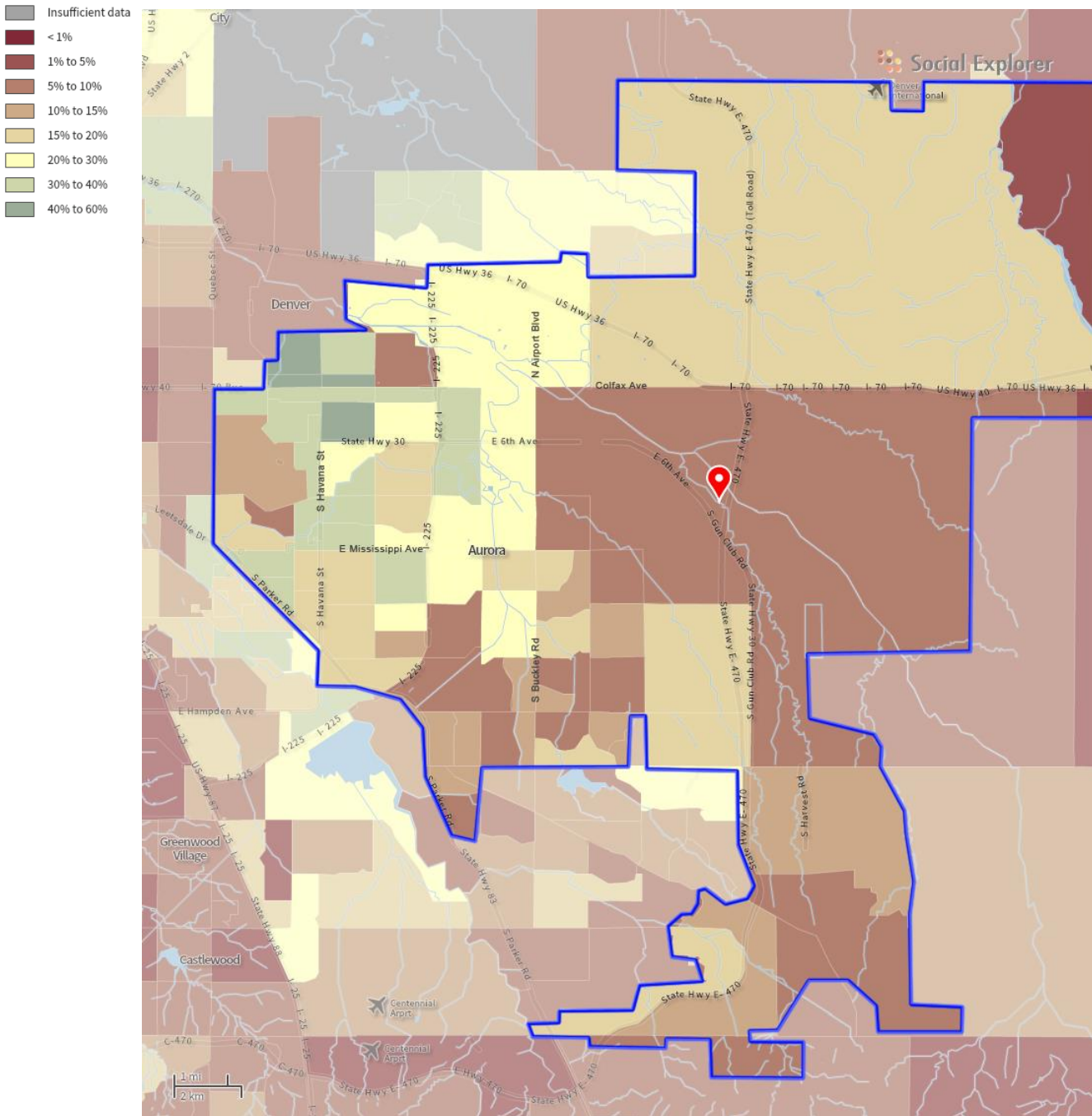


Table 5 shows that approximately 80% of the residents in Aurora are native and approximately 20% are foreign born. Almost 13% are not US citizens. The remaining 8% are naturalized US citizens.

Table 5: Place of Birth (in 2012)

PLACE OF BIRTH		
Total population (in 2012)	338,835	%
Foreign-born population	69,031	20.4%
Naturalized U.S. citizen	25,859	7.6%
Not a U.S. citizen	43,172	12.7%
Native	269,804	79.6%
<i>Source: US Census Bureau</i>		

Table 6 shows the regions where the foreign born population was born. The population from Latin American are those born in Mexico, the rest of Central America, South America and the Caribbean. The population from Northern American are born in Canada and Greenland.

Table 6: World Region of Birth for Foreign Born (in 2012)

FOREIGN BORN		
Foreign-Born Population	69,031	%
Europe	5,287	7.7%
Asia	13,861	20.1%
Africa	12,046	17.5%
Oceania	318	0.5%
Latin America	37,302	54.0%
Northern America	217	0.3%

Source: US Census Bureau

Language

Approximately 68% of the population speaks only English at home and approximately 21% speak Spanish (see Table 7). Spanish is the second most spoken language in the Denver Metro area. 4% of the population speaks a different language at home. Based on the foreign born demographics of the City of Aurora, it is likely that the most prevalent language in that category is Korean and Vietnamese.

Table 7: Language Spoken at Home (in 2012)

LANGUAGE SPOKEN AT HOME		
Population 5 years and over	313,456	
English only	211,493	67.5%
Language other than English	101,963	32.5%
Speak English less than "very well"	44,888	14.3%
Spanish	64,908	20.7%
Speak English less than "very well"	29,258	9.3%
Other Indo-European languages	11,954	3.8%
Speak English less than "very well"	4,039	1.3%
Asian and Pacific Islander languages	11,923	3.8%
Speak English less than "very well"	6,427	2.1%
Other languages	13,178	4.2%
Speak English less than "very well"	5,164	1.6%

Source: US Census Bureau

The number and proportion of Limited English Proficiency (LEP) persons eligible to be served or likely to be encountered by the program or grantee is based on Aurora’s American Community Survey (ACS) 2007-2011 population of 5 years and older. Based on the eligible population, Table 8 reflects the Top Ten non-English language preferences by number and proportion, as well as how that language need is currently addressed and proposed actions.

The Top Ten were determined by tracking the frequency to which LEP persons requested translations from the City of Aurora over a two-year period. These were then compared to the ACS data. Of the Top Ten languages, only six were above the 1,000 person “Safe Harbor” threshold based upon the 2007-2011 ACS’s chart B16001: Language Spoken at Home : 1) Spanish, 2-3) African Languages, including Amharic and Somali, 4) Korean, 5) Vietnamese, and 6) Russian. This information was used to create the City of Aurora’s Language Assistance Plan (LAP) in 2013.

Table 8: Top Ten Languages for persons with Limited English Proficiency (LEP)

Language	Population	%
Spanish	35,652	12.21%
Other African, inc. Amharic & Somali	2,543	0.87%
Korean	1,971	0.67%
Vietnamese	1,389	0.47%
Russian	1,000	0.34%
Arabic	536	0.18%
French	335	0.11%
Burmese	No data	No data
Nepali	No data	No data

Source: City of Aurora 2013 Language Assistance Plan
 Source: 2007-2011 American Community Survey (ACS)

City staff recently conducted a comparison of the 2007-2011 ACS data with the most recent 2009-2014 ACS data and found several interesting trends as shown on the following Table 9:

Table 9: Language Spoken at Home (Ability to Speak English for Ages 5 and Over)

Population 5 and over =	292,048	100.0%	312,043	100.0%			
Speak only English =	201,911	69.1%	212,902	68.2%			
LANGUAGE - SPEAK ENGLISH LESS THAN "VERY WELL"		%		%	Pop. Change	% Change	% within
	2011	in 2011	2014	in 2014			
*SPANISH	35,652	12.2%	31,515	10.1%	(4,137)	-2.1%	0.88
**African (inc. Amharic, Somali)	2,542	0.9%	3,524	1.1%	982	0.3%	1.39
*KOREAN	1,971	0.7%	1,480	0.5%	(491)	-0.2%	0.75
Vietnamese	1,389	0.5%	1,789	0.6%	400	0.1%	1.29
Russian	1,000	0.3%	1,318	0.4%	318	0.1%	1.32
Chinese	806	0.3%	1,011	0.3%	205	0.0%	1.25
Arabic	536	0.2%	617	0.2%	81	0.0%	1.15
French	335	0.1%	622	0.2%	287	0.1%	1.86
**Other Asian Languages (inc. Burmese, Nepali)	804	0.3%	1,288	0.4%	484	0.1%	1.60
	45,035	15.4%	43,164	13.8%	(1,871)	-1.6%	N/A

*Both the Spanish speaking and Korean speaking populations have increased English Proficiency in the last three years from 2011-2014:

INCREASE IN ENGLISH PROFICIENCY	2011	% in 2011	2014	% in 2014	Pop. Change	% Change	% within
*TOTAL SPANISH	61,881	21.2%	65,825	21.1%	3,944	-0.1%	1.06
Speak English "Very Well"	26,229	9.0%	34,310	11.0%	8,081	2.0%	1.31
Speak English less than "Very Well"	35,652	12.2%	31,515	10.1%	(4,137)	-2.1%	0.88

*Total KOREAN	3,273	1.1%	3,155	1.0%	(118)	-0.1%	0.96
Speak English "Very Well"	1,302	0.4%	1,480	0.5%	178	0.0%	1.14
Speak English less than "Very Well"	1,971	0.7%	1,675	0.5%	(296)	-0.1%	0.85

Source: 2007-2011 and 2009-2014 ACS

**Many new immigrants and refugees have settled in Aurora, particularly from African and Asian countries. According to the Aurora Public Schools (APS) website, during the 2014-2015 school year:

“Students come from more than 131 countries and speak more than 133 languages. 36% of our students are second language learners, with 82% of them Spanish-speakers.”

The City of Aurora and the community embrace cultural diversity and have developed several initiatives for immigrants and refugees, including but not limited to:

- **The Aurora Welcome Center (AWC)** began as the Aurora Human Rights Center (AHRC), which was first formed in 2008 when day laborers gathering informally near the corner of Dayton and East Colfax became the subject of concern for local businesses and politicians. Several nonprofits groups organizing in and serving the immigrant community in Original Aurora and the east metro Denver area began meeting regularly that fall to explore their common goals, determining there was considerable overlap among their constituencies and the possibility of significant synergism in their co-location. They formed a collaboration to create a jointly-governed, shared-space facility with a focus that has evolved to services for immigrants and refugees with the main objective being integration.

The Aurora Welcome Center serves as an emerging multi-tenant facility offering a variety of services focused on the international/ immigrant community in Aurora. AWC is physically situated within **Aurora Public Schools** to intentionally serve students and families through the schools as well as the community at

large. Additionally, AWC partners strategically with the **City of Aurora** which supports the center in a variety of ways, embracing the immigrant and refugee community.

The Aurora Welcome Center strengthens our community through the intentional integration of immigrants and refugees. We do this by ensuring access to needed services, providing a place of safety and belonging and engaging immigrants and refugees as agents of positive change in our community. The center is located in Original Aurora at 1085 Peoria Street and provides the following services:

- ESL Classes
 - Citizenship Classes
 - Know Your Rights
 - Breast Feeding Support & Child Birth Education
 - Partners for a Healthy Baby
 - Today's Fathers Program
 - Strengthening Neighborhoods
 - Development & Advocacy of Social & academic Success
 - GED Classes in Spanish
 - New Student Assessment and Orientation
 - Health Care Navigation
- **Asian Pacific Development Center of Colorado (APDC)** is a nonprofit organization supporting the Asian American Pacific Islander community. For 35 years, APDC has been committed to providing culturally appropriate behavioral health, primary medical care, and related services through an integrated system of care. APDC's holistic approach addresses the total well-being of individuals and families living in our community. Asian refugees and immigrants face barriers of language, culture, and generational issues, underlying social determinants that impact well-being. To address poverty, literacy, education, employment, and access to a plethora of specialized support systems, APDC contributes to the empowerment and overall whole health of our clients. APDC's vision is for our communities to be healthy and empowered.

APDC offers a complete and comprehensive Integrated System of Care that meets the needs of the AAPI, and other communities that they are currently serving in Aurora and throughout the Denver Metro Area. These blended services ensure a comprehensive and coordinated approach to Behavioral Health, Primary Medical Care, Adult Education, Youth Mentoring and Leadership, Victim Assistance, Health Insurance Enrollment Assistance, Legal Aid, and Translation and Interpretation through Colorado Language Connection. APDC is committed to offering accessible and affordable health care blending Eastern, Western, and Pacific Islander traditions.

Colorado Language Connection (CLC) offers the highest quality of standards, rapid response and extensive language availability in the Denver Metro and surrounding areas. CLC provides onsite or over the phone interpretation services as well as document translation services. CLC translators and interpreters are highly skilled professionals. Most are CCHCP certified and hold other certifications as well. As society becomes more globalized, communicating across cultures is essential to ensure business success. By partnering to provide high quality language services, CLC empowers and unites diverse communities in Colorado. CLC is a fee-for-service component of Asian Pacific Development Center (APDC). Proceeds from services help sustain community programs offered by APDC, creating a self-supporting, non-profit organization. Utilizing CLC services is one way to directly support the Asian immigrant and refugee communities.

- **The City of Aurora’s Office of International & Immigrant Affairs**

The office was created to facilitate the successful integration of immigrants and refugees into Aurora's civic, economic and cultural life. The office oversees the development and implementation of a strategic citywide plan regarding policy, programs and initiatives toward the local immigrant and refugee populations.

This office oversees the coordination of the Aurora Immigrant and Refugee Commission, Aurora International Roundtable, Aurora Global Fest and the Aurora International Cabinet.

In addition, the Office of International and Immigrant Affairs leads international efforts focused in the establishment of strategic global partnerships, manage official protocol activities and events, and serve as a liaison to the international community.

Disabilities

Approximately 10% of the population in the City of Aurora has a disability (see Table 10). Most disabilities in the population less than 65 years of age are cognitive difficulties or cognitive and ambulatory difficulties with the adult population, years 18-64. Note that cognitive and ambulatory difficulties were not measured in the under 5 population, so there likely will be a significant undercount of disabilities in this population specifically in the cognitive category.

One-third of the senior population has some sort of disability noted. Most disabilities are ambulatory and difficulty with independent living with 21% and 15%, respectively. Hearing and cognitive disabilities are also significant in the senior population.

Table 10: Persons with Disabilities by Age (in 2012)

Persons with Disabilities by Age			
	Total	With a Disability	Percentage
Total civilian non-institutionalized population	335,791	35,441	10.60%
Population under 5 years	25,379	0	0.00%
With a hearing difficulty	(X)	0	0.00%
With a vision difficulty	(X)	0	0.00%
Population 5 to 17 years	64,848	2,932	4.50%
With a hearing difficulty	(X)	667	1.00%
With a vision difficulty	(X)	500	0.80%
With a cognitive difficulty	(X)	2,152	3.30%
With an ambulatory difficulty	(X)	323	0.50%
With a self-care difficulty	(X)	508	0.80%
Population 18 to 64 years	213,235	21,949	10.30%
With a hearing difficulty	(X)	5,446	2.60%
With a vision difficulty	(X)	4,035	1.90%
With a cognitive difficulty	(X)	9,629	4.50%
With an ambulatory difficulty	(X)	10,230	4.80%
With a self-care difficulty	(X)	2,889	1.40%
With an independent living difficulty	(X)	6,168	2.90%
Population 65 years and over	32,329	10,560	32.70%
With a hearing difficulty	(X)	4,526	14.00%
With a vision difficulty	(X)	1,181	3.70%
With a cognitive difficulty	(X)	3,731	11.50%
With an ambulatory difficulty	(X)	6,916	21.40%
With a self-care difficulty	(X)	2,885	8.90%
With an independent living difficulty	(X)	4,946	15.30%

Source: US Census Bureau

Households

There are 123,327 households in the City of Aurora (see Table 11). 66% of households are family households and 34% are non-family households, which are defined as single adults that are not related. 54% of family households are 4 person households or less, while 12% are large households with 5 or more persons.

The percentage of Aurora family households with children has declined by 10.7% in the past 20 years. This follows the trend in the region and nationwide for family households forming a smaller percentage of all households. In 2010, approximately 33.5% of all households in Aurora were family households with children. In 2010, approximately 28% of the City of Aurora households consisted of one person. This percentage (28%) has remained consistent from 1990 to 2010. Aurora has the third highest percentage of one-person households in the region, following Denver and Lakewood.

Table 11: Number of Persons per Household (in 2012)

HOUSEHOLDS		
Total Households	123,327	
Family households:	81,005	65.7%
2-person household	31,067	25.2%
3-person household	20,953	17.0%
4-person household	14,449	11.7%
5-person household	7,496	6.1%
6-person household	3,436	2.8%
7-or-more person household	3,604	2.9%
Nonfamily households:	42,322	34.3%
1-person household	35,585	28.9%
2-person household	5,732	4.6%
3-person household	826	0.7%
4-person household	179	0.1%
5-person household	0	0.0%
6-person household	0	0.0%
7-or-more person household	0	0.0%

Source: US Census Bureau

Household Incomes

Median household income as defined by Census is the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Median household income in the City of Aurora is \$51,048 (see Table 12). The majority of the population earn between \$50,000 and \$74,999. Minority household income is disproportionately low in Aurora. Figures 3-6 show the distribution of median household income for White householders, Black or African American householders, and Hispanic or Latino Householders in the City of Aurora.

Relative to other metro cities, family and per capita income levels in Aurora have been declining since 1980 and the City of Aurora now sits as the one of the cities with the lowest family, household and per capita income in the region. Median household income for Aurora in 2006-2010 was, along with Denver, the lowest among the metro cities in the region.

Median family income as defined by Census is the income of the householder and all other individuals 15 years old and over in the household that are related. Aurora’s median family income has been declining relative to the metro region’s average since the 1980 Census. In the 1980 Census, Aurora’s median family income was 97% of the metro region’s median family income.

Median Household Income

Comparing the City of Aurora to Colorado, data from the 1990 Census showed that the median family and household, and per capita incomes were higher than the comparable incomes for the state. However, the City of Aurora’s income in these three categories was lower than the state’s in 2010.

Table 12: Median Household Income by Race

Median Household income (in 2010 inflation adjusted dollars)	
Total population	\$51,048
White alone	\$53,240
Black or African American alone	\$38,455
American Indian and Alaska Native alone	\$34,900
Asian alone	\$48,007
Some other race alone	\$43,403
Two or more races	\$40,665

Source: US Census Bureau

The white homeowner population earns the highest income in the City of Aurora while the American Indian, Asian and Black or African American renters earn the least. In most

cases renters will earn significantly less than homeowners. Again we see a disproportionately low income from minority populations than from the white population (see Table 13). The Hispanic or Latino homeowner population has the lowest income of homeowners.

Table 13: Median Household income by Tenure

Median Household income by Tenure (in 2010 inflation adjusted dollars)		
	Owners	Renters
Total population	\$64,431	\$30,068
White alone	\$65,577	\$31,696
Black or African American alone	\$60,022	\$25,068
American Indian and Alaska Native alone	\$63,264	\$23,492
Asian alone	\$60,735	\$24,798
Some other race alone	\$63,090	\$31,062
Two or more races	\$60,308	\$31,556
Hispanic or Latino	\$52,847	\$26,696

Source: US Census Bureau

Approximately 16% of households in the City of Aurora earn between 0 and 30% of the HUD Area Median Family income (HAMFI), which roughly equates to living at or below the poverty level (see Table 14). 14% of households earn 30 to 50%, and 19% earn between 50 to 80%. Almost half of households are low to moderate income (LMI).

Table 14: Number of Households by HUD Area Median Family Income (HAMFI)

HOUSEHOLDS BY HAMFI		
	Households	%
0 to 30% HAMFI (Extremely Low Income)	19,025	15.7%
30 to 50% HAMFI (Very Low Income)	16,410	13.5%
50 to 80% HAMFI (Low/Moderate Income)	23,400	19.3%
80 to 100% HAMFI	14,710	12.1%
Over 100% HAMFI	47,660	39.3%
TOTAL HOUSEHOLDS	121,205	100%
0 to 80% HAMFI	58,835	48.5%

Source: 2007-2011 ACS

Table 15 breaks down household income in increments. Most households earn between \$50,000 and \$75,000. Very few households earn over \$150,000. More households earn less than \$10,000 than those that earn over \$150,000.

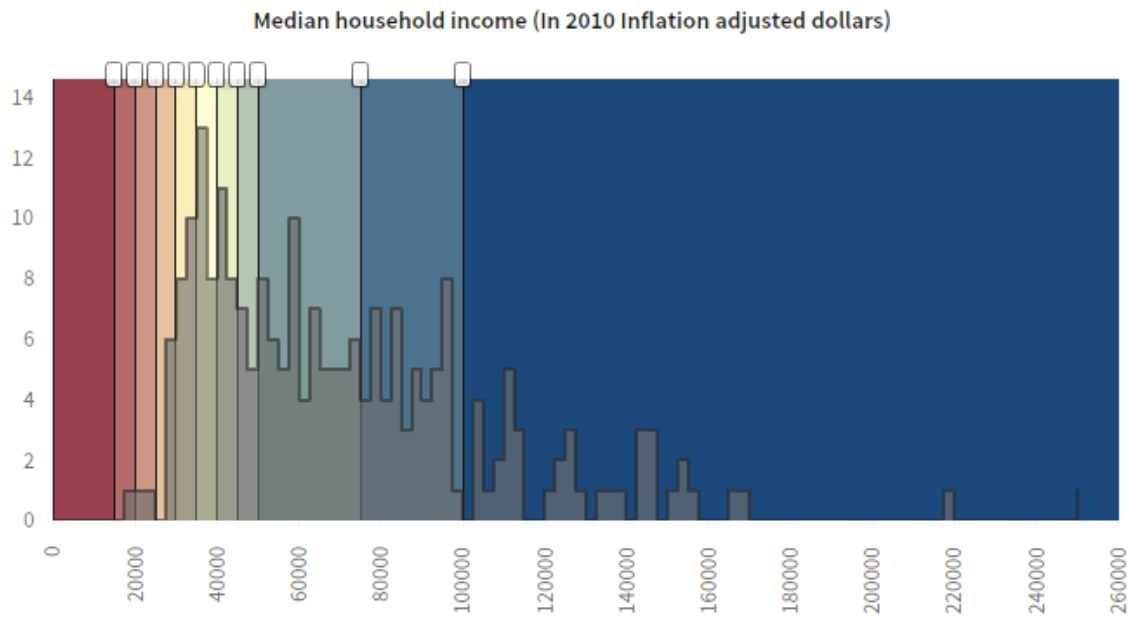
Table 15: Household Income (adjusted to 2012)

HOUSEHOLD INCOME (in 2012 adjusted)		
Total households	122,154	
Less than \$10,000	8,399	6.9%
\$10,000 to \$14,999	5,767	4.7%
\$15,000 to \$24,999	12,856	10.5%
\$25,000 to \$34,999	13,900	11.4%
\$35,000 to \$49,999	18,922	15.5%
\$50,000 to \$74,999	25,049	20.5%
\$75,000 to \$99,999	14,924	12.2%
\$100,000 to \$149,999	15,158	12.4%
\$150,000 to \$199,999	4,385	3.6%
\$200,000 or more	2,794	2.3%
Median household income (dollars)	\$51,048	

Source: US Census Bureau

Figure 3 shows the distribution of median household income for the City of Aurora for the total population. The following 4 figures will show the median household income by the more prominent races in the City of Aurora.

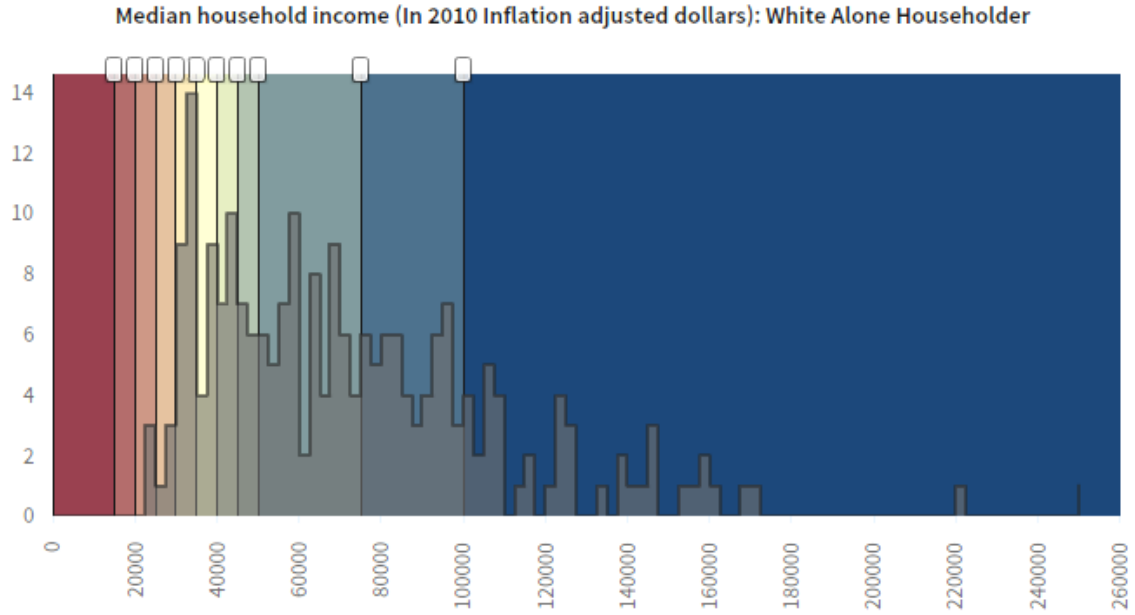
Figure 3: Median Household Income of the Total Population



Source: Social Explorer using US Census Data

Figure 4 is the distribution of median household income of White Alone householders. The distribution looks very similar to the distribution for the total population.

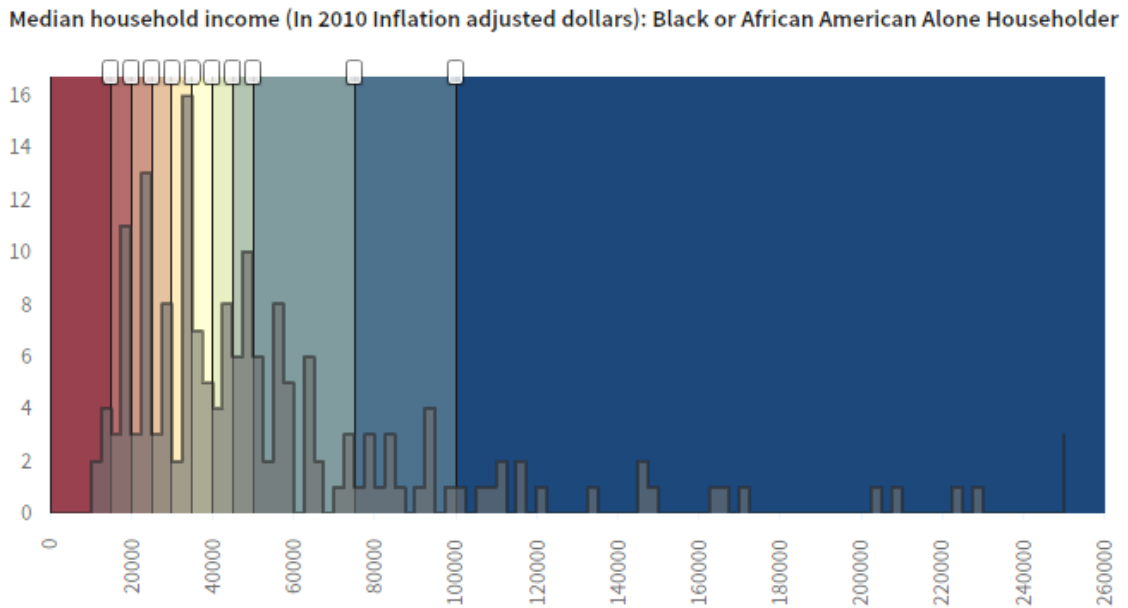
Figure 4: Median Household Income of White Alone Householder



Source: Social Explorer using US Census Data

Figure 5 shows the distribution of median household income of Black or African American households in the City of Aurora. The median household income for a Black or African American householder is lower than the Total Population of householders and lower than the White Alone householders.

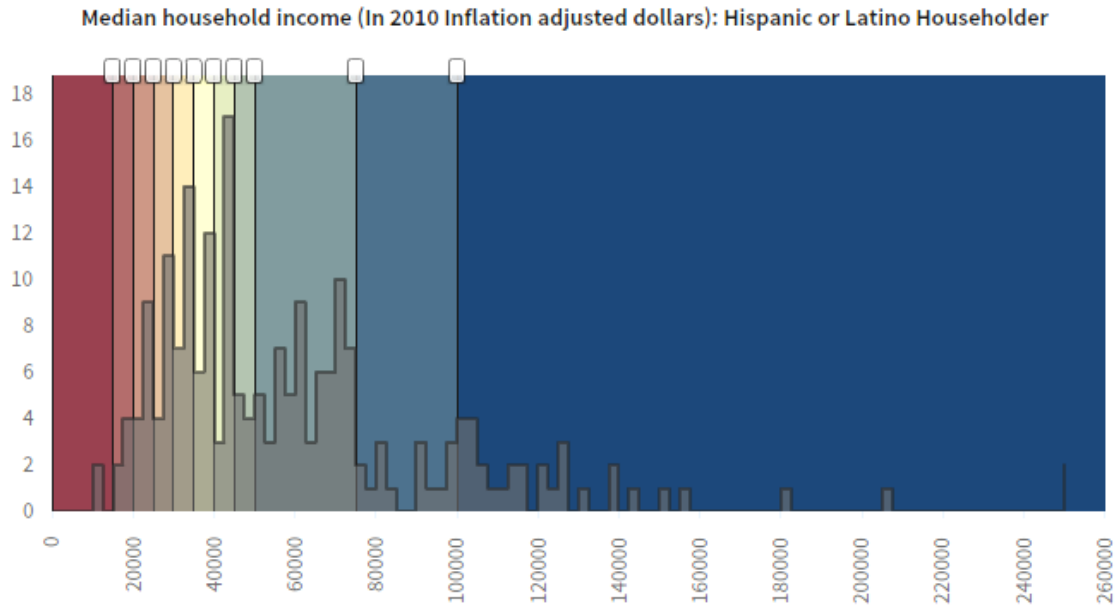
Figure 5: Median Household Income of Black or African American Householder



Source: Social Explorer using US Census Data

Figure 6 also shows that the median household income for Hispanic or Latino householders is less than the Total Population and the total of the White Alone householders.

Figure 6: Median Household Income of Hispanic or Latino Householder



Source: Social Explorer using US Census Data

Types of Households by HAMFI Compared to Total Population

Table 16: Number of Households by Type (in 2011)

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	19,025	16,410	23,400	14,710	47,660
Small Family Households *	7,055	6,770	9,700	6,045	26,715
Large Family Households *	2,015	1,930	2,725	1,480	3,275
Household contains at least one person 62-74 years of age	2,430	1,955	3,110	2,365	7,770
Household contains at least one person age 75 or older	1,910	1,700	1,935	905	2,084
Households with one or more children 6 years old or younger *	5,339	4,215	5,750	2,890	6,138
* the highest income category for these family types is >80% HAMFI					

Source: 2007-2011 CHAS

1. As seen in Table 16, although “small family households” comprise the largest raw number of Low-Moderate Income (LMI, 0-80% HAMFI) households, they are disproportionately lower than Aurora’s total 46.4% percent of “small family households” as follows:

0-30% – 37.1%;

30-50% - 41.3%; and

50-80% - 41.4%;

Small family households in the over 100% HAMFI comprised 56.1% of the over 100% HAMFI category, which is 9.7% more than the average.

2. "Households with one or more children 6 years old or younger” comprise the second largest number of LMI households, and they are disproportionately higher than Aurora’s total 20.1% percent of household with young children as follows:

0-30% – 28.1%;

30-50% - 25.7%; and

50-80% - 24.6%

Households with young children in the over 100% comprised 12.9% of the over 100% category, which is 7.2% less than the average. This may be attributed to fewer

adult(s) in the household working in order to care for the young children. Families with children under 5 years old have the highest poverty rates in Aurora at 21.2%, particularly for female headed households at 42.3% as will be illustrated in the Poverty section.

3. "Large family households" are slightly higher in the LMI income range than Aurora's total 9.4% percent of this large household type as follows:

0-30% – 10.6%;

30-50% - 11.8%; and

50-80% - 11.6%

Large family households in the over 100% comprised 6.9% of the over 100% category, which is 2.5% less than the average.

4. Senior households "that contain at least one person at least 62-74 years of age" are slightly lower in the LMI income range than Aurora's total 14.5% percent of this "Baby Boom" household type (born 1940-1952) as follows:

0-30% – 12.7%;

30-50% - 11.9%; and

50-80% - 11.6%

Senior households (62-74) in the over 100% comprised 16.3% of the over 100% category, which is 1.8% more than the average. Persons 65 years or older have a lower poverty rate of 10.9% than the city's poverty rate of 16.2%. Seniors have one of the lowest rates in the City; the lowest poverty rate is "Married Couple Families."

5. However, senior households "that contain at least one person age 75 and older" are slightly higher in the LMI income range than Aurora's total 7.0% percent of this older (born before 1940) household type as follow:

0-30% – 10.0%;

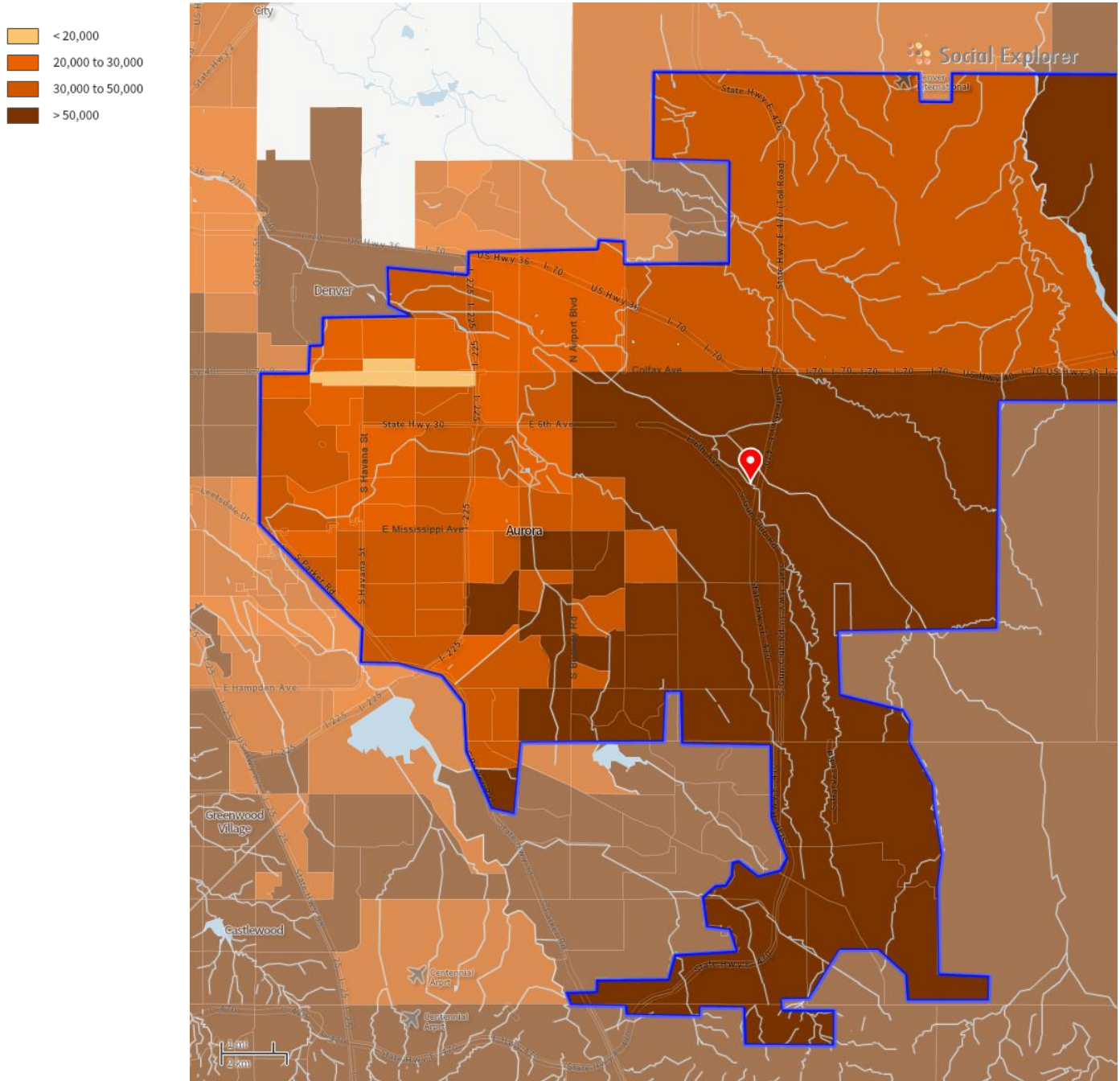
30-50% - 10.4%; and

50-80% - 8.3%

Older senior households (75+) in the over 100% comprised 4.4% of the over 100% category, which is 2.6% less than the average.

Low to Moderate Income Census Tracts

Map 4: Low to Moderate Income Census Tracts



Map 4 shows the census tracts below \$20,000 (up to 40% AMI), \$20,000-\$30,000 (40%-60% AMI), \$30,000-\$50,000 (60%-80% AMI), and over \$50,000. There are 2 census tracts in Original Aurora where the AMI is below 40%. These areas are colored light orange. Census tracts earning between 40% and 60% AMI areas are colored in orange. Those colored in burnt orange and dark orange are earning greater than 60% AMI.

Map 5 shows the census tracts where 51% or more of the population is Low to Moderate-Income; these census tracts are found throughout the city around Original Aurora, the Havana Corridor, the I-225 Corridor, and northern areas near the Denver International Airport (DIA).

Map 6 shows the census tracts that are defined as Racially/Ethnically Concentrated Areas of Poverty (RECAP). An RECAP is a census tract that has family poverty rates exceeding 40% and a more than 50% minority concentration. There are nine RECAPs in Aurora:

1. 78.01 – Adams Co. – in Original Aurora Neighborhood Revitalization Strategy Area (NRSA)
2. 78.02 – Adams Co. - NRSA
3. 79.00 – Adams Co. - NRSA
4. 83.09 – Adams Co. – Northeast area of Chambers & Colfax
5. 73.01 – Arapahoe Co. - NRSA
6. 73.02 – Arapahoe Co. - NRSA
7. 72.01 – Arapahoe Co. - NRSA
8. 72.02 – Arapahoe Co. - NRSA
9. 77.04 – Arapahoe Co. – Northwest area of Peoria & Alameda

Poverty

The percentage of families and people below the poverty level has been increasing over the past 20 years. In the City of Aurora 13% of all families and 16% of all people were below the poverty level (see Table 17 and Figure 7). Aurora and Denver were the cities with the highest poverty levels in the region.

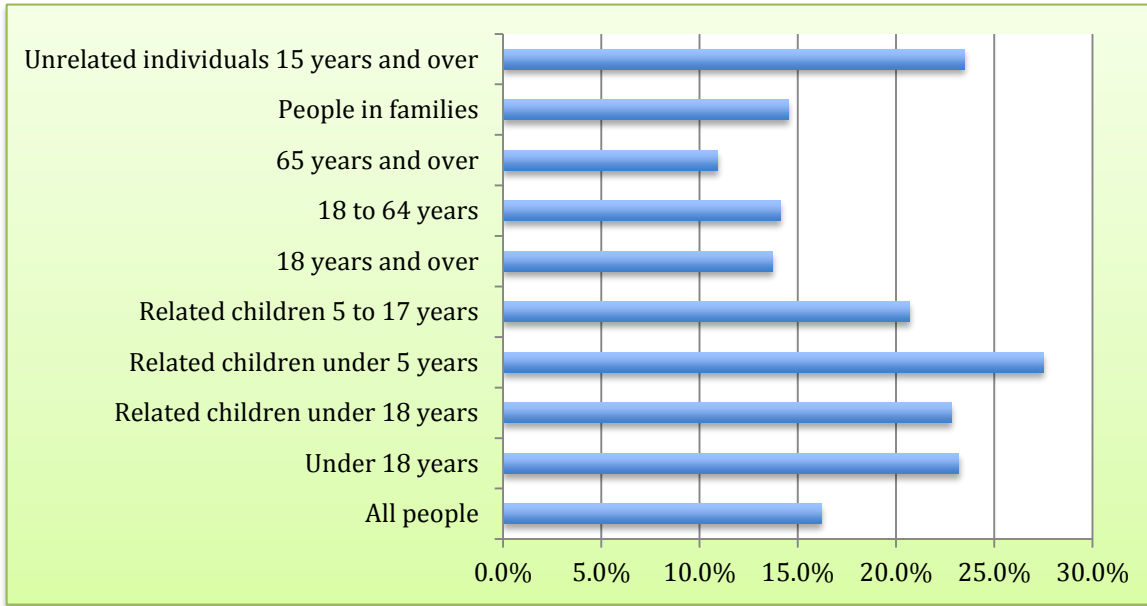
Table 17: Percentage of families and people below the poverty level

PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL	
All families	12.8%
With related children under 18 years	18.6%
With related children under 5 years only	21.2%
Married couple families	7.7%
With related children under 18 years	11.3%
With related children under 5 years only	9.6%
Families with female householder, no husband present	26.4%
With related children under 18 years	32.5%
With related children under 5 years only	42.3%
All people	16.2%
Under 18 years	23.2%
Related children under 18 years	22.8%
Related children under 5 years	27.5%
Related children 5 to 17 years	20.7%
18 years and over	13.7%
18 to 64 years	14.1%
65 years and over	10.9%
People in families	14.5%
Unrelated individuals 15 years and over	23.5%

Source: US Census Bureau

23% of children under 18 years of age were living below the poverty level. The poverty level is high for families with a female householder with children, especially households with children under 5 years. The poverty level is low for married couple families and the population 65 and over.

Figure 7: Percentage of people below the poverty level

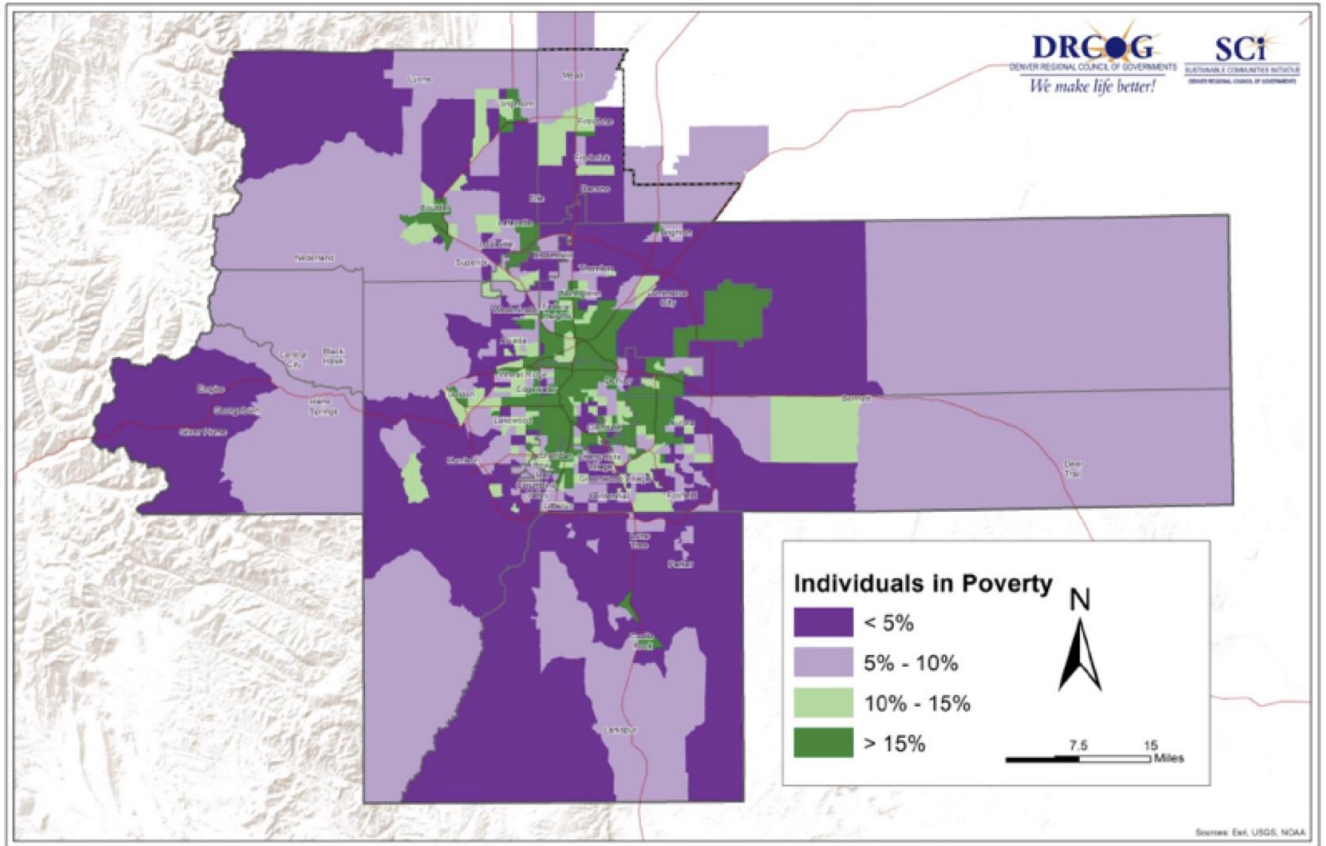


As shown on the following Map 7 (“Figure II-24”) the census tracts with the highest proportion of families and people below the poverty level are also located in the Original Aurora area, as well as in census tracts along I-225 Corridor between Colfax Avenue and Yale Avenue. This map and data was prepared by BBC Research and Consulting for DRCOG for the Sustainable Communities Grant required Fair Housing Equity Assessment (FHEA).

Additional dot density maps on Poverty for both Aurora and the Metro Denver area using the AFFH mapping tool are found in the Appendix.

Map 7

Figure II-24. Proportion of Residents Living in Poverty, Denver Region, 2010



Source: DRCOG, NHGIS, 2010 Census

BBC Research & Consulting

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Employment

Employment Status

According to Census 2010, the unemployment rate for the City of Aurora was 9.9% (see Table 18). The Black or African American population was much more likely to be unemployed than any other race with a rate of 17%. American Indian and Alaska Natives were also likely to be unemployed with a rate of 16%.

People with young children, under 6 years, were more likely to be unemployed. People with a disability were more likely as well with a 17% unemployment rate for the disabled populations. The likelihood of being unemployed decreases with more education as approximately 12% of the population with less than a high school degree is unemployed and only 5% with a bachelor's degree or higher is unemployed.

Table 18: Employment Status in 2010

EMPLOYMENT STATUS				
	Total	In Labor Force	Employed	Unemployment Rate
Population 16 years and over	246,210	72.0%	64.2%	9.9%
AGE				
16 to 19 years	17,361	48.2%	30.8%	35.8%
20 to 24 years	22,498	81.4%	68.7%	13.1%
25 to 44 years	98,563	85.1%	76.8%	8.6%
45 to 54 years	42,864	85.7%	79.1%	7.4%
55 to 64 years	34,873	69.2%	64.0%	7.5%
65 to 74 years	17,496	29.9%	27.2%	9.0%
75 years and over	12,555	5.4%	5.1%	5.6%
RACE AND HISPANIC OR LATINO ORIGIN				
One race	237,887	72.0%	64.3%	9.9%
White	168,541	71.2%	64.8%	8.1%
Black or African American	37,710	73.5%	60.5%	17.0%
American Indian and Alaska Native	2,934	70.7%	59.2%	16.3%
Asian	12,616	69.7%	64.1%	7.9%
Native Hawaiian and Other Pacific Islander	656	81.6%	71.0%	8.8%
Some other race	15,430	77.9%	69.0%	11.1%
Two or more races	8,323	73.7%	62.8%	11.7%
Hispanic or Latino origin (of any race)	59,172	75.3%	66.9%	10.8%
White alone, not Hispanic or Latino	130,058	70.3%	64.2%	7.5%
Population 20 to 64 years	198,798	82.0%	74.1%	8.6%
SEX				
Male	98,482	88.8%	79.7%	8.8%
Female	100,316	75.3%	68.7%	8.5%
POVERTY STATUS IN THE PAST 12 MONTHS				
Below poverty level	27,207	61.3%	45.1%	26.5%
DISABILITY STATUS				
With any disability	18,203	55.5%	45.9%	16.7%
EDUCATIONAL ATTAINMENT				
Population 25 to 64 years	176,300	82.1%	74.8%	8.1%
Less than high school graduate	26,036	73.7%	65.2%	11.6%
High school graduate (includes equivalency)	43,838	80.1%	71.9%	10.1%
Some college or associate's degree	59,150	83.7%	76.0%	7.9%
Bachelor's degree or higher	47,276	86.5%	81.4%	5.0%
<i>Source: US Census Bureau</i>				

Occupations

Approximately 47% of the civilian population 16 years and over worked in sales and service occupations. Compared to the metro cities, Aurora had the lowest percentage of the workforce in the management and professional occupations and had the higher proportion of the workforce in the construction industry compared to the other cities. The construction industry was one of the sectors hardest hit during the recession.

The occupations with the greatest earnings for residents in Aurora are architecture and engineering occupations, and computer and mathematical occupations. Those occupations have median earnings of \$70,000-\$75,000 (see Table 19). These are male dominated occupations with around 75% of the jobs held by men. The healthcare practitioner and technical occupations have a high percentage of female workers with the greatest earnings with median earnings of approximately \$61,000.

The City of Aurora's largest employers are The Children's Hospital, Buckley Air Force Base, Raytheon Company, Anschutz Medical Center, Kaiser Permanente, University of Colorado Hospital, ADT Security System, Aurora Public Schools, Cherry Creek Schools, HealthONE, City of Aurora, Northrup Grumman, Lockheed Martin Corporation, and Community College of Aurora. The major industries are aerospace and defense, bioscience and healthcare, transportation and logistics, and renewable energy.

Table 19: Occupation by Sex and Median Earnings in 2010

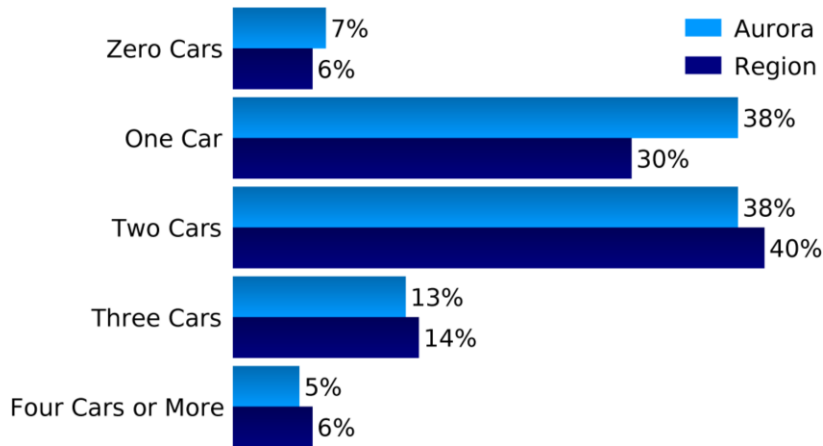
Subject	Total		Male		Female		Median earnings (dollars)
	Estimate		Estimate		Estimate		Estimate
Civilian employed population 16 years and over	162,175		53.4%		46.6%		\$31,359
Management, business, science, and arts occupations:	51,145		46.9%		53.1%		\$49,574
Management, business, and financial occupations:	21,123		54.5%		45.5%		\$51,006
Management occupations	14,488		64.2%		35.8%		\$52,044
Business and financial operations occupations	6,635		33.3%		66.7%		\$46,778
Computer, engineering, and science occupations:	9,091		74.8%		25.2%		\$67,326
Computer and mathematical occupations	5,948		73.8%		26.2%		\$70,375
Architecture and engineering occupations	2,378		83.3%		16.7%		\$74,643
Life, physical, and social science occupations	765		55.9%		44.1%		\$43,932
Education, legal, community service, arts, and media occupations:	12,900		29.4%		70.6%		\$38,143
Community and social services occupations	1,915		46.2%		53.8%		\$45,387
Legal occupations	943		3.3%		96.7%		\$51,628
Education, training, and library occupations	6,601		21.2%		78.8%		\$36,893
Arts, design, entertainment, sports, and media occupations	3,441		42.8%		57.2%		\$31,329
Healthcare practitioner and technical occupations:	8,031		23.3%		76.7%		\$51,461
Health diagnosing and treating practitioners and other technical occupations	4,923		16.5%		83.5%		\$60,973
Health technologists and technicians	3,108		34.2%		65.8%		\$35,932
Service occupations:	33,352		46.1%		53.9%		\$18,229
Healthcare support occupations	4,565		27.2%		72.8%		\$25,704
Protective service occupations:	3,745		76.8%		23.2%		\$31,255
Fire fighting and prevention, and other protective service workers including supervisors	2,539		73.8%		26.2%		\$27,468
Law enforcement workers including supervisors	1,206		83.2%		16.8%		\$51,667
Food preparation and serving related occupations	11,068		47.1%		52.9%		\$12,496
Building and grounds cleaning and maintenance occupations	8,417		56.9%		43.1%		\$17,551
Personal care and service occupations	5,557		22.6%		77.4%		\$13,378
Sales and office occupations:	42,813		39.5%		60.5%		\$30,914
Sales and related occupations	17,862		51.8%		48.2%		\$24,159
Office and administrative support occupations	24,951		30.6%		69.4%		\$33,276
Natural resources, construction, and maintenance occupations:	17,879		95.4%		4.6%		\$27,415
Farming, fishing, and forestry occupations	149		14.8%		85.2%		\$26,033
Construction and extraction occupations	11,594		97.4%		2.6%		\$25,080
Installation, maintenance, and repair occupations	6,136		93.5%		6.5%		\$40,041
Production, transportation, and material moving occupations:	16,986		78.8%		21.2%		\$27,725
Production occupations	6,087		78.3%		21.7%		\$28,572
Transportation occupations	6,948		76.3%		23.7%		\$37,321
Material moving occupations	3,951		84.0%		16.0%		\$17,574

Source: US Census Bureau

Travel to Work for City of Aurora Residents in 2011

According to DRCOG in 2011, only 7% of households of the City of Aurora do not have a car and most households have one or two cars (see Figure 8). Most residents of the City of Aurora commute to Denver for work. It’s the top commuting destination of workers in the City of Aurora. Map 8 shows that commute times are primarily less than one hour.

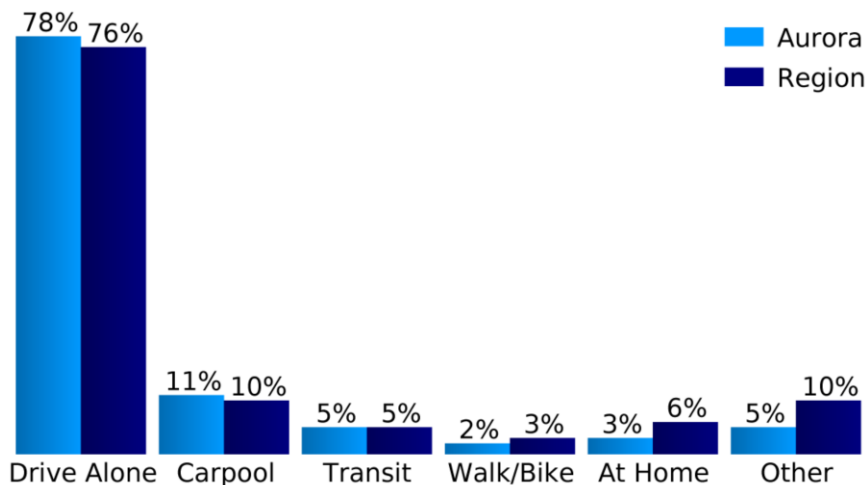
Figure 8: Vehicles Available per Household



Source: DRCOG

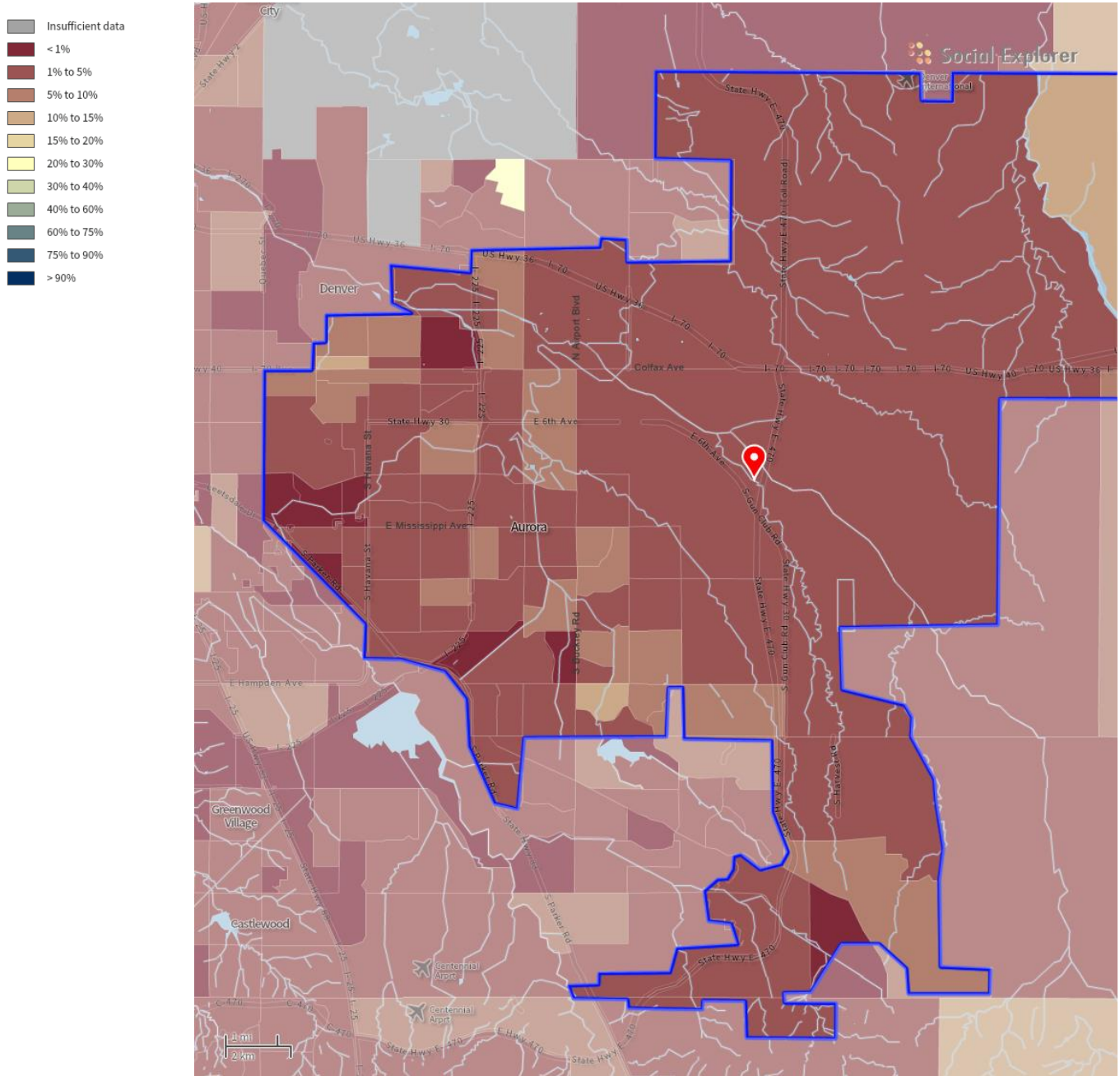
78% of the workers drive alone, 11% carpool and 5% take public transit and 2% walk (see Figure 9). The remainder of the workers either work at home or have some other means of transportation.

Figure 9: Means of Transportation to Work



Source: DRCOG

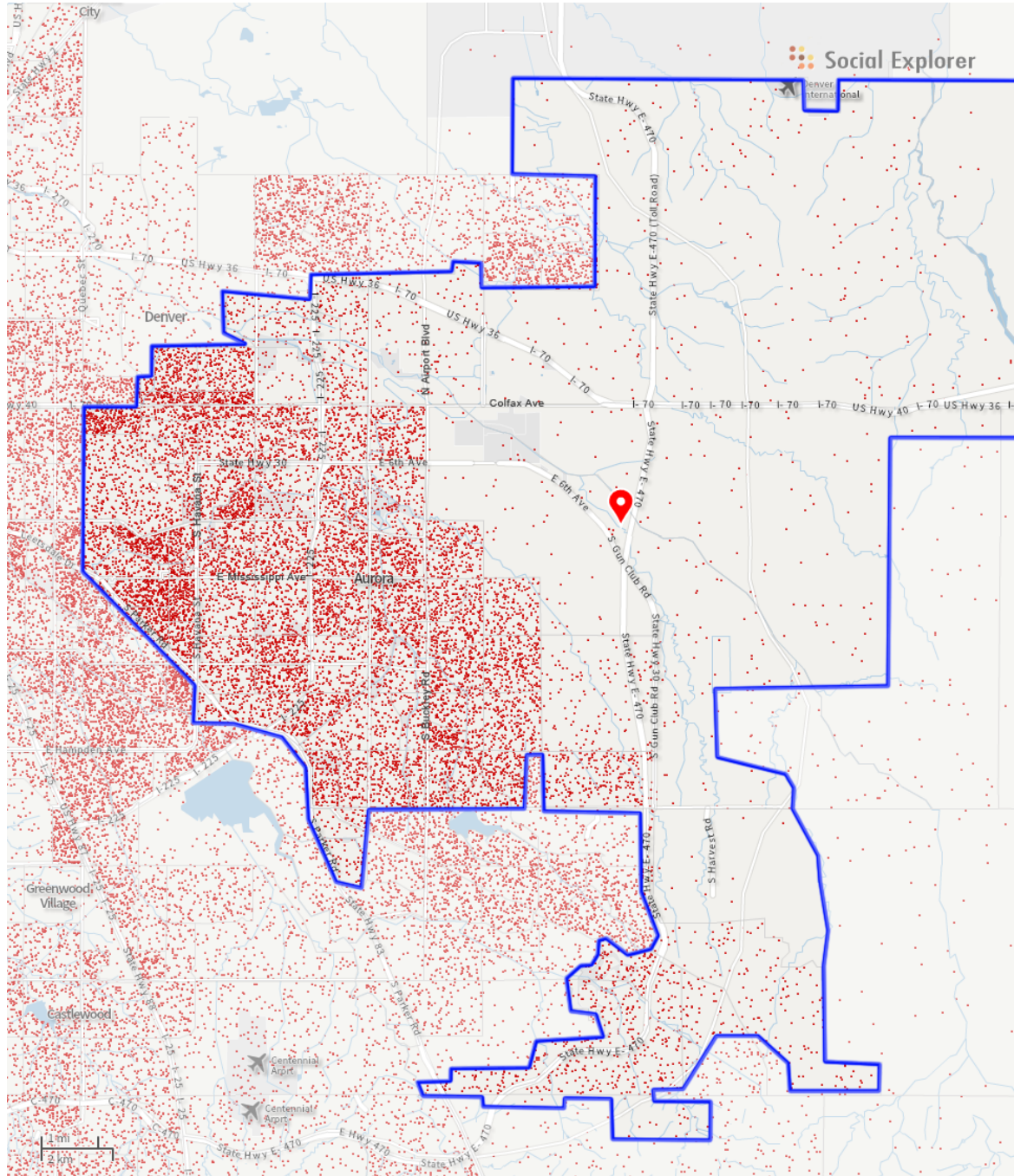
Map 8: Travel Time to Work greater than One Hour



Housing

The City of Aurora has approximately 132,023 housing units. Most units are concentrated in the western side of the city, closer to downtown Denver, with higher densities in Original Aurora along Colfax Avenue, along Havana and along the I-225 Corridor (see Map 9). Less dense, suburban development are northern, east and south in the city.

Map 9: Location and Density of Housing Units in Aurora – 10 Units per Dot



Occupancy and Tenure

In the City of Aurora, 93% of the units are occupied and 7% are vacant units*(see Tables 20 and 21). 56.3% are owner occupied and 43.7% are renter occupied.

The City and County of Denver has 92% occupied units and 8% vacant units*. While 50% of the units are owner occupied and 50% are renter occupied. In Arapahoe County, 94% of the units are occupied and 6% are vacant units*. 64% are owner occupied and 36% renter occupied.

***Please note that vacancy rates have severely decreased since the 2010 data, as sales and rents have increased dramatically, as described later in this Section (from the 2015-2019 Consolidated Plan).**

Table 20: Housing Tenure in 2010 (Denver Metro Area)

Housing Tenure	Aurora	Denver	Arapahoe County
Occupied Units	93%	92%	94%
Owner Occupied	60%	50%	64%
Renter Occupied	40%	50%	36%
Vacant Units	7%	8%	6%

Source: US Census Bureau

Table 21: Housing Occupancy in 2010

HOUSING OCCUPANCY	
Total housing units	132,023
Occupied housing units	122,154
Vacant housing units	9,869
Homeowner vacancy rate	2.3%
Rental vacancy rate	7.4%

Source: US Census Bureau

Table 22 shows that most of the owner and renter occupied units in the City of Aurora are single person households and 2-person households.

Table 22: Housing Tenure by number of persons per household (in 2012)

HOUSING TENURE		
Total:	123,327	100%
Owner occupied:	69,445	56.3%
1-person household	18,737	15.2%
2-person household	23,307	18.9%
3-person household	11,609	9.4%
4-person household	8,568	6.9%
5-person household	3,861	3.1%
6-person household	1,979	1.6%
7-or-more person household	1,384	1.1%
Renter occupied:	53,882	43.7%
1-person household	16,848	13.7%
2-person household	13,492	10.9%
3-person household	10,170	8.2%
4-person household	6,060	4.9%
5-person household	3,635	2.9%
6-person household	1,457	1.2%
7-or-more person household	2,220	1.8%

Source: US Census Bureau

Year Structure Built

Approximately 46% of the housing stock in the City of Aurora was built prior to 1978 (see Table 23 and Figure 10). There is a high concentration of this older housing stock in the Original Aurora area. This area is primarily substandard housing that likely contains lead based paint.

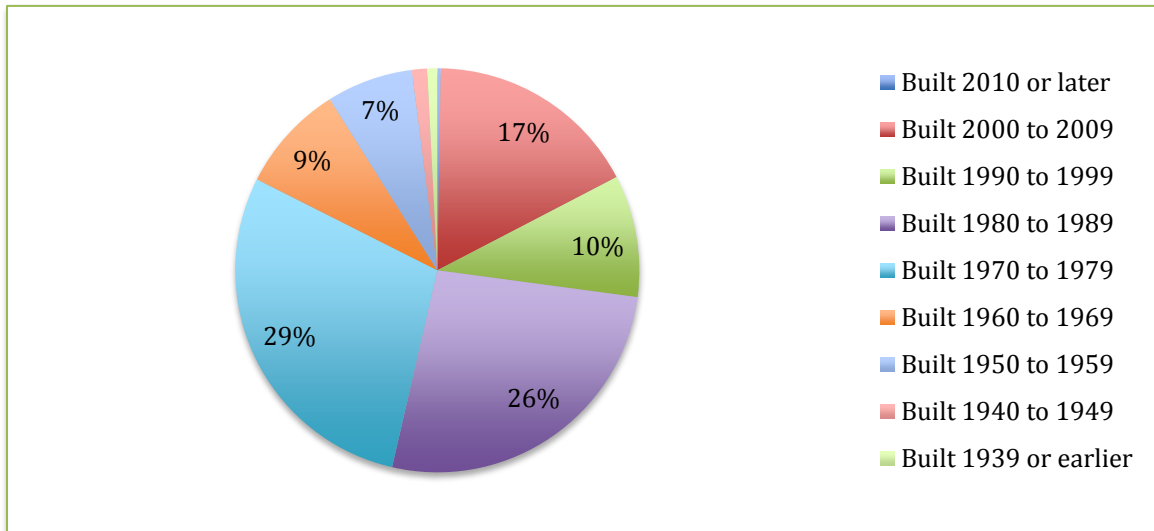
Table 23: Year Structure Built in 2010

YEAR STRUCTURE BUILT		
Total housing units	132,023	100%
Built 2010 or later	368	0.30%
Built 2000 to 2009	22,559	17.10%
Built 1990 to 1999	12,887	9.80%
Built 1980 to 1989	34,946	26.50%
Built 1970 to 1979	38,071	28.80%
Built 1960 to 1969	11,399	8.60%
Built 1950 to 1959	9,131	6.90%
Built 1940 to 1949	1,603	1.20%
Built 1939 or earlier	1,059	0.80%

Source: US Census Bureau

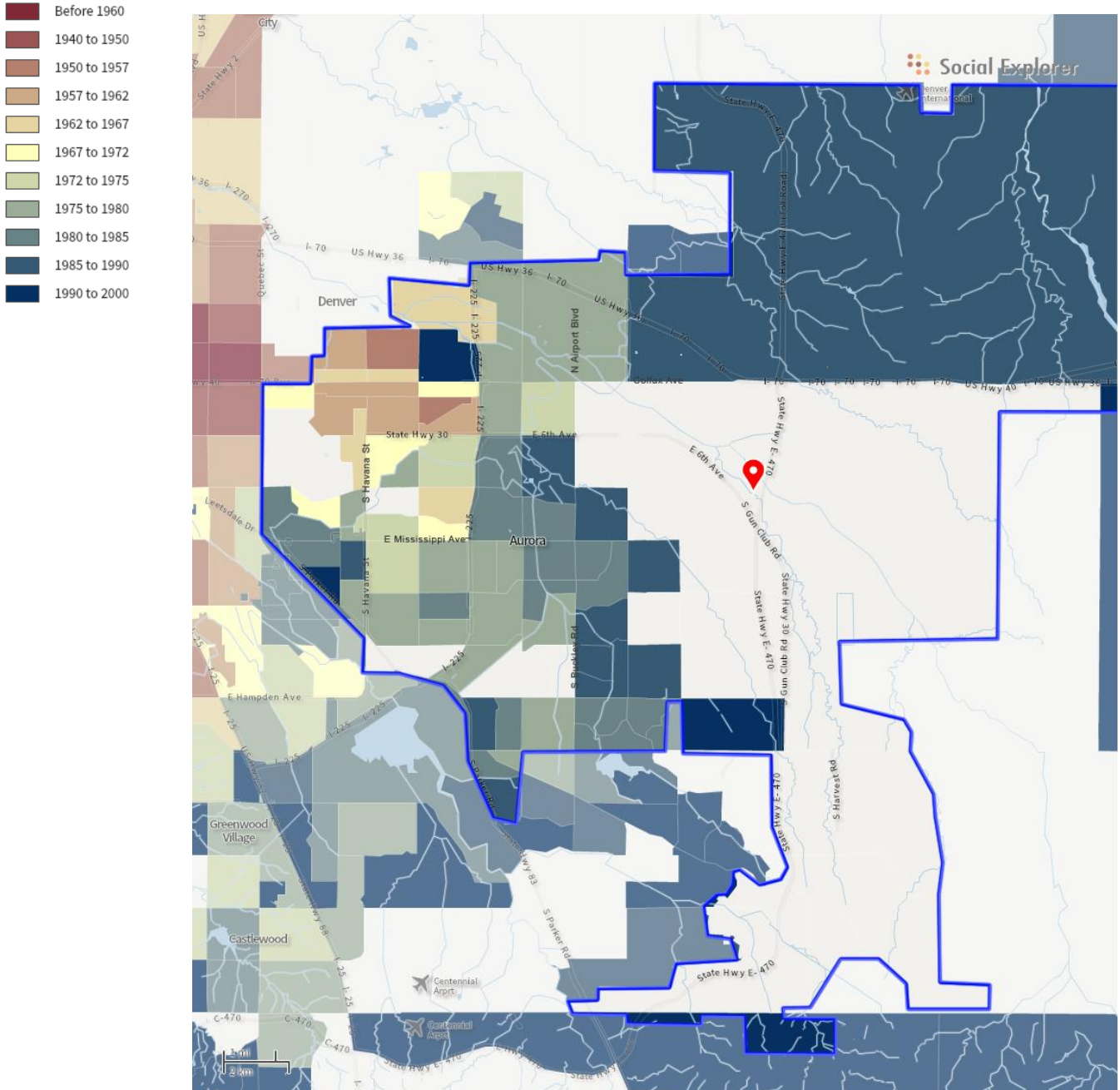
Homes built before 1978 have a risk of having lead based paint therefore rehabilitation or remodel projects will have to mitigate using lead-safe practices. It is likely that most of this older housing stock has not been recently remodeled or rehabilitated so lead based paint is still an issue. Homes or apartments that are not maintained will likely have a range of lead hazard problems including chipped and peeling paint and window surfaces.

Figure 10: Year Structure Built



Map 10 shows that most housing stock built prior to 1978 is concentrated in Original Aurora, north and south of Colfax Avenue and east to the I-225 Corridor.

Map 10: Median Year Housing Units Built

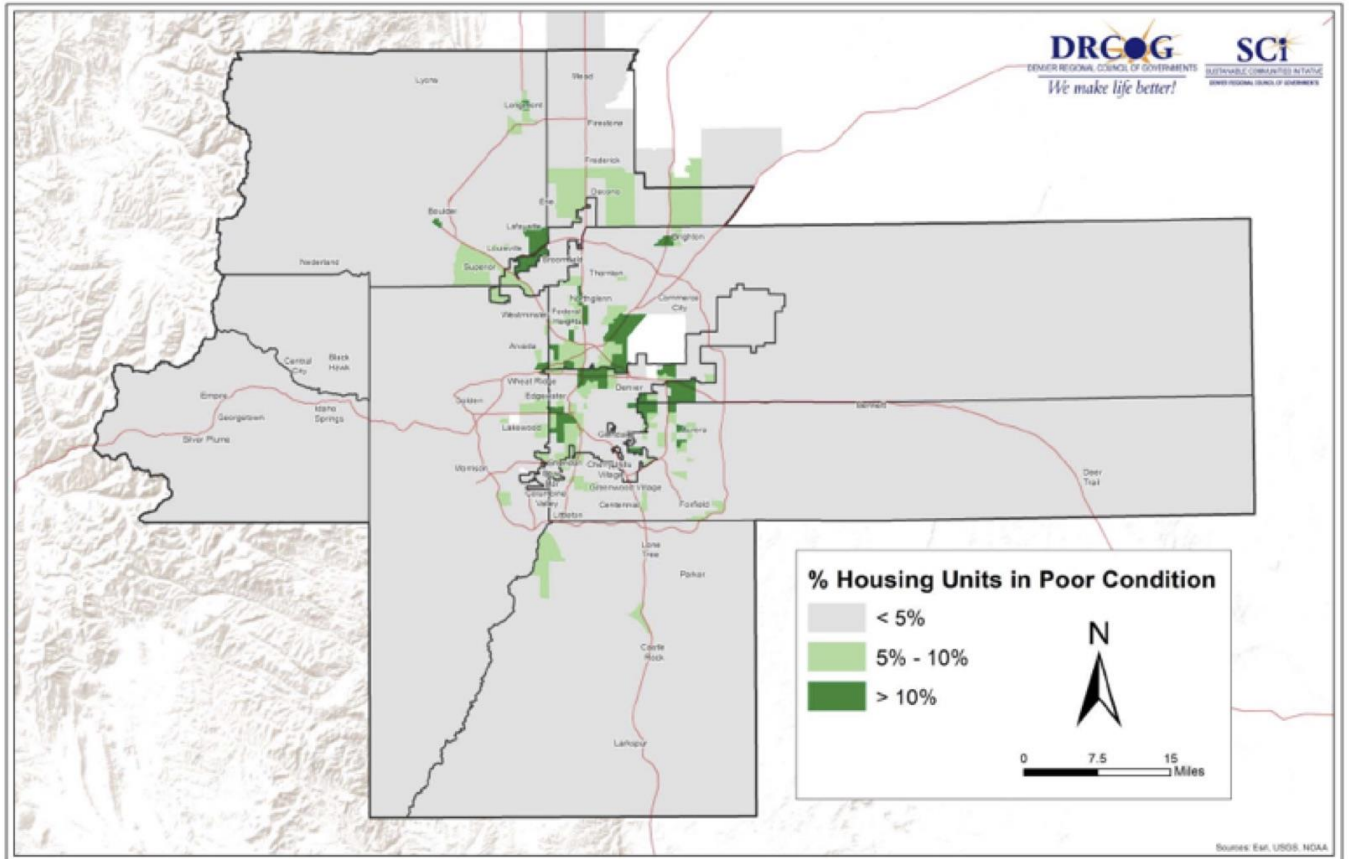


Housing Condition

The following Map 11 shows the housing conditions in the Denver Metro Area. This includes substandard and overcrowded conditions. The dark green indicates a higher percentage, which are found in portions of northern Aurora.

Map 11: Housing Conditions in the Denver Metro Area

Figure III-1.
Housing Condition—Units Lacking Plumbing/Kitchens/Heat and Overcrowded, Denver Region, 2011



Source: DRCOG, 2007-2011 ACS.

Overcrowding

As seen in Table 24, the highest number of overcrowded households are single-family renters in the 0-30% and 30-50% AMI.

Table 24: Crowding (More than one person per room)

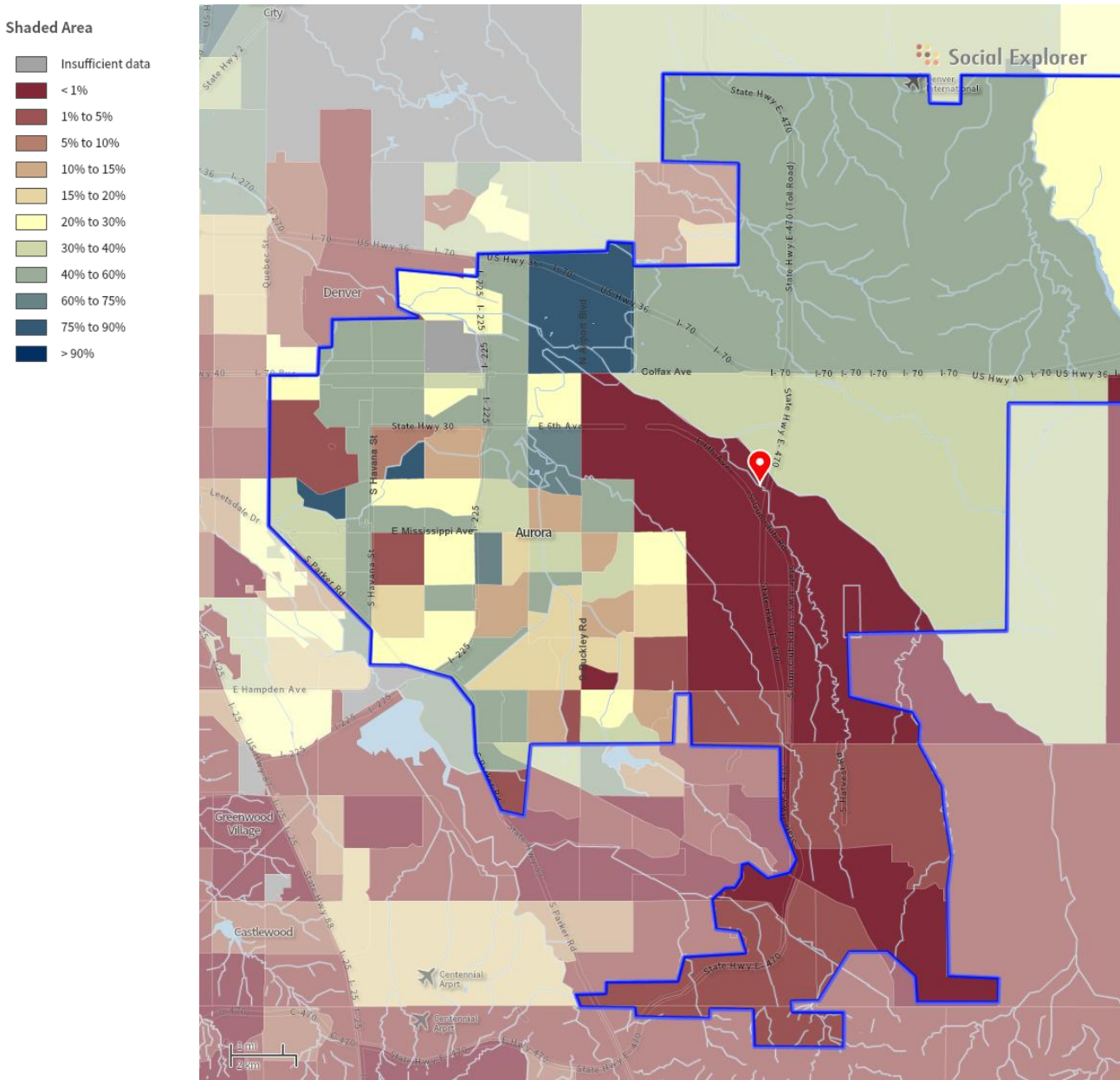
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,615	905	720	300	3,540	100	235	340	145	820
Multiple, unrelated family households	215	64	109	29	417	4	105	144	19	272
Other, non-family households	20	35	35	0	90	15	0	10	0	25
Total need by income	1,850	1,004	864	329	4,047	119	340	494	164	1,117

Data Source: 2007-2011 CHAS

Housing Value

Units are considered affordable to homebuyers when the cost of the house is no more than three times the household’s gross income. Since median household income for the City of Aurora is approximately \$50,000, a unit costing around \$150,000 would be ‘affordable’ to the buyer. Map 12 shows that housing units with values less than \$150,000 are concentrated in Original Aurora, which is also an area with substandard housing stock. Units along Havana and along I-225 are also areas with housing units less than \$150,000.

Map 12: Housing Unit Value less than \$150,000



Approximately 35% of the City of Aurora’s housing stock is valued at less than \$150,000. Over half of the housing units are valued between \$150,000 and \$299,999 (see Table 25).

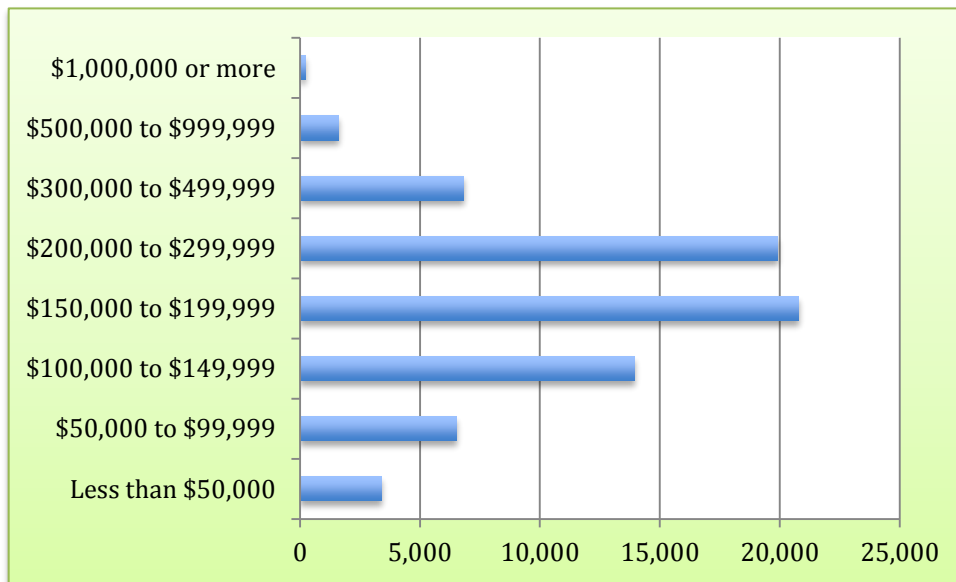
Table 25: Home Value in 2010

VALUE		
Owner-occupied units	73,229	73,229
Less than \$50,000	3,401	4.6%
\$50,000 to \$99,999	6,516	8.9%
\$100,000 to \$149,999	13,960	19.1%
\$50,000 to \$149,999		32.6%
\$150,000 to \$199,999	20,793	28.4%
\$200,000 to \$299,999	19,899	27.2%
\$150,000 to \$299,999		55.6%
\$300,000 to \$499,999	6,825	9.3%
\$500,000 to \$999,999	1,606	2.2%
\$1,000,000 or more	229	0.3%
\$300,000 or more		11.8%
Median (dollars)	179,400	

Source: US Census Bureau

Most housing in Aurora is valued between \$100,000 and \$299,999 (see Figure 11). There are not many units that are valued over \$1,000,000.

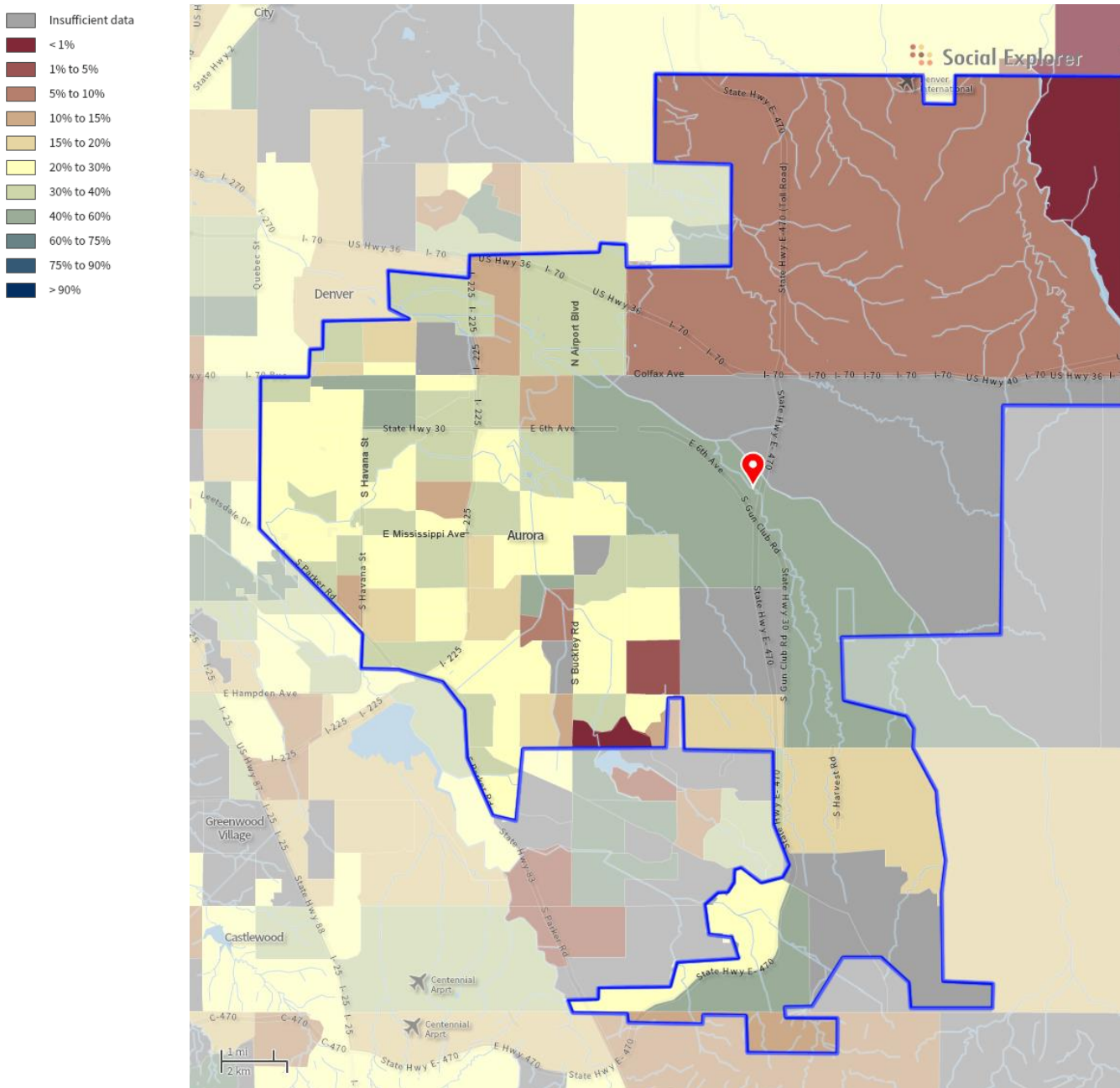
Figure 11: Housing Value



Rent as Percentage of Income

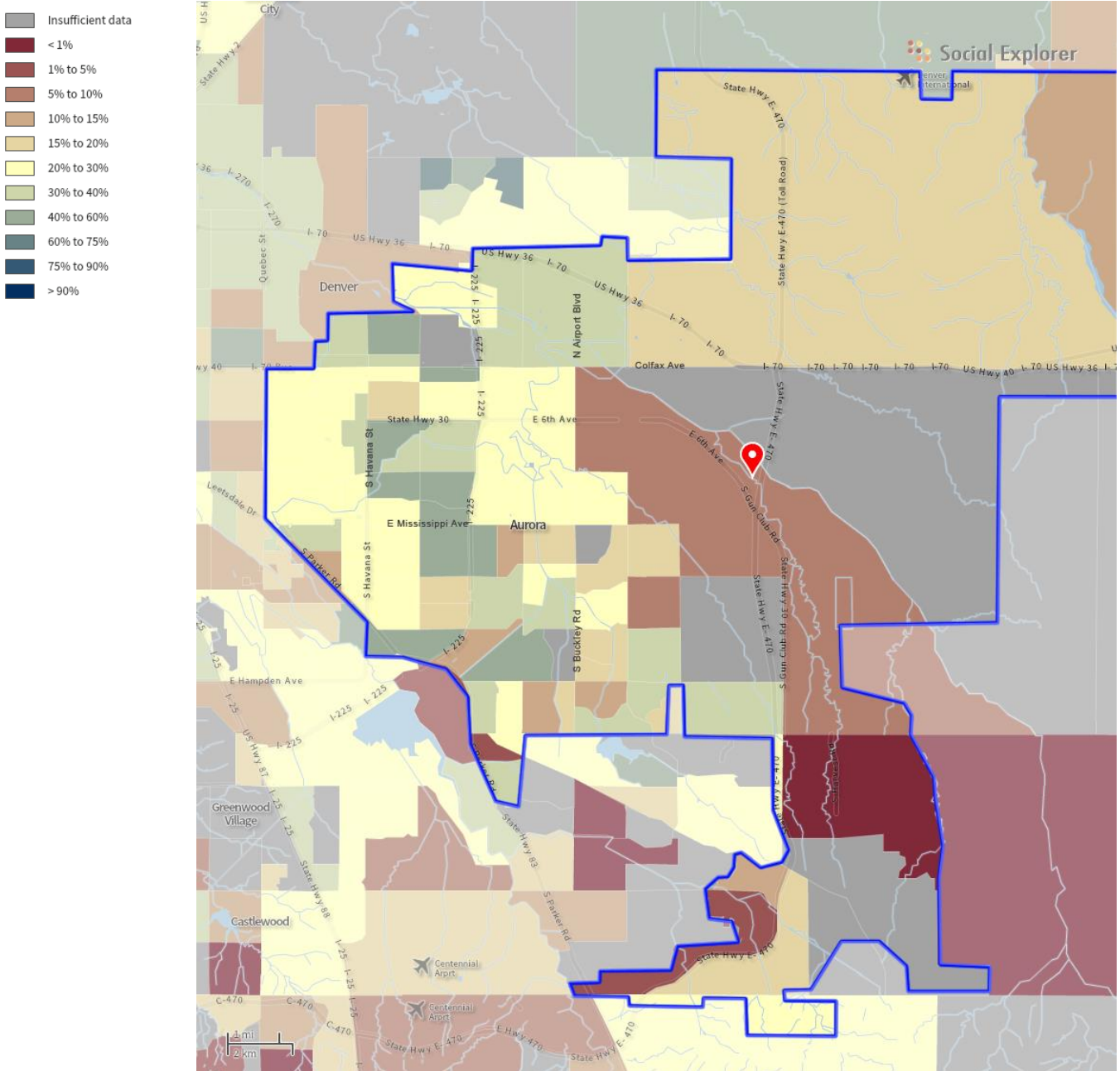
Map 13 shows that the census tracts with the highest percentage of households paying between 30 and 50% of their household income in rent reside in Original Aurora and along 6th Avenue. Households paying over 30% of their household income are considered “cost burdened.”

Map 13: Gross Rent as % of Household Income of 30-50%



Map 14 shows that the census tracts with the highest percentage of households paying greater than 50% of their household income in rent reside in Original Aurora and along Havana Avenue and Peoria Avenue. Households paying over 50% of their household income are considered “severely cost burdened.”

Map 14: Gross Rent as % of Household Income of 50% or more



There is a detailed analysis on housing problems, such as cost burdened, severely cost burdened, substandard, and overcrowded for all types of households and for racial and ethnic households in the Appendix that were included in the 2015-2019 Consolidated Plan:

- NA-10 – Most Common Housing Problems
- NA-15 to NA-30 – Disproportionately Greater Housing Needs based on Race/Ethnicity.

The results of the analysis found that the most common housing problems are housing costs, first for Renter households and second for Owner households that are Extremely Low Income (0-30% HAMFI). The third most common set of housing problems are also housing costs, equally for Renter and Owner households that are Very Low Income (30-50% HAMFI).

Although overcrowding is not as high a number, it is also a severe problem for Extremely Low Income Renters, compounding their cost burden problems, or as a way to avoid cost burden.

0-30% AMI Hispanic households, and 30-50% AMI Black/African American households disproportionately face “general housing problems” in greater numbers. 0-30% AMI Hispanic households also disproportionately face “severe housing problems” in greater numbers.

Black/African American, Native American/Alaska Native and Hispanic households face “severe cost burdens” (50% or more in housing costs) in large numbers and these populations are close to being disproportionate at 9% higher rates.

In order not to be cost-burdened, it is estimated that a household used to need to earn \$29,679 to afford a one-bedroom listed at the Fair Market Rent (Table 26); that same household would now need to earn \$35,720. Respectively, a household used to need to earn \$38,400 to afford a two-bedroom at the Fair Market Rent; that same household would now need to earn \$46,240 for a two-bedroom.

Table 26 - Monthly Rent in 2014

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	588	726	940	1,379	1,599
High HOME Rent	624	749	962	1,307	1,438
Low HOME Rent	624	744	892	1,031	1,150

Source: HUD FMR and HOME Rents

Please note that the Fair Market Rents as shown in the chart below have increased for 2015 as follows:

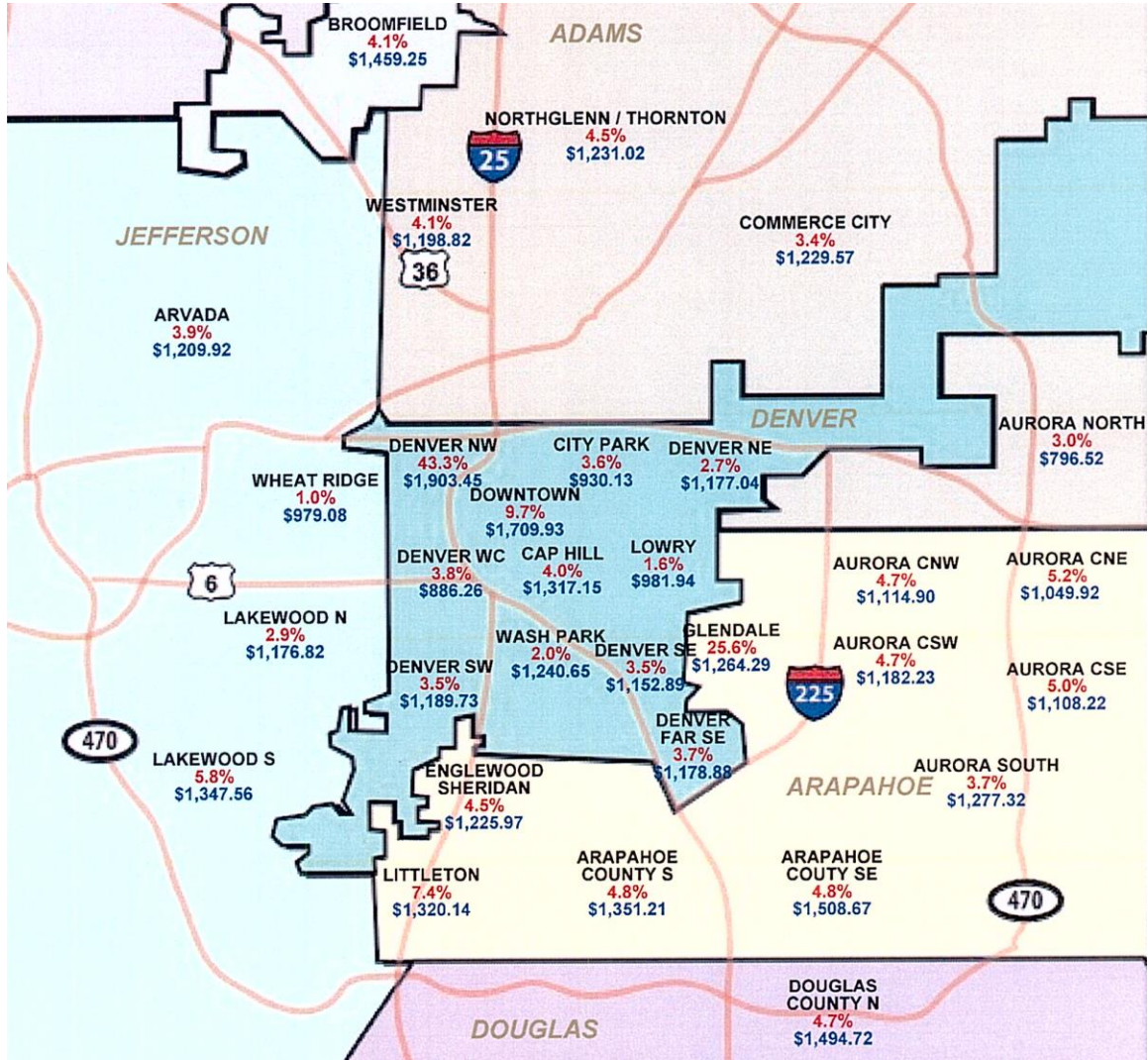
- Efficiency from \$723
- 1 bedroom from \$893
- 2 bedroom from 1,156
- 3 bedroom from \$1,696
- 4 bedroom from \$1,967

Rents increased 20% between 2014 and 2015.

The following Map 15 and Table 27 show the average rents (in blue) and average vacancy rates (in red) for the Metro Denver Submarkets – data from the Denver Metro Area Apartment Vacancy and Rent Survey – 3rd quarter of 2015.

The lowest rent in the Denver Metro area is “Aurora North” at \$796, but with a vacancy rate of 3%. Aurora’s “Central Northwest”, “Central Northeast,” “Central Southwest, and “Central Southeast,” are also lower than most of the area with vacancy rates at 4.7% to 5.2%.

Map 15 – Metro Denver Submarkets – Average Rents and Vacancy Rates
3rd Quarter of 2015



Source: Denver Metro Area Apartment Vacancy and Rent Survey – 3rd quarter of 2015.

Table 27 - Average Rents for the Metropolitan Area

	Efficiency	1 Bed	2 Bed 1 Bath	2 Bed 2 Bath	3 Bed	Other	All
By County							
Adams	769.24	1063.53	1211.07	1419.78	1673.31	1356.66	1207.18
Arapahoe	890.45	1079.96	1170.98	1410.87	1768.32	1567.73	1230.34
Boulder/Broomfield	1198.01	1340.98	1341.65	1769.45	2008.62	1647.89	1504.26
Denver	1081.30	1185.83	1188.39	1621.56	1626.74	1088.50	1294.30
Douglas	1040.00	1268.93	1453.96	1649.07	1924.90	2400.00	1478.84
Jefferson	941.04	1132.98	1190.20	1438.28	1698.30	1179.14	1269.46
Metro Average	1032.75	1149.30	1217.39	1516.37	1758.19	1315.29	1291.85
By Market Area							
Adams County							
Aurora-North	695.00	795.00	895.00	1430.65	1745.38	1357.51	796.52
Commerce City	887.33	1049.62	1174.77	1415.46	1645.19	1311.75	1229.57
Northglenn/Thornton	728.73	1093.02	1226.39	1434.05	1756.03		1231.02
Westminster		1058.84	1215.66				1198.82
Arapahoe County Arapahoe							
County - South Arapahoe	1155.71	1148.46	1242.35	1583.81	1951.12	1523.00	1351.21
County - Southeast Aurora -	1068.21	1331.56	1503.55	1654.93	1869.77	2224.00	1508.67
Central Northeast Aurora -	712.26	900.75	1039.94	1260.53	1832.94	1160.00	1049.92
Central Northwest Aurora -	869.99	977.06	1164.95	1242.15	1577.52	1905.00	1114.90
Central Southeast Aurora -	888.03	988.33	1145.13	1229.35	1514.74	1300.00	1108.22
Central Southwest Aurora -	730.68	1034.30	1145.70	1383.26	1944.55		1182.23
South	966.43	1078.35	1221.49	1405.72	1711.94		1277.32
Englewood, Sheridan	613.59	1107.04	1255.00	1448.44	1766.86		1225.97
Glendale	1155.36	1111.76	1250.14	1976.11	2851.20		1264.29
Littleton	680.52	1182.65	1265.65	1528.12	2034.58		1320.14

Source: Denver Metro Area Apartment Vacancy and Rent Survey – 3rd quarter of 2015.

Rental Market and Gap:

The following Figures 12 and 13 show the non-cumulative rental supply compared to income category, as well as the cumulative rental “gap,” created when one income group can’t find anything available in their income range, so are forced to rent at a higher income level and creating a cost burdened situation. It is important to note that this rental gap does not include persons who are homeless, living in motels or doubled up, and could add 926 persons, as counted in the 2014 Point-in-Time, to the total.

Figure 12

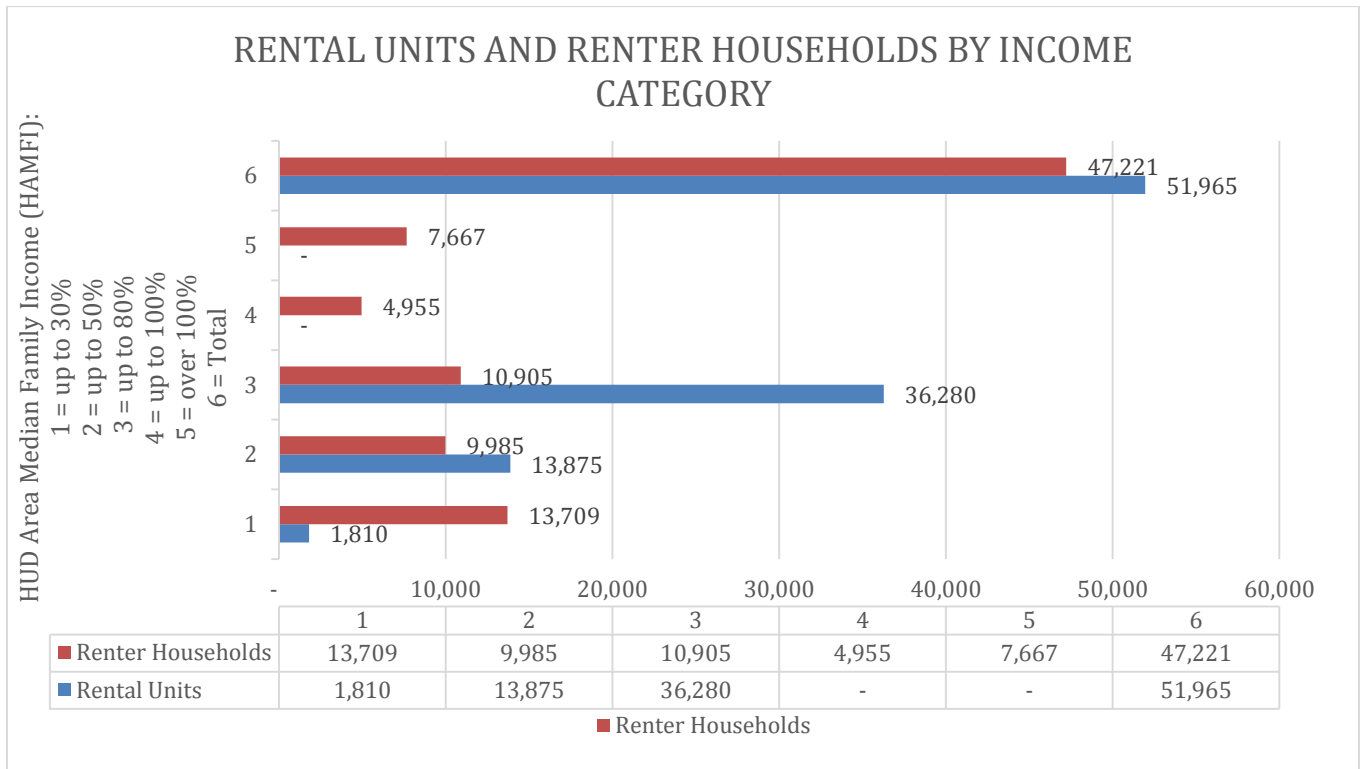
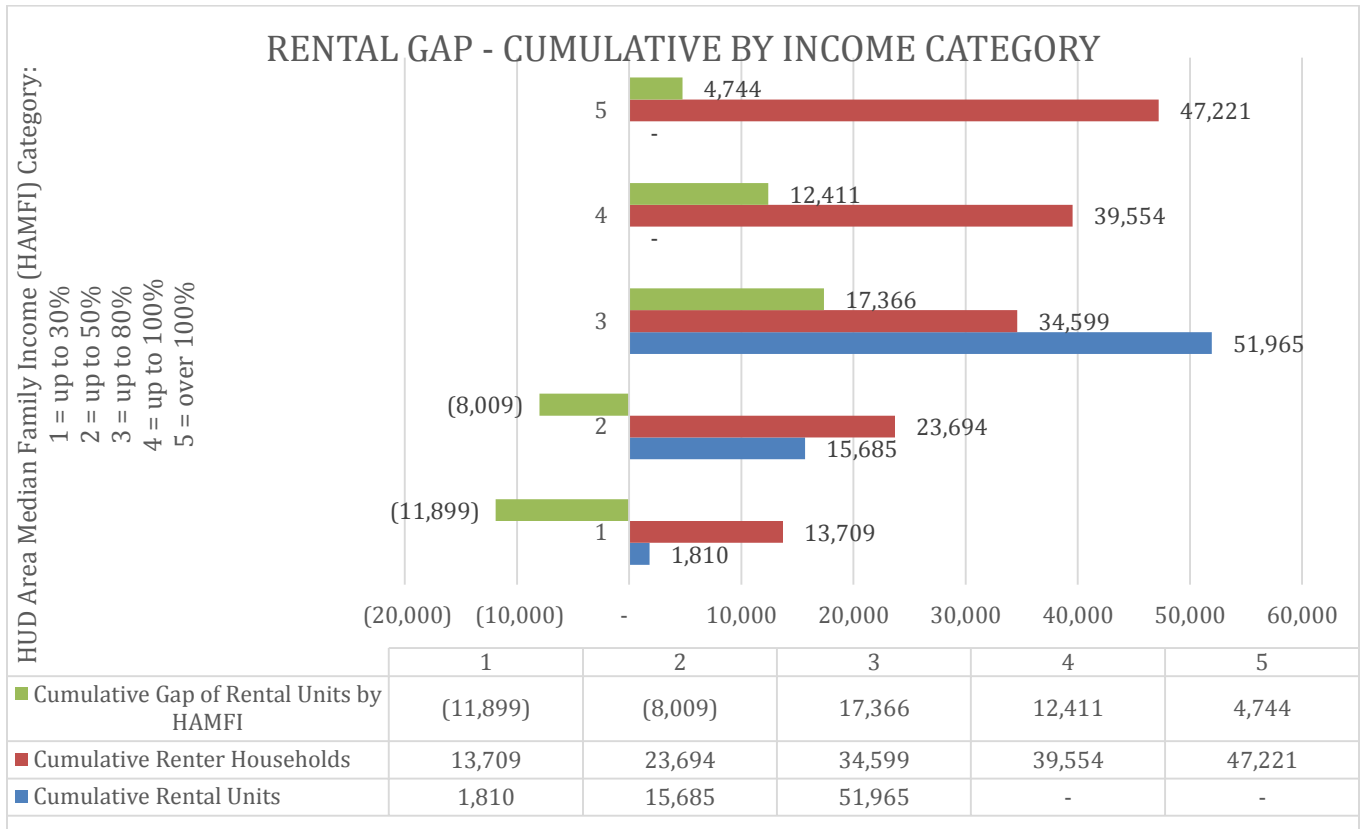


Figure 13



As of 2011 there were only 1,810 units that were affordable to households earning 0-30% HAMFI, 13,875 rental units affordable to households earning 30- 50% HAMFI, and another 36,280 rental units affordable to households earning 50-80% HAMFI. Combined, the affordable rental market in 2011 totaled 51,965 units affordable to households earning 0-80% HAMFI.

Overall, there were 47,221 households that were renting in 2011; therefore, Aurora had a surplus of overall 0-80% AMI rental units at the time; this surplus is estimated to have been lost in the past three years as previously discussed.

Although the City had an adequate supply of 30-50% and 50-80% AMI rental units for the corresponding income groups in 2011, **the lack of 11,889 units in the 0-30%** category bumped this group up into renting at the 30-50% AMI level. This then created a **cumulative gap of 8,009 units at the 0-50% AMI range**. This 8,009 gap is then balanced out by the large supply of units in the 50-80% income range. However, lower income residents in these moderately priced units tend to be cost burdened.

This does not necessarily indicate that there is a shortage of 11,899 units that need to be newly constructed in the 0-30%, or 8,009 units in the 30-50% AMI income ranges in Aurora, but rather that there is a “gap” of existing units with affordable rents for these

income ranges in Aurora. Currently, Aurora provides a disproportionate share of the region's affordable rental and ownership units comparatively to other cities and counties in the Denver Metro area as discussed previously.

At the time the Consolidated Plan report, the metro Denver area was one of the top relocation destination for young adults. The demand for rental units by these newcomers (who typically rent longer than other age cohorts), coupled with the region's historically low rental vacancy rates, suggests that the rental market will be tight in the short term. This is likely to continue to put increased pressure on the City's lowest income households, widen the rental affordability gap and increase rental cost burden.

After the Great Recession of 2008-2009 and the foreclosure crisis, new rental and homeownership construction stalled throughout the Denver Metro area. With the upturn in the economy and the all-time low vacancy rates and increased home sales in the Denver Metro area that have been noted, housing developers are building again to keep up with demand. As it is estimated that another 10,000 to 14,000 units are in the Denver Metro area construction pipeline, there will be newly constructed inventory coming on-line in the next few years to ease the rental and homeownership housing squeeze. However, it is generally noted that the majority of these new units will be for the "Luxury" market, with only a small portion of these units "Subsidized/Rent Restricted per Income."

In theory, by building new market rate units, there should be less pressure on the existing privately-owned/market rate inventory, causing rents to eventually decrease and hopefully stabilize. However, unless developments are heavily subsidized with Project Based vouchers or other forms of subsidies beyond LIHTCs, rents affordable to 0-30% AMI or poverty households will never be finally feasible. A four-person household making \$23,000 (top of the 0-30% AMI) would need rent to be \$575 for a two or three bedroom unit; market rate developers cannot build apartments at these rents.

To solve the shortage of rental units affordable to Renter households earning 0-30% AMI, both new permanent supportive housing should be built in Aurora for the city's lowest income group, plus more affordable rental housing for all households in the 0-80% AMI should be built throughout the entire Denver Metro Area.

Owner Market and Gaps:

The following Figures 14 and 15 show the non-cumulative owner supply compared to income category, as well as the cumulative owner “mismatch,” created when one income group remains in a home where they are cost-burdened.

Figure 14

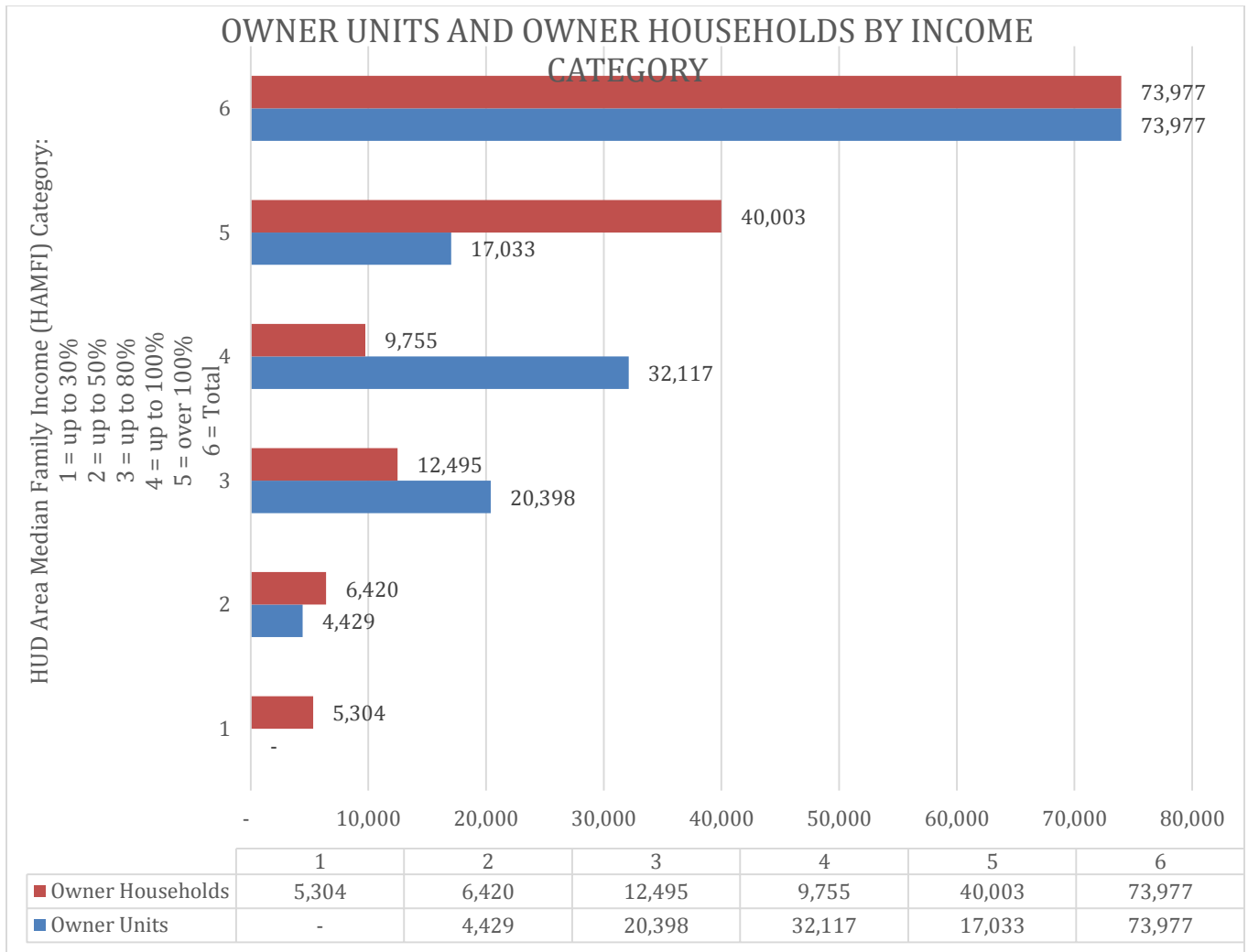
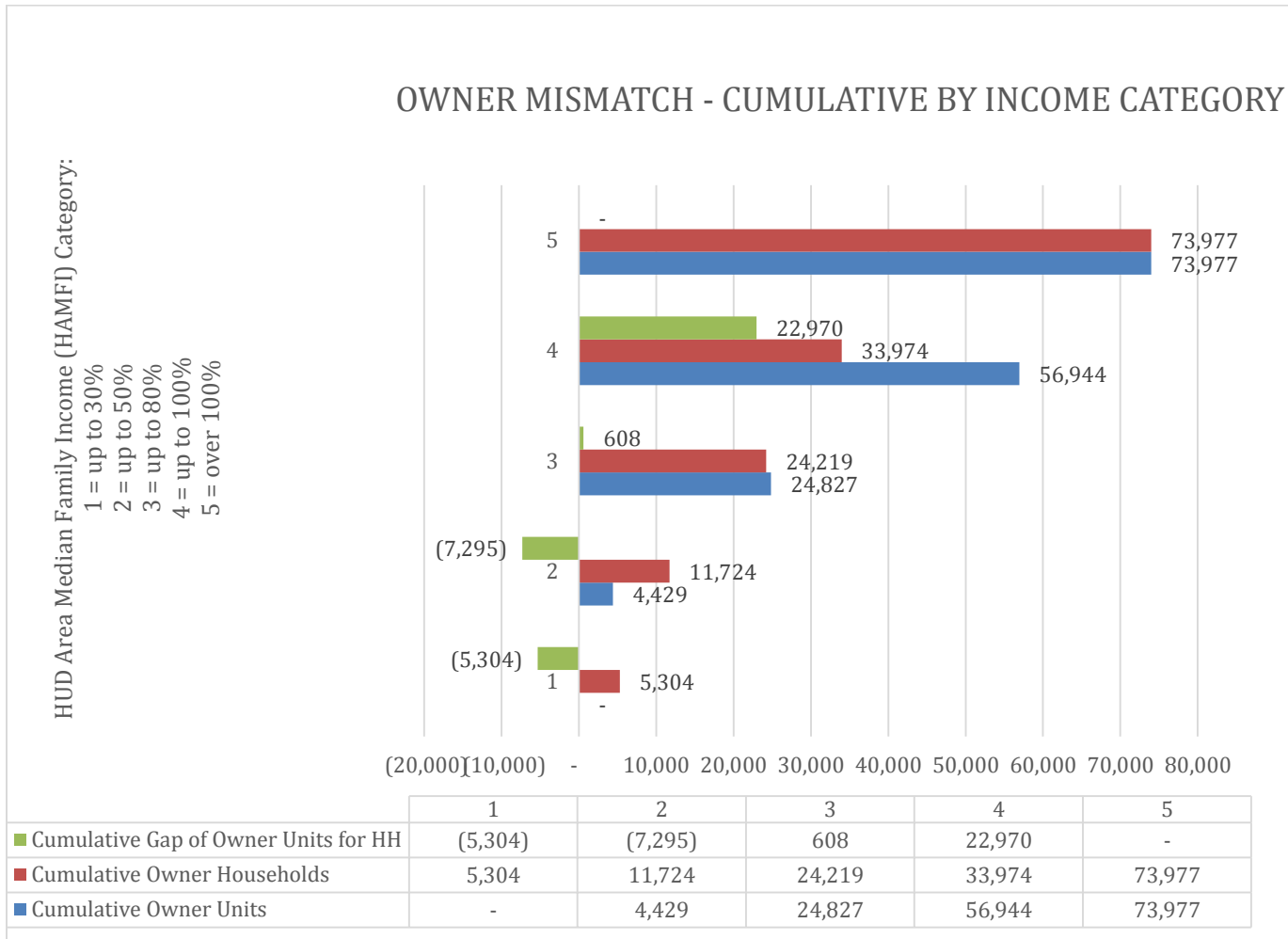


Figure 15



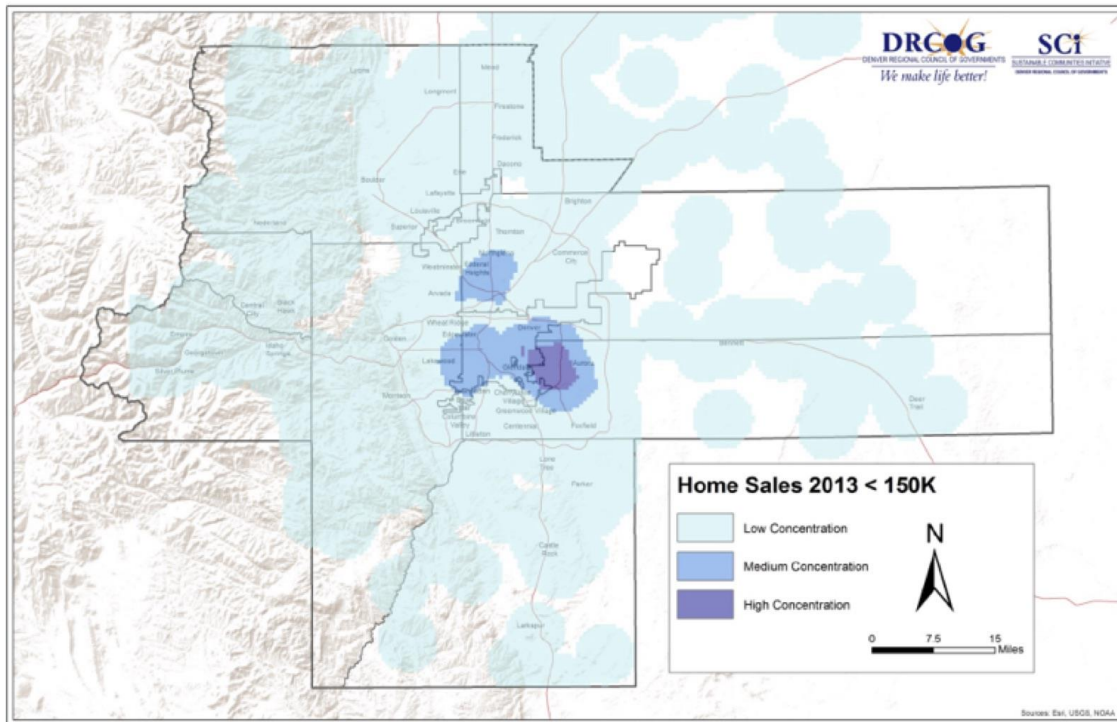
The 2011 data lists that there were no owner units that were affordable to the 0-30% AMI group. For the 5,304 owners already in homes, 3,280 are severely cost burdened, as previously discussed. Many of these are elderly or “Other.” The data lists only 4,429 owner units that were affordable to the 30-50% AMI group. For the 11,724 owner households already in these homes, another 2,840 are severely cost burdened.

The total owner population paying more than half their income on housing at 0-50% AMI is 6,120 households. There are another 2,174 owners in this same range paying 1/3 or more of their income on housing, for a total of 8,294 that are cost burdened. This is very similar to the above “Mismatch” number of 7,295.

These owners will likely have little extra income for home repairs and rehabilitation, and may need foreclosure prevention, reverse mortgage, and credit/financial fitness counseling. Map 16 A & B show that Aurora has a proportionately larger share of affordable units than the rest of the metro Denver area.

Map 16A - Location of Home Prices at Less than \$150,000

Figure III-17. Location of Home Prices at Less than \$150,000, 2013

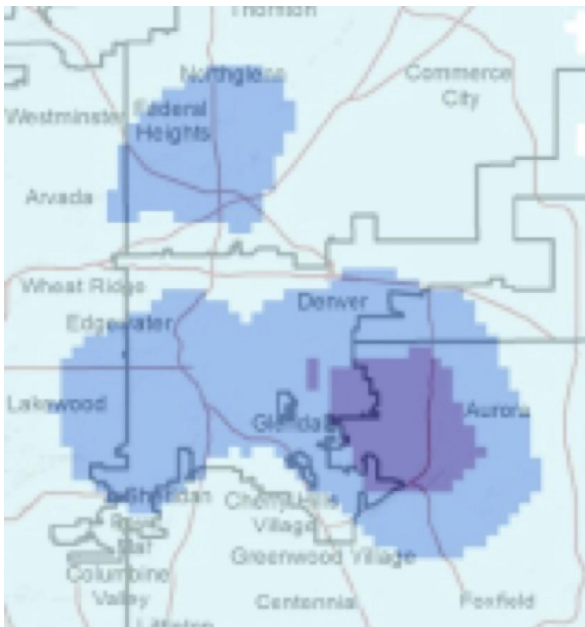


Source: Genesis Group

BBC Research & Consulting

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Map 16B – Close-up of Aurora:



Although Aurora has a larger proportionate share of affordable “For Sale” housing than the rest of the region, homeownership opportunities are decreasing as home sale prices rise. The owner mismatch in home pricing is not balanced out until the 80-100% AMI price range, out of reach for many renters that are predominantly under 80% AMI.

The zip code with the most affordable homeownership opportunities is 80010 (\$161,000 median sold price) but many of these homes are older and in need of rehabilitation. Other zip codes with moderate sale prices are 80011, 80012, 80014, and 80017, which are in the central portion of Aurora, and may also need minor to major rehabilitation.

SECTION 3

Evaluation of Current Fair Housing Status

HUD reports Complaints by County: Between 2006 and 2011 there were 149 complaints filed with HUD in Arapahoe County and Adams County (see Table 28). 60 cases were based on race. Of those 60 cases, most were Black or African American race basis with 52 complaints. 24 were based on national origin of which 19 were based on Hispanic origin. 62 were based on disability, 10 were based on familial status, 6 were religion based, 8 were sex based and 21 were retaliation based. Most complaints were based on race and disability.

Table 28: Complaints to HUD 2006-2011

SUMMARY OF HUD COMPLAINTS, 2006-2011	
Race Basis	60
Race Basis - Asian	1
Race Basis - Asian and White	0
Race Basis - Black or African American	52
Race Basis - Black and White	2
Race Basis - Hawaiian or Pacific Islander	0
Race Basis - Native American	0
Race Basis - Native American and Black	1
Race Basis - Native American and White	0
Race Basis - White	1
Race Basis - Other Multi-Racial	3
Color Basis	2
National Origin Basis	24
National Origin Basis - Hispanic	19
Disability Basis	62
Familial Status Basis	10
Religion Basis	6
Sex Basis	8
Retaliation Basis	21
Filed Cases	149

Source: HUD

Arapahoe County and Adams County residents filed 162 complaints with Colorado Civil Rights Division between 2010 and 2011. Of those 162 complaints, 32 were related to housing.

During 2010-2011, approximately half of all housing discrimination complaints filed with the Division included an allegation of refusing to accommodate a disability or allow reasonable modifications based on disability.

For cases involving housing, persons with disabilities (individuals that have one or more impairments that substantially limit one or more major life activities) may request a reasonable accommodation in rules, policies, practices, or services, in order to have equal opportunity to access housing. Examples of accommodation requests in housing cases include designated parking spaces, the allowance of an assistance animal in housing that has a “no pets” policy, or allowing a personal caregiver to reside with an individual with a disability. Modification requests are physical changes made to housing to make it more accessible to individuals with disabilities. Examples of modifications include; the installation of ramps for wheelchairs, grab bars in bathrooms, and visual fire alarms for individuals with hearing impairments. Under the law, a housing provider must enter into an interactive dialogue with a resident with disabilities in order to attempt to identify an accommodation that would allow the resident equal use and enjoyment of a housing unit.

At least one-third of all housing complaints filed with the Colorado Civil Rights Division between 2010 and 2011 included an allegation of discriminatory harm based on retaliation. Retaliation in housing is the discrimination against an individual because he/she has opposed a practice made unlawful under the anti-discrimination laws, such as filing a complaint of housing discrimination with the Division or participating in an investigation of discrimination.

Fair Housing Concerns or Problems

As defined by HUD, impediments to fair housing choice are any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The Analysis of Impediments serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

Redlining

A discriminatory practice whereby lending institutions refuse to make mortgage loans, regardless of an applicant's credit history, on properties in particular areas in which conditions are allegedly deteriorating. The term redlining stems from some lenders' practice of using a red pencil to outline such areas. Redlining violates Civil Rights statutes.

Steering

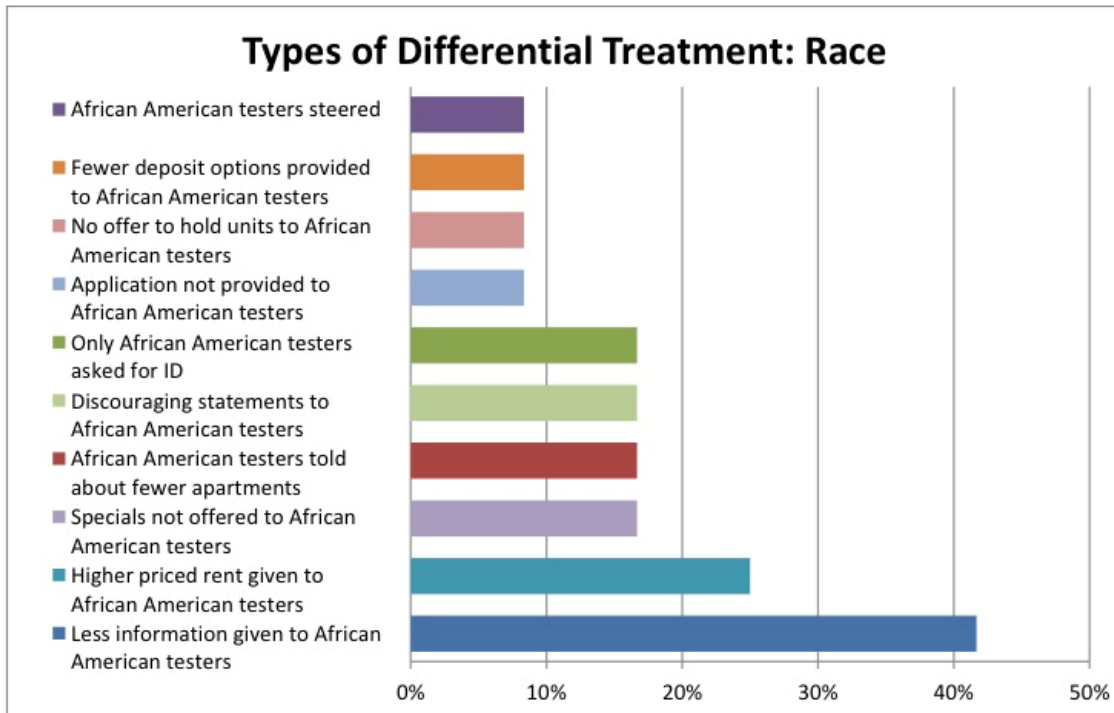
When builders, brokers, and rental property managers induce purchasers or lessees of real property to buy land or rent premises in neighborhoods composed of persons of the same race. Steering is an unlawful practice and includes any words or actions by a real estate sales representative or broker that are intended to influence the choice of a

prospective buyer or tenant. Steering violates federal fair housing provisions that proscribe discrimination in the sale or rental of housing.

During a focus group meeting residents agreed that redlining and steering were issues in the City of Aurora particularly in Original Aurora. They felt that residents with credit issues, prior evictions and low-income were shown that the Original Aurora area was the only option for them to look for housing due to the less desirable neighborhood, older housing stock and low rents.

The Denver Metro Fair Housing Center (DMFHC) released a report on rental housing discrimination in Denver in February 2014 titled “Access Denied: A Report on Rental Housing Discrimination in the Denver Metro Area”. The following Figure 16 is from that document and shows types of treatment.

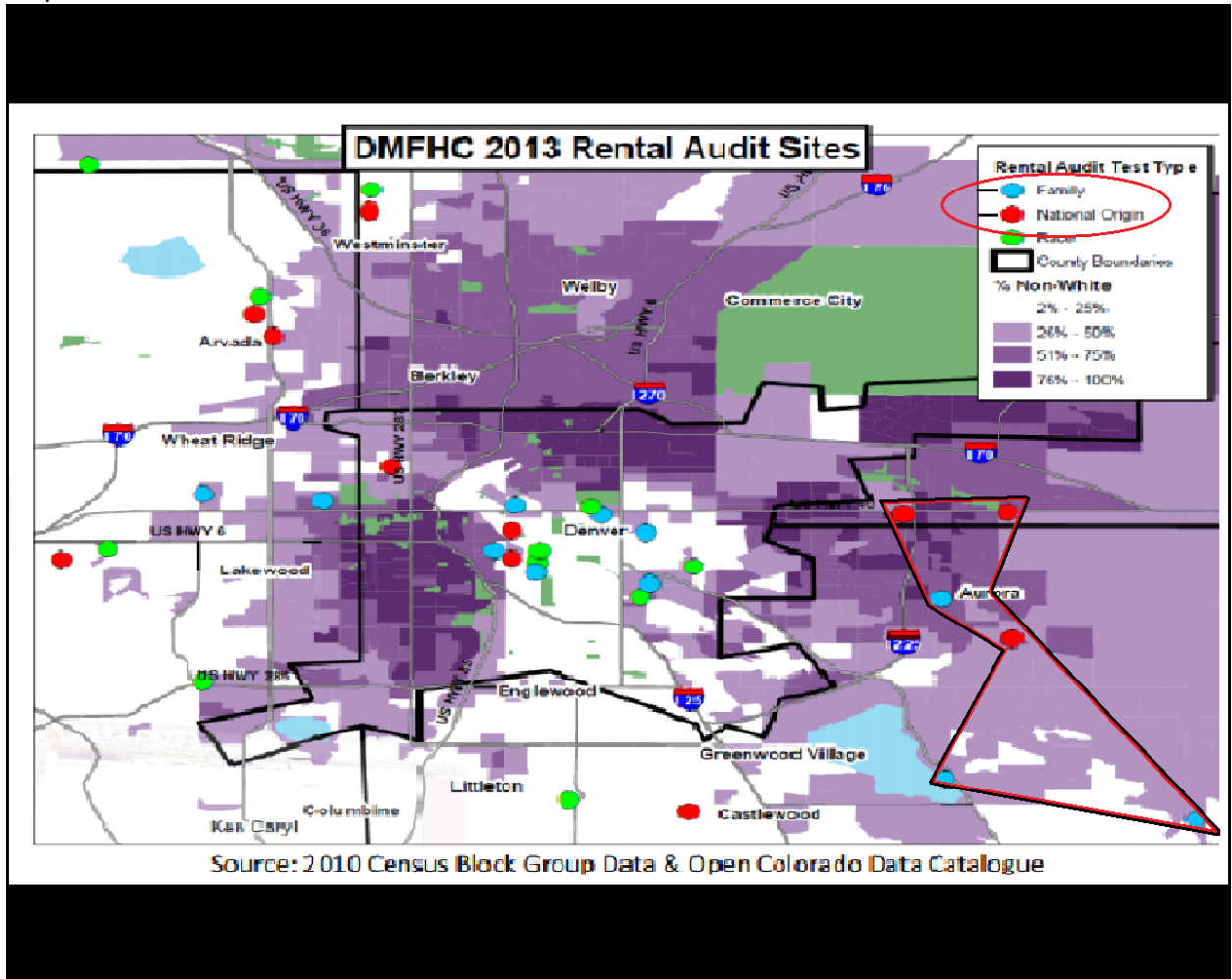
Figure 16: Type of Differential Treatment



The following highlights some of the DMFHC’s findings concerning discrimination throughout the Denver-Aurora Metropolitan Area. The study was conducted using Black/African-American, White, and Latino testers, as well as families with children to compare and contrast their result findings. The DMFHC is a non-profit organization that advocates fair housing, enforcement, education, and elimination of discrimination within the Denver-Aurora Metropolitan area.

The metro area is experiencing an availability shortage within the rental market which gives landlords the flexibility to be more stringent in selecting tenants. The Apartment Association of Metro Denver (AAMD) and the Colorado Division of Housing (CDOH) also conducted a study detailing the rental vacancy rate for multi-family housing was at 4.1%, and in contrast the vacancy rate in the US which was at 8.3%. Tighter credit standards, fewer homes for sale, and a decline in new construction are listed by the DMFHC as factors why the rental market is experiencing more demand. The increased demand has pushed prices up and strained the supply of housing for the rental market which could make discrimination from landlords more likely.

Map 17 – Rental Audit Test in 2013



Map 17 shows where the rental tests were conducted and the red outline shows the six tests in Aurora.

Race: Aurora did not have a single test failure that was based upon discrimination due to race. Juxtaposed to the rest of the Denver-Aurora Metropolitan Area which saw 8 out of 12 test, or 67% of the time, White testers being treated more favorably than African Americans by the housing provider. In 6 of those 8 tests, the African American testers experienced differential treatment in 2 or more categories. 25% of African American testers were quoted higher rental prices than whites for the same apartment when visiting on the same day, or were only told about apartments available at a higher price point while White testers were given additional options at a lower price for the same size apartments.

National Origin: Out of the 6 test fails in Aurora shown on the map, 3 failed because of national origin. The national origin test had the greatest level of disparity compared to any other protected class test; Latino renters in the Denver-Aurora Metropolitan Area experienced a high level of discrimination. In 10 of 11 test, or 91% of the time, White testers were treated more favorably than Latino testers by the housing provider. In 5 of those 10 tests, the Latino testers experienced differential treatment in 2 or more categories. The White tester was provided with more information about amenities and apartment features including information about neighborhood perks, parking options, the application process, services offered, available floor plans and floor levels, views, storage, and utilities.

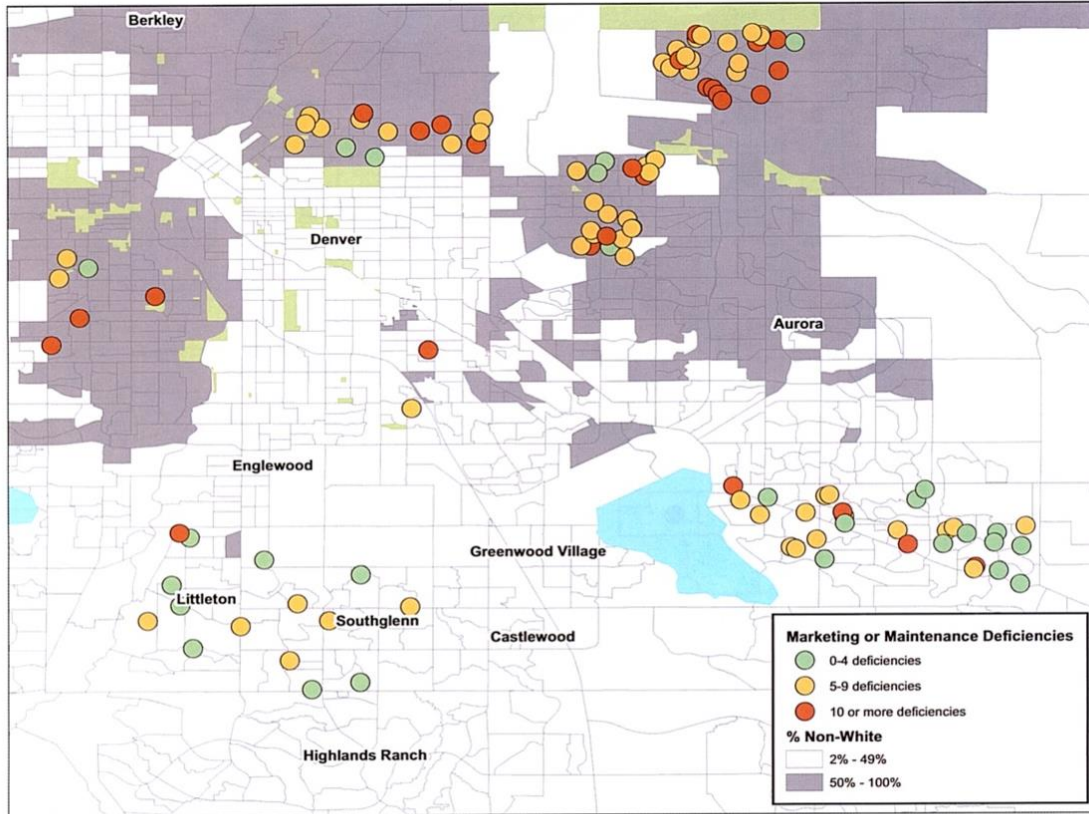
Familial Status: Out of the 6 test fails in Aurora shown on the map, 3 failed because of familial status. In 8 out of the 11 tests within the Denver-Aurora Metropolitan Area, or 73% of the time, testers without children in the home were treated more favorably than those with children. In 2 of those 8 tests, the testers with children experienced differential treatment in 2 or more categories. In 18% of familial status tests, testers with children were directed toward or only told about available apartments in certain sections of the complex, such as first floor units in specific buildings.

Recommendations

The DMFHC offered a few strategies to help solve the discriminatory practices of private housing providers, as well as government agencies with a vested interest in providing fair housing to the public. Some of their recommendations for Government agencies is to ensure that more testing of this type is conducted regularly. DMFHC also highlights the need for outreach and education to be provided to the public, including housing providers. As far as the housing providers, the DMFHC recommends that they adopt a training strategy and begin self-testing. Housing providers should adopt procedures for reasonable accommodation and reasonable modification requests. They should also implement Non-Discriminatory policies and provide consistent service; these are some of the policies that could help the industry regulate itself.

Fair housing discrimination in maintained bank owned properties (REOs).

Map 18 - Marketing or Maintenance Deficiencies of REO homes in Metro Denver



In the Denver, CO area a total of 117 REOs were investigated from April 1, 2012 to December 31, 2013

According to page 59 of the 2014 National Fair Housing Alliance (NFHA) study and as shown on Map 18, some of the most egregious disparities in the Metro Denver area for marketing and maintenance of REOs included:

- REOs in communities of color were 3.5 times more likely to have broken or boarded windows than REO homes in White communities.
- REOs in communities of color were 3.0 times more likely to have holes in the structure of the home versus REOs in White communities.
- REOs in communities of color were 2.3 times more likely to have an unsecured, broken, or boarded door compared to REOs in White Communities.

NHFA found that many banks and institutions engage in interrelated business dealings, such that one bank may operate as the owner of REOs in one context and the servicer of REOs in another.

NFHA recommends that a local, diverse vendor pool should be utilized for the maintenance and marketing of REO properties. Vendors must also be managed with clear expectations and better quality control, and neighborhoods of color must be reviewed with more detail to flag discriminatory behavior. Federal regulators, local governments, and local community groups must remain ever-vigilant to hold banks and the GSEs accountable for their actions with regards to REO management. Banks must take steps now to reform their REO disposition practices, work with fair housing and community groups, and comply with the Fair Housing Act (page 51 – Zip Code Inequality Study by NFHA, August 27, 2014).

NHFA provides the seven following recommendations (as detailed on pages 39-43 of the above study):

1. Duty to Neighborhoods and Fiduciary Duty to Trusts Holding Mortgage in Default (i.e., do not allow homes to sell at auction for prices significantly below the market value of other homes in neighborhood, eliminate practice of bulk sales, except in special circumstances);
2. Careful Selection and Management of REO Vendors (i.e., fair housing trained, no pending complaints, any previous complaints resolved);
3. Implement Marketing and Disposition Practices that Better Serve Communities (i.e., use local broker that has close proximity to oversee, working relationship with local governments and non-profits, translation services, incentives to sell to owner-occupants or non-profits rather than investors, longer opening periods, no preference for cash offers, etc.);
4. Implement better quality control measures (i.e., penalties, invalid inspection reports, etc.);
5. Make REO Ownership Information Transparent, Accurate, and Accessible (i.e., public database, updated and accurate contacts, accurate and professional signage, local governments should have vacant property registries-VPR, monitor and enforce violations on VPRs);
6. Better Oversight from Federal Regulators and Congress (i.e., audits and investigations); and
7. Create a Path Back to Homeownership (i.e., lease-purchase options).

NFHA and DMFHC met with the City's Neighborhood Services staff of Community Development and Code Enforcement on August 12, 2015 to recommend that the findings and recommendations of these two studies be included in this analysis. Both agencies also noted specific issues to address and recommendations to consider:

- REOs should remain on radar for the seven NFHA recommendations.

- Disabilities and Aging in Place –
 - help to keep people with disabilities in their homes with grants/loans for accessibility improvements and modifications;
 - other funding programs to assist with physical improvements for reasonable accommodations when seeking housing; and
 - separate waitlists for accessible units.

- Lending Issues –
 - Education of consumers on steering, such as not being matched with the best products and not being told of all available products;
 - Work with the Consumer Financial Protection Bureau and partner with DMFHC on education; and
 - Listen to homebuyers on the back end (i.e., did they feel they received a fair deal).

PUBLIC SECTOR

Evaluation of City of Aurora Programs – Housing & Community Development

The City of Aurora has programs to address the issues and contributing factors identified in the previous section.

- The City of Aurora developed and maintains a Registration Program for foreclosed properties, known as the Abatement Program.
- The City of Aurora has an on-going Handicap Accessibility Program that provide a grant not to exceed \$15,000 to income eligible homeowners for accessibility improvements to include: installation of wheelchair ramps, chair lifts, widening of doorways (exterior and interior), kitchen repairs, bathroom repairs, and other accessibility needs. Demographics of clients served by this program and other rehabilitation programs are detailed in the “2015 Project Chart” prepared by the City on March 25, 2016 in the Appendix.
- The Community Development Division has partnered with the Colorado Housing and Finance Authority (CHFA) on the Home Access Program. This program provide fixed market interest rate financing to low income, first time homebuyers who are individuals with a permanent disability, or are the parent(s) of a child or children with a permanent disability. In addition to this resource, Community Development staff maintains a small fund to support these homeowners with an occasional need for repairs or emergencies, as they are typically very low income.
- The City of Aurora has an on-going Home Ownership Assistance Program (HOAP) that provides zero interest down payment assistance loans up to \$10,000 for income eligible homeowners.
- The HOAP program also conducts housing counseling for homebuyers, homeowners, renters and homeless. The in-house HUD approved counseling staff provided the following services in 2015:

Reverse mortgage counseling - 320;
Foreclosure prevention – 65;
Pre-purchase one-on-one counseling – 171;
Rental counseling for both renters and homeless - 577
- The number of clients provided rental counseling and landlord/tenant counseling grew in 2015 to 577 (more than double the 277 in 2012). Many contacted the

City to find out about the City’s Home of Our Own (HOOO) program. HOOO provides security deposit and first month’s rent assistance for households that are living in motels, in shelters, or are unsheltered (i.e. living in cars, etc.). HOOO received 36 applications, but many applicants could not find affordable units due to the extremely low vacancy rate, or they had other barriers, such as evictions/back rent due, criminal records, extremely bad credit, or a combination of factors.

- The HOAP staff also provided financial fitness classes in 2015, open to homeowners, homebuyers, and renters. 29 people attended these classes.
- Homebuyer (HOAP) seminars served 812 total potential homebuyers of which 560 were English attendees (or 69%), and 252 were Spanish attendees (or 31%). HOAP seminars provided information to participants regarding the home-buying process, including a session pertaining to Fair Housing rights. Participants of the HOAP seminars received a copy of the Fair Housing Guide and class instruction on who to call with a complaint.
- Along with the city’s printing of fair housing materials (in-kind contribution of \$500), the city spent \$2000 on fair housing guides. Finally, the city spent over \$230,000 for the housing counseling salaries, bringing the cumulative total to \$232,500 spent on fair housing activities serving clients.

The HOAP counseling program also received a HUD Housing Counseling Grant and a National Foreclosure Mitigation Counseling (NFMC) grant to provide foreclosure prevention and reverse mortgage counseling to residents throughout the State of Colorado; the numbers reported above reflect total number of persons counseled. Demographics of clients served by the HOAP program are detailed in the “2015 Project Chart” prepared by the City on March 25, 2016 in the Appendix.

HOAP staff made it a priority to outreach to lenders and realtors and continuously updates its Affirmative Fair Housing Marketing Plan contact list to keep the community abreast of HOAP program and Fair Housing updates. This list of community organizations, realtors, lenders, and apartment managers currently totals 41 organizations and five libraries. HOAP also provides education and training to lenders, realtors and landlords on proper fair housing policies and practices.

Evaluation of City of Aurora’s 2009 Comprehensive Plan:

The Vision of the 2009 Comprehensive Plan adopted in 2010, does not appear to hinder fair housing, with many goals related to addressing affordable housing and a variety of housing options:

- In eastern Aurora, economically, environmentally and socially sustainable neighborhoods have developed with a full complement of public facilities and services.
- In the existing city, infill development enhances and helps revitalize neighborhoods.
- Aurora maintains an equitable mix and distribution of affordable housing.
- Aurora’s neighborhoods continue to be composed primarily of single-family, owner-occupied homes, but as neighborhoods are revitalized and new ones are built, various housing options are provided.
- Various efforts by the city, together with private and non-profit partners, continue to work to meet the housing needs of lower income families and residents with special needs including persons with disabilities.
- Neighborhood residents continue to play a crucial role in planning for and maintaining neighborhood quality.
- High quality housing is located in urban centers, mixed-use inner city redevelopment and transit-oriented sites that are walkable, intensely developed, offer multimodal transportation options and are well integrated into the city.

The framework for “New Neighborhoods” contains a goal #8 to “Provide a balanced mix of housing types that fit the physical setting, meet market needs, and relate to surrounding uses. Locate higher density housing in close proximity to transit stops, neighborhood centers, or community centers; in regional centers; along arterial streets; or in locations where all adjacent uses will be compatible.

The framework for “Redeveloping Neighborhoods” notes that there “continues to be a need for a mix of housing types within inner city neighborhoods. Few young adults can move directly from their parents’ home to a dwelling that they purchase. With the average age of the population increasing, there is also a growing need for a variety of housing types in addition to the traditional, single-family detached house. A proper balance and distribution of housing allows the young and the aging to remain in their neighborhoods.

A new mixed-use, sustainable, infill zone district has the potential to reinvigorate neighborhoods, create unique community places and provide for new housing options within the inner-city, particularly when located near bus and rail transit service.

The plan identifies the following issues and needs:

“Aurora tends to have more affordable housing than many of the other communities in the metro area; however the needs of the lowest income households continue to grow. Aging housing and infrastructure will require maintenance or replacement. Some existing multi-family housing projects are not well maintained and have an excessive need for city services. However, there is a need for a balanced mix of housing types in neighborhoods.

A key to avoiding declining neighborhoods will be supporting the upkeep of existing housing and finding opportunities to rehabilitate housing that is deteriorating. Programs such as the Community Development housing rehabilitation program and the Neighborhood Stabilization Program could play a beneficial role.

There is a substantial amount of land available for redevelopment in existing neighborhoods. Many properties are in small parcels surrounded by developed areas. Residents are concerned about the type, compatibility, and quality of infill development that will occur on this vacant land. Zoning patterns in or near existing neighborhoods are sometimes not well defined or are not reflective of existing land use patterns or neighborhood character.

A variety of issues in selected neighborhoods need attention, including code enforcement, residential on-street parking, streets and trails, and infill development issues. Due to the incremental planning of the existing neighborhoods, many areas are not adequately served by recreation facilities.

Locational standards have been adopted for new multi-family and commercial development in the E-470 corridor and Northeast Plains districts. These describe how such development should be located in relation to neighborhood centers, open space, and streets. Such standards do not exist for infill development and are needed. Funding services for new neighborhoods will continue to be a challenge.”

The need for infill development standards and for ways to reduce development costs are an impediment; the City is addressing this impediment as will be more fully described in SECTION 6 – Impediment #5 with an Update to the Zoning Code in 2017 (last updated 50 years ago), and an Infill Incentive Fee proposal. The City will also begin a Comprehensive Plan Update in 2016.

Evaluation of the City of Aurora’s Definitions of Family and Group Homes:

Family or family group means any of the following:

1. A group of persons related by blood, marriage, or adoption, living together as a single housekeeping unit and normally consisting of two parents and their children;
2. Persons living together in the relationship and for the purpose of guardian, ward, or foster family or receiving home care who may not necessarily be related by blood or marriage to the head of the household, but live together as a single housekeeping unit but shall not include correctional homes;
3. **A group of not more than four unrelated persons** living together in a dwelling unit as a single housekeeping unit; or
4. Living arrangements wherein one person is providing care to another occupant who is not related by blood or marriage, provided they neither maintain separate cooking facilities nor advertise the premises for rent.
5. A single individual living as a single housekeeping unit.

Exceptions: A family shall not include more than one person required to register as a sex offender pursuant to § 18-3-412.5, C.R.S. as amended, unless related by marriage or consanguinity. Family shall not include any group of individuals who are in a group living arrangement as a result of criminal offenses.

Group home means, subject to licensing requirements of the state if applicable, either of the following:

1. A dwelling where persons are living, together with staff, as a single housekeeping unit providing care, supervision, and treatment exclusively for handicapped, mentally ill, or developmentally disabled persons, or
2. An owner-occupied or nonprofit residential dwelling for the exclusive use of **two or not more than eight persons 60 years of age or older**, who, together with staff, live as a single housekeeping unit. Owner-occupied or nonprofit group homes for persons 60 years of age or older provide room and board to adults who are not related to the owner and who elect protective oversight, personal services and social care but do not require 24-hour medical or nursing care.

Sec. 146-1219. - Group Homes.

(B) *Developmentally Disabled, Handicapped, Mentally Ill.* Group homes for the exclusive use of developmentally disabled, handicapped, or mentally ill persons may be established in **any residential zone district or residential planning area that permits**

residential dwellings, subject to the licensing requirements of the state and the registration procedures described here.

1. Prior to establishment of a group home for the developmentally disabled, mentally ill, or handicapped, the owner/operator thereof shall register with the department of planning on a form provided by the department. Registration shall be effective for 12 months. Prior to expiration of such 12-month period, application for registration renewal shall be made. Renewal shall be granted by the director or designee if the group home continues to be in compliance with the definition of group home for developmentally disabled, mentally ill, or handicapped.
2. It shall be unlawful to operate a group home for the developmentally disabled, mentally ill, or handicapped without first having registered as required herein. It shall be unlawful to operate a group home with an expired registration.

Note: State requirements allow up to 15 persons, subject to compliance with all city codes including but not limited to building, fire, housing, and zoning codes.

(C) *Sixty Years of Age or Older.* Group homes for persons 60 years of age or older may be established in any residential zone district or residential planning area that permits residential dwellings, provided such group homes comply with the requirements in this section.

1. *Application.* Prior to the establishment of a group home for persons 60 years of age or older, the owner/operator shall file an application with the director of planning or designee on an application form provided by the department. Notice of the application shall be provided to abutting property owners and registered neighborhood groups within one-half mile of the subject property. The planning director or designee shall conduct a fact-finding investigation on the application. The director may approve or deny the application based on the criteria in this section. An application shall be granted if the director finds the proposal complies with the following criteria:
 - a. No group home for persons 60 years of age or older shall be located within 1,500 feet of any other group home;More criteria detailed in Ordinance. No. 2001-72, 12-3-2001.

The City of Aurora’s regulations are permissive and follow Colorado State Licensing requirements for special needs populations of: developmentally disabled, handicapped, and mentally ill.

Evaluation of Colorado State Statutes and Regulations

In 2010, the State of Colorado conducted its 2011-2015 Analysis of Impediments and analyzed State Statutes and regulations as follows (excerpts from pages 64-69):

Building, Occupancy, Health, and Safety statutes

Division of Housing staff have reviewed state statutes that could affect fair housing opportunity. Colorado generally relies on local governments to adopt building, occupancy, health and safety codes. 51 of Colorado's 64 counties have adopted such codes and in the 13 that have not, the Division of Housing is responsible for establishing and enforcing code for hotels, motels and multi-family housing. The building code that the State enforces under C.R.S. 24-32-705, is the 2006 International Residential Code, which is compatible with HUD fair housing guidelines.

Note: The City of Aurora keeps current with International Codes. The Aurora Building Division has adopted the following amendments to the 2015 I-Codes.

2015 IBC Amendments (International Building Code)

2015 IRC Amendments (International Residential Code)

2015 IECC Amendments (International Energy Conservation Code)

2015 IMC Amendments (International Mechanical Code)

2015 IFGC Amendments (International Fuel Gas Code)

2015 IPC Amendments (International Plumbing Code)

2015 IEBC Amendments (International Existing Building Code)

Aircraft Noise (Aircraft Noise District LDN, SNID, and NID)

Approval process for construction of housing

In underwriting potential affordable housing projects, the Division of Housing considers a standard set of factors. Factors that impact fair housing include: local support for a project, access to public transportation and services, and the number of accessible and "visitable" units to be created. The review system gives priority to special needs housing. Before a project is closed out, the applying agency must submit a 504 self-certification and a compliance plan, a list of steps to affirmatively further fair housing, an affirmative fair housing marketing plan and a citizen participation plan. The evaluation process includes consideration of the applicant's administrative experience with fair housing, Section 3 and Minority and Women-Owned Business Enterprises.

Note: Aurora also encourages special needs housing, and requests similar certifications and plans for HOME-funded projects, often co-funded with CDOH HOME.

However, in assessing the externalities of a proposed project, two factors could negatively serve to impede fair housing: consistency with local land use plans and social impact. Local land use plans may contain elements that impede fair housing. A

requirement that a project not have “a detrimental social impact” could easily impede fair housing when the local community considers increased diversity to be a negative impact. These elements need to be assessed in a way that requires local land use plans to be fair housing-friendly and that specifically considers increased diversity to be a positive social impact.

An additional factor that may be an impediment is that both the Colorado Division of Housing and the Colorado Housing and Finance Authority (CHFA) consider “readiness to proceed” a key criterion for funding approval. This requirement was created to ensure the timely progress and completion of projects that are funded through federal tax credits and federal grant programs both of which have strict deadlines associated with the timely use of funds. One element of readiness to proceed is approval by local planning and zoning. CHFA’s 2011 LIHTC Allocation plan states, in part, “If the site is not properly zoned, provide evidence that the required change will be in place at the time the carryover application is due (approximately 14 months from the preliminary application date). If the site is zoned properly, provide evidence that other approvals, such as site plan approval, will be in place at the time the carryover application is due. Projects that are properly zoned at the time of the preliminary application may be given priority in the selection process.”

In practice, this could prevent affordable homes from being built because the local government, which may have a perceived interest in preventing such construction, has the opportunity to block the project in its infancy.

Note: Housing developers seeking to partner with Colorado cities and counties to meet their identified affordable housing needs compete for limited 9% Low Income Housing Tax Credit (LIHTC) allocations. The 9% LIHTC allocation to Colorado has historically produced 700-750 units annually for the entire state, not nearly enough to meet the needs identified in a jurisdiction’s Housing Needs Assessment. As noted previously, the City of Aurora had a rental “gap” of almost 12,000 units that were affordable to households earning 0-30% of the Area Median Income (AMI). These limited federal LIHTC allocations for each state are based on a population-driven formula, and have not kept pace with affordable housing needs.

Statewide policies that increase segregation or inhibit employment

The State of Colorado, and specifically the Department of Local Affairs (DOLA), have no policies that restrict the provision of housing and community development resources to areas of minority concentration, or policies that inhibit the employment of minority persons and individuals with disabilities.

Public policies that restrict interdepartmental coordination

The State of Colorado, and specifically DOLA have no policies that restrict interdepartmental coordination between other State/ local agencies in providing housing and community development resources to areas of minority concentration or to

individuals with disabilities. To the contrary, Colorado State Government has made efforts to increase coordination of the use of housing and community development resources to improve services to minorities and individuals with disabilities.

Statewide actions related to the provision and siting of public transportation and social services

None of Colorado’s statewide planning, financing, or administrative social actions related to the provision and siting of public transportation and social services inhibit or concentrate affordable housing opportunities for persons with disabilities.

Protected-class representation boards, commissions, and committees

The composition of state boards and commissions is determined by the state statute that creates the commission. Each one is different, but most require balance between political parties or regions of the state.

Only the State Civil Rights Commission is currently required to include any members of the protected classes. The statute creating the Civil Rights Commission requires the inclusion of at least four people who are members of groups of people who have been or who might be discriminated against because of disability, race, creed, color, sex, national origin, ancestry, sexual orientation, marital status, religion or age.

The Colorado state statutes creating the State Housing Board, State Medical Services Board, and State Board of Human Services “encourage” the governor to appoint at least one member who is a person with a disability, a family member of a person with a disability, or a member of an advocacy group for persons with disabilities.

Legislation has been proposed in the current session that would require the governor to appoint a least one member of each of these boards who fits that description. This legislation, if passed, would help to ensure fair access to housing, medical services and social services by assuring that people affected by the decisions have a voice in making them.

The Colorado State Banking Board is not required to include a representative of any of the protected classes. This could result in lack of sensitivity to banking practices that would impede fair access to housing

The Colorado Developmental Disabilities Council includes people with disabilities, family members of people with disabilities, and representatives of state agencies, non-governmental agencies and private nonprofit groups concerned with services for people with disabilities.

State Statutes and Regulations on the Private Sector

Banking and insurance: A review of state banking and insurance laws and regulations revealed none that should negatively affect fair housing choice within the state. In 2007 the State legislature passed a law (11-102-106, C.R.S.) to protect consumers by regulating the marketing of non-traditional mortgage loans. The State Banking Board promulgated regulations conforming to that law in December, 2007. The intent of the law was to rein in the predatory lending practices that deeply affected the Black and Hispanic communities in Colorado.

At the federal level, the passage and implementation of the Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) should also serve to curb predatory lending and other abusive lending practices. Analysis of Home Mortgage Disclosure Act (HMDA) information still indicates that Black and Hispanic mortgage applicants are at a disadvantage in receiving mortgage loans.

The Sale of Housing

The Colorado Fair Housing Act specifically prohibits engaging in steering, blockbusting, restrictive covenants, and discriminatory housing brokerage services.

Housing rentals, trust or lease provisions, and conversions of apartments to all-adult
During the 2008 legislative session, Colorado adopted a statewide habitability law that provides minimum life, health and safety standard for rental units in Colorado, which must be met in order for a unit to be considered habitable. It also provides remedies for tenants in cases where the unit is not habitable including termination of the of the rental agreement by the tenant under certain conditions. This law should improve rental housing throughout the state by establishing a minimum level of quality, and serve to further fair housing opportunity by creating clear standards and accountability for both landlords and tenants.

There are no state laws regarding conversions of apartments to all-adult. A review of statutes regarding housing rentals, trust and lease provisions did not reveal any elements that would impede fair housing opportunity.

Consumer Protection Law (Construction Defects) – See Appendix Colorado State Laws

Prohibition on Rent Control - See Appendix Colorado State Laws

Evaluation of Other Public and Non-Profit Stakeholders

The City of Aurora has many stakeholders that provide services related to housing to residents with special needs or are very low to moderate-income. These agencies are mostly non-profits and housing authorities. They serve the elderly, mentally ill, physically disabled, cognitively disabled, persons with HIV/AIDS or have substance abuse issues. The following is a list of some of the agencies that have assisted the residents of the City of Aurora.

The Housing Authority of the City of Aurora (AHA) (CDBG and HOME funding)

The Housing Authority of the City of Aurora (Aurora Housing Authority-AHA) provided rental housing assistance to 2,860 households with 1,054 rental units and 1,806 vouchers.

Units: AHA has ownership/management of 682 rental units, as well as 372 “Mod-Rehab” rental units which are also subsidized, totaling 1,054 units. This includes the following:

Mod-Rehab	372 units
Subsidized/Income Restricted Housing	646 units
<u>Conventional Rate Housing</u>	<u>36 units</u>
Total	1,054 units

Currently, only one of AHA housing waitlists is open for Fletcher Gardens for seniors (62+) with the approximate wait list time of one year or longer. The other housing developments are not accepting applications to be placed on the waitlists.

AHA’s only remaining Public Housing project, known as Buckingham Gardens with 65 units, has been demolished and replaced with 65 units of 9% LIHTC in 2015, known as the Village at Westerly Creek Phase 2.

Vouchers: AHA administered 1,198 Section 8-Housing Choice Vouchers, as well as 85 Veterans Administration Supportive Housing (VASH) and 50 Family Unification Program (FUP) vouchers, and an average of 473 portable vouchers, for a total of 1,806 vouchers. AHA maintains a waiting list for its Section 8 vouchers; the list has been closed for over ten years since 2005. During 2013, AHA staff contacted those still on the waiting list, and the resulting responses reduced the waiting list to just over 100 households. There is an average of 8-10 vouchers turned in during any given year; this translates to a waiting list with enough households for five years or longer.

Of the 50 FUP vouchers noted above, 15 are for youth for transitional housing, and 35 are for permanent housing to re-unify families. AHA also houses 18 families through the Colorado Coalition for the Homeless' (CCH) Rapid Re-housing Program. AHA was recently awarded 15 more VASH vouchers to add to the 85 existing VASH vouchers, bringing the VASH total to 100.

Vouchers, where the household selects a unit from a willing landlord, have been a primary method to provide housing choice options for households to move to areas of opportunity. However, with the exception of the VASH and FUP vouchers, the number of Section 8-Housing Choice Vouchers has essentially been frozen at 1980 levels, even though Aurora's population has more than doubled since then. Additionally, rental units in areas of opportunity sometimes exceed the HUD permitted housing payment standard. Finally, in a tight rental market such as Metro Denver, landlords that previously accepted vouchers have been opting out and not renewing leases in order to charge market rate rents. **Please see Appendix NA-35 – Public Housing for details.**

Community Housing Partners (formerly Aurora Housing Corporation [AHC]) (ESG and HOME funding)

Community Housing Partners (Aurora Housing Corporation) owns seven properties totaling 120 units of which 10 units serve families in their transitional housing program which includes supportive services for residents. CHP also administers the Aurora@Home Rapid Re-housing/ Homelessness Prevention Pilot Program that has rapidly re-housed up to 15 families, and provides rental assistance/case management for up to 10 families needing homelessness prevention.

Colorado Coalition for the Homeless

The Forest Manor property provides 86 units of permanent housing, 16 of which are for mentally ill individuals who were formerly homeless.

Arapahoe House (ESG and City NEXUS funding)

Arapahoe House provides substance abuse treatment and prevention services in a continuum of accessible and affordable services for individuals and families with alcohol, drug or other behavioral health problems. Annually, over 22,000 persons in the Metro Denver area are served in various programs that are designed utilizing the agency treatment philosophy, which centers on motivational enhancement, cognitive behavioral and strengths-based approaches. Some of the programs and services include: residential, day and outpatient treatment, motivational enhancement treatment, group homes, school-based services, detoxification, cultural outpatient services, substance abusing offender program, housing and employment services, offender monitoring, women's services, and transitional housing.

For the Denver Metro region, Arapahoe House administers 20 transitional housing vouchers and 71 Section 8 housing vouchers. A detoxification center is located at 1290 Potomac Street has 29 beds. In 2014, there were approximately 140 homeless

individuals from Aurora, who received overnight detoxification services at the Potomac facility.

Aurora Mental Health Center (CDBG, HOME, City NEXUS, and City General funding)

Aurora Mental Health Center (AUMHC) provides permanent and transitional housing for individuals with mental health and substance abuse problems, as follows:

Transitional Housing: 46 beds

- *Aurora Veterans Home* is a 15-bed facility serving honorably discharged veterans struggling with homelessness, substance use disorder and mental health issues. This program is open to veterans who are eligible for and referred through the Grant and Per Diem program from the Veterans Administration (VA).
- *John Thomas House* is a middle step in the residential continuum. It is a home-like setting helping adults move toward independent living in the community. The facility includes 15-beds.
- *Nome Street/Re-entry/Arapahoe Jail Program* allows individuals with a severe mental illness, including those re-entering from jail/prison, to move toward independent living in a 16-bed supervised apartment setting.

Permanent Housing: 264 beds/units

- *Fitzsimons Recovery Apartments* provides homeless adults with a mental illness with permanent housing, support, and case management in an independent 12-bed apartment-like setting.
- *Mrachek House* is an 8-bed Developmental Pathways group home that provides life and specialized social skills training for persons with a developmental disability and a mental illness.
- *Hanover Street* provides 16-beds for semi-independent living for adults.
- *Ruth Campbell Manor* (formerly known as Betty Jane or 16th Avenue Apartments) is 24 units of low-income rental apartments.
- 138 scattered site Section 8 housing choice vouchers.
- 40 Shelter + Care vouchers.
- 10 Tenant Based Rental Assistance: 8 at one site, 2 scattered
- 16 units with Arapahoe-Douglas Mental Health Network (ADMHN) at Aspen Leaf Apartments for Mental Health Court. Two persons per unit, for 32 persons housed.

Aurora Mental Health's housing inventory totals 310 beds or units, serving more than 310 individuals, as the apartment units and Section 8 vouchers can provide housing to households larger than one individual.

Aurora Mental Health also has many programs targeting youth, families and individuals. Services include mental health counseling, workshops and trainings. Supportive services are also provided through case managers who assist with advocacy and resource referrals, counseling, life-skills classes, community activities and developing self-sufficiency goals with the households. The city supports their overall program in multiple ways, including Aurora Mental Health subsidiaries of Providers Resource Clearinghouse, Aurora Warms the Night and others.

Mile High Behavioral Healthcare at Fitzsimons and Comitis Family Services (CDBG, ESG, City NEXUS, and City General funding)

Mile High Behavioral Healthcare/Comitis Crisis Center (“Comitis”) provided emergency housing and supportive services to homeless families, individuals, veterans and unaccompanied youth. As noted previously and below, there are 137 total beds available for use and arranged according to the populations staying at the shelter. The facility includes 92 beds for emergency overnight stays; of these beds 52 are for families on a nightly basis and 40 are for single adults on cold weather nights that that converted to year-round usage in January of 2015. In the longer term residential shelter there are 45 beds, of which 25 beds are set aside for Arapahoe County TANF families (usually 4 to 8 months), and 20 beds are for veterans and their families (up to 2 years) under the Veteran Grant Per Diem Program (GPD). Residents at the shelter are also provided supportive services.

Gateway Battered Women’s Services (ESG and City NEXUS funding)

This facility provides emergency housing for victims of domestic violence and their children. Gateway currently has 39 beds, not including cribs that are readily available to such families. Of the 39 beds, 24 are for emergency stays, while 15 are for extended stays up to 120 days. 356 women and children in 192 households were treated over the course of 2014. Due to financial and space limitations, Gateway must refer over-flow victims to other providers.

Demographics of clients served by many of these providers that are funded by the City are detailed in the “2015 Project Chart” prepared by the City on March 25, 2016 in the Appendix.

Please note that there have been several recent changes to the shelter and housing listed above. The following Table 29 highlights these changes.

Table 29 - CONTINUUM OF CARE IN AURORA – Updated June 16, 2016

Agency	Emergency	Temporary (usu 3-6 mos.)	Transitional (up to 2 yrs.)	Rapid Rehousing	Homelessness Prevention	Permanent Supportive	Description/Capacity
Arapahoe House	(29)					(Part of 71)	(100 beds/vouchers not counted as noted below) EMERG: 29 beds at Detoxification center – not specifically for homeless PSH: 71 Section 8 permanent housing vouchers for Metro Denver, some in Aurora
Aurora@Home Collaborative Housing Providers: AUMHC, AHA, & Community Housing Partners (CHP)				60 to 65	Inc. in RRH		60-65 – short to medium term rental assistance & case management: AHA - 30 RRH/HP families (inc. ArCO HOME, CoA HOME/CDBG, CoA General, and recently awarded Colorado Division of Housing HOME) AUMHC – RECENT: 20-25 RRH families (MDHI SuperNOFA) CHP - RECENT: 10 RRH families at Plaza Townhomes at Macon/Moline (CoA ESG)
Aurora Mental Health Center (AUMHC)			52			266	318 beds/vouchers/units: TRANS: 52 beds: 15-beds at Aurora Veterans Home; 15-beds at John Thomas House for adults; 16-beds at Nome St for prison re-entry program/Arapahoe jail program RECENT: 6-beds at Ursula for Wellness Court with Judicial Division PSH: 266 beds/vouchers/units: 10-beds at Fitzsimons Recovery Apts. for homeless adults; 8-beds at Mrachek House for persons with dev. dis. & mental illness; 16-beds at Hanover Street for adults; 24-units at the Ruth Campbell Apartments; 138-scattered site Section 8 vouchers. 40- Shelter + Care vouchers 10- Tenant based Rental Assistance vouchers - 8 at one site, 2 scattered NEW 20-25 vouchers – Chronic/adult – MDHI SuperNOFA Bonus
Colorado Coalition for the Homeless (CCH): Forest Manor						16	PSH: 86 affordable units at Forest Manor Apartments of which 16 are permanent supportive housing units that serve severe mentally ill persons who were formerly homeless
Housing Authority of the City of Aurora (AHA)			15	18		135	168 vouchers/RRH TRANS:15 Family Unification Program (FUP) vouchers for Youth RRH: 18 families CCH's Family RRH – MDHI SuperNOFA PSH: 135 vouchers: 85+ 15 RECENT = 100 Veterans Affairs Supportive Housing (VASH) vouchers 35 Family Unification Program (FUP) vouchers for Families
Gateway Battered Women's Services	24	15					39 beds total for domestic violence shelter, plus cribs: EMERG/OVERNIGHT: 24 beds are emergency TEMP: 15 beds are longer term up to 120 days
Mile High Behavioral Healthcare/Comitis Crisis Center	81	40	18				Shelter and services for 139 beds & overflow during cold weather: EMERG/OVERNIGHT: 81: 25 beds for families 48 beds for single men and women 8 moveable TEMP: 40: 32 beds for TANF families, domestic violence 8 beds for 2 nd chance TRANS: 18 beds for female vets & families - up to 2 years
TOTAL	105 Bed	55 Bed	85 Bed / Vch	78 to 83 Unit	Inc. in RRH	417 – 343 are Vch; 74 are Bed/ Units	TOTAL 740-745 beds/vouchers/units of which: 245 are emergency/temp./transitional=“Homeless” 495-500 are Rapid Rehousing/Homelessness Prevention/Permanent Supportive = not counted as “Homeless” in PIT

Homeless Housing Needs

The following Table 30 provides details on the characteristics of the homeless population on the night of January 27, 2014 for both the Aurora and the Metro Denver:

Table 30 - AURORA & METRO DENVER POINT-IN-TIME (PIT) 2014 COMPARISON DATA

CATEGORY	2014 AURORA PIT		2014 METRO DENVER PIT	
	Respondents/Total	Percent	Respondents/Total	Percent
Total who spent night	418 / 926		4,379 / 8,042	10%/12%
Gender				
Male	190	46%	2434	56%
Female	217	52%	1869	43%
Race/Ethnicity				
Black/African American	161	39%	930	21%
White	161	39%	2052	47%
Mixed race	32	8%	238	5%
Ethnicity - Hispanic/Latino(a)	69	17%	935	21%
Age				
13-17	6	1%	63	1%
18-24	61	15%	685	16%
25-54	239	57%	2772	63%
55+	49	12%	750	17%
60 and over in Adams/Arapahoe Counties	18	4%	315	7%
Family type				
Single	207 / 219	24%	3,064	38%
Couple no children	40 / 90	10%	465	6%
Single with children under 18	120 / 386	42%	2,835	35%
Couple with children under 18	51 / 232	25%	1,679	21%
<i>In a Household with children (Resp/Total)</i>	<i>171 / 620</i>	<i>67%</i>	<i>4,514</i>	<i>56%</i>
<i>In a Household w/ no children (Resp/Total)</i>	<i>247 / 306</i>	<i>33%</i>	<i>3,529</i>	<i>44%</i>
<i>How Long Homeless this Time</i>	<i>HOMELESS ONLY</i>		<i>HOMELESS ONLY</i>	
<i>Less than 1 year</i>	<i>131</i>	<i>52%</i>	<i>1607</i>	<i>48%</i>
<i>1-3 years</i>	<i>46</i>	<i>18%</i>	<i>931</i>	<i>28%</i>
<i>3 or more years</i>	<i>24</i>	<i>9%</i>	<i>440</i>	<i>13%</i>
Disability or Disabling condition				
Mental illness	132	32%	1443	33%

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Medical or physical condition	99	24%	1104	25%
Substance abuse (alcohol and/or drug)	52	12%	836	19%
No disabling condition	223	53%	1457 - Homeless Only	43%
Income/Government benefits				
Received income from working	130	31%	1391	32%
Received some type of government benefit	233	56%	2531	58%
Reason(s) for homelessness	HOMELESS ONLY		HOMELESS ONLY	
<i>Lost job/can't find work</i>	99	39%	1478	44%
<i>Relationship/family break-up/death</i>	68	27%	1179	35%
<i>Housing costs too high</i>	67	26%	1074	32%
<i>Mental illness/emotional problems</i>	46	18%	718	21%
<i>Medical problems/developmental disability</i>	43	17%	599	18%
<i>Substance abuse problems</i>	37	15%	637	19%
<i>Eviction/foreclosure</i>	33	13%	404	12%
<i>Discharged from jail/prison/halfway house</i>	33	13%	376	11%
<i>Abuse or violence in the home</i>	31	12%	380	11%
Where spent last night				
Temporarily with family/friends = AT-RISK	305	33%	1,890	24%
Transitional housing = HOMELESS	230	25%	2,632	33%
Emergency shelter = HOMELESS	202	22%	2,209	28%
Hotel/motel paid for self = AT-RISK	62	7%	258	3%
UNSHeltered - On street, car = HOMELESS	60	7%	724	9%
Hotel/motel paid for by voucher = HOMELESS	56	6%	224	3%
Veteran status	48	12%	505	12%
Newly homeless – Homeless ONLY	147	27%	1,392	24%
Chronically homeless – Homeless ONLY	29	5%	830	14%

The 2014 Point-in-Time Survey estimated that 67% of the homeless population in Aurora was found in households with children under the age of 18. Blacks/African-Americans are disproportionately homeless at 39% compared to the overall city population of 16%. Persons with disabilities are also disproportionately homeless as well, particularly those with mental illness at 32% compared to the overall city

population of 10% with disabilities. Previous PIT Surveys showed similar estimates for families with children, Black/African-Americans, and disabled populations.

The two most common reasons for homelessness are unemployment and housing costs. Many of those surveyed reported that housing costs are too high. Primary reasons for homelessness for households with children are high housing and utility costs, relationship or family break-up, violence in the home, low wages, and medical issues.

Other Housing Needs and Concerns

Disabled

In 2013, 9.7% of the Aurora population was defined as disabled, roughly 33,500 individuals. As previously discussed, in 2011, 3,770 Aurorans were income qualified to receive Supplemental Security Income (SSI), or roughly 10-12% of those that are disabled.

The SSI maximum benefit is \$721/month, and in Colorado, SSI is supplemented with a State Supplementation. For most SSI recipients, SSI benefits provide the bulk of their income. The mean earnings for a household receiving SSI is \$9,164, or \$764 per month, which places most SSI households both in the 0-30% AMI range, and below the poverty line. This monthly amount of \$764 is less than the current Fair Market Rent (FMR) for a one bedroom apartment of \$893.

The following list includes many of the known housing providers that serve the disabled:

- AHA provides housing to 454 disabled households.
- Arapahoe House provides housing to the metro region for 91 households facing substance abuse issues.
- AUMHC provides housing to 310 individuals/households facing severe mental health issues.
- Colorado Coalition for the Homeless (CCH) provides housing for 16 households with mental health issues.
- Developmental Pathways provides 76 beds in Arapahoe County to individuals with developmental disabilities, as well as 300 units, for 376 individuals/households.
- Seeking Independent Growth Now, known as SIGN, has a mission to help deaf/hearing impaired households and they own/manage 23 units that are fitted to accommodate this population, as well as the general population

The approximate total of the above beds/units is 1,270, which may serve more than 1,270 individuals depending on household size. Of the 3,770 SSI Auroran recipients, roughly 34% or more are served by housing providers with known affordable rents; there may be other small housing providers that are not listed. The remaining portion of 66% or less are likely to be cost burdened. Currently, this extremely low income disabled population is underserved as far as housing. As noted previously, in order to

serve this population deep rental subsidies, typically in the form of HCV or Project Based vouchers would be needed.

Seniors

Approximately 11.6 % of the Aurora population is 62 or over. As previously noted, Elderly (combined 62-74 and 75+) comprise 4,340 of the total 19,025 Renter and Owner households in the 0-30% AMI range. Of these 4,340 elderly households, 870 of them are Renters that pay more than half their income on housing, while 1,060 are owners. As previously found, these 870 elderly renters comprise the smallest group of households in the City's highest housing need category: Elderly represent 9.3% (870) of the 0-30% AMI renters paying more than half their income for housing, which is lower than the Aurora elderly population of 11.6%. The percentage of elderly in poverty is at 10.9%. The largest need of the elderly population were homeowners aging in place.

The following is a partial list of housing providers or developments that serve elderly individuals/households which have been listed as income restricted. The list below totals 1,280 units/vouchers/beds:

- AHA provides public housing (65 at Buckingham Gardens), mod rehab (36), vouchers (approx. 234), and other income restricted housing (including Fletcher Gardens – 93, and Village at Westerly Creek I – 55) totaling 483 units/vouchers,
- Aspen Meadows has 99 units,
- Aspen Place has 57 units,
- Aurora Homes has 54 units,
- Aurora Village has 100 units,
- Cherry Creek Nursing Center serves 141 residents,
- Garden Terrace serves 60 residents with Alzheimers,
- Hampden Town Center has 132 units,
- Pinewood Lodge has 103 units, and
- Tiara Apartments has 51 units.

HIV/AIDS and their families within the Metro Area:

The City of Denver's recent 2013-2017 Consolidated plan reported that the CDC estimates that 0.33 percent of the Denver-Aurora population were living with HIV/AIDS (PLSHA) in 2010. Based on this estimate, there are approximately 1,138 PLWHA in the City of Aurora.

National estimates from the National Aids Housing Coalition report that approximately 13 percent of PLWHA are in need of housing assistance and 57% have an annual income below \$10,000. Challenges to housing for those with HIV/AIDS include employment/income, rental history, criminal history and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment due to the effects on their

health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well.

The two primary housing resources for PLWHA are Housing Opportunities for Persons With AIDS (HOPWA) which provides long-term, permanent, stable housing and the Ryan White HIV/AIDS Program which provides emergency housing assistance (Hotel/motel vouchers). The City and County of Denver receives approximately \$1.5 million from HUD for HOPWA and approximately \$7 million for Ryan White from the U.S. Department of Health and Human Services. The City of Denver administers these funds for the metro Denver area.

Denver's Short Term Rent Mortgage Utility Assistance Program (STMU) is designed to prevent eviction and/or foreclosure for households in which at least one member has been diagnosed with HIV or AIDS. The STRMU program works in conjunction with Ryan White Part A programs, in which utility assistance is an eligible expense. Denver has decided that utility assistance is not available through the STRMU program. There is a maximum annual allowance, per household, that can be accessed all at once or in parts. The STRMU assistance is not available to households receiving tenant based rental assistance (TBRA) or other housing subsidies. Permanent Housing Placement assistance may not be accessed within 30 days of STRMU assistance.

PRIVATE SECTOR

Home Mortgage Disclosure Act (HMDA) data is available online through a downloadable program. One can search loan applications by race, ethnicity, and sex. 2012 data is available by Metropolitan Statistical Area or county. Data at the county level, Arapahoe County, was used for this analysis to give the best depiction of what is going on in the City of Aurora.

Areas that can be used to review mortgage lending practices that may suggest discrimination include:

- High denial rates for minorities
- High denial rates for women
- High denial rates for low to moderate-income population
- Very low denial rates
- Low levels of applications for women
- Low levels of applications for minorities
- Low levels of applications for low to moderate-income populations
- High number of applications withdrawn by minority applicants
- High number of applications withdrawn by women
- High number of applications withdrawn by low to moderate-income populations

Data from HMDA was obtained from a total of 54,636 loan applications in 2012. These applications include conventional loans which accounted for 37,521 (68.7%), applications, FHA insured loans which accounted for 12,660 (23.2%) applications, VA guaranteed loans which accounted for 4,444 (8.1%) applications, and FSA/RHS guaranteed loans which were 11 loans.

The purposes of loans can include home purchase, home improvement or refinancing. Table 31 shows the purpose for applications in 2012 in Arapahoe County. The majority of loans were for refinancing.

Table 31: Purpose of Loans

Loan Purpose	# of Applications	%
Home Purchase	15,559	28.50%
Home improvement	1,095	2%
Refinancing	37,982	69.50%

Source: HMDA Raw Data 2012

The following Table 32 shows the action taken on loan by race, ethnicity and sex in Arapahoe County in 2012. The categories for action include: 1) loan originated which means the loan went through all steps of processing, 2) loan not accepted by applicant which means that the loan was approved but the applicant did not accept the terms, 3) the loan denied which means that the financial institution denied the loan, 4) the application withdrawn is when an applicant withdraws their application, and 5) file closed is due to incompleteness of the application. Note that all loans are for home purchase only and don't include refinancing or home improvement. This will better show information about new homebuyers and the reasons for denials for home purchases.

There could be race discrimination based upon the percentage of loans denied for the minority populations. The white population has a denial rate of 7.1% while the Black/African American population denial rate is 12.9% and the Hispanic and Latino denial rate is 12.8%. The denial rate for women is not statistically much higher so there does not seem to be any gender discrimination.

Table 32: Action Taken on Loan by Race, Ethnicity and Sex in Arapahoe County 2012

Race/Ethnicity/Sex	Loan Originated	Loan Not Accepted by Applicant	Loan Denied	Application Withdrawn	Filed Closed for Incompleteness	Total Number
Race						
White	59.0%	2.9%	7.1%	8.0%	1.3%	10,986
Black/African American	54.5%	2.8%	12.9%	7.8%	2.2%	784
Asian	58.9%	4.2%	9.0%	7.5%	1.7%	897
Ethnicity						
Hispanic/Latino	52.1%	4.2%	12.8%	8.5%	1.5%	1,265
Not Hispanic or Latino	59.6%	2.7%	7.2%	7.8%	1.4%	11,490
Women	58.2%	2.9%	8.1%	8.9%	1.4%	4,583
<i>Source: HMDA Data 2012</i>						

Table 33 shows the reasons for loan denial, by race, ethnicity, and sex. The reasons that are listed include debt to income ratio where the ratio of debt to their current income is too high. Employment history and credit history are also reasons for denial. This usually means that the applicant does not have a good employment history and their credit scores are below what the bank would like to see. Insufficient collateral means that the applicant does not have enough assets to offset the risk of the financial institution carrying the loan. Unverifiable information means that pertinent information for approval of the application could not be verified. An incomplete credit application means that the applicant did not provide enough information to complete the process for a credit check.

Most applications were denied based on debt to income ratio and credit history. There is a difference between the Black/African American and Hispanic/Latino rate of denial for credit history compared to the white population. The rate of denial for Asian and Black/African American population is also higher than the white population.

Table 33: Loan Denial Reason by Race, Ethnicity, and Sex in Arapahoe County 2012

Race/Ethnicity/ Sex	Debt-To Income Ratio	Employ- ment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App Incomplete	Mortgage Insurance Denied	Other	Total
Race										
White	20.0%	3.6%	15.9%	19.5%	5.5%	6.3%	15.4%	0.5%	15.7%	775
Black/African American	25.7%	3.0%	28.7%	19.8%	6.9%	3.0%	8.9%	3.0%	20.8%	101
Asian	24.7%	7.4%	14.8%	14.8%	9.9%	7.4%	11.1%	0.0%	14.8%	81
Ethnicity										
Hispanic/Latino	18.5%	5.6%	25.9%	9.3%	5.6%	3.7%	9.3%	0.0%	13.0%	162
Not Hispanic or Latino	20.4%	3.6%	15.2%	21.0%	5.6%	6.3%	14.5%	0.8%	16.7%	828
Women	22.8%	3.2%	14.7%	17.7%	7.2%	6.2%	15.0%	1.6%	16.1%	373
<i>Source: HMDA Data 2012</i>										

SECTION 4

PUBLIC PROCESS FOR THE ANALYSIS OF IMPEDIMENTS

An Analysis of Impediments to Fair Housing Choice (AI) was drafted for Aurora by a consultant, EVStudio, in early 2014, prior to the 2015-2019 Consolidated planning process in order to better inform the City on potential impediments before beginning the Housing Needs Assessment. The draft AI was then updated with the most recent housing data found in this 2015-2019 Consolidated Plan in the summer of 2015.

The National Fair Housing Alliance (NFHA) traveled to Aurora in August of 2015 and requested to provide narrative to be included in the AI before city submitted to HUD. This language on recommendations was not received, but staff has now researched and included their study findings. This AI also incorporates the latest proposed Zoning Code Update and Infill Fee Incentive proposals currently underway by the city.

There were three meetings specific for the AI:

1. Stakeholder Group – October 30, 2013
2. Focus Group – November 13, 2013
3. Citizen’s Advisory Committee on Housing and Community Development (CHD) - January 14, 2014

Stakeholder Group – 10/30/2013

A stakeholder meeting was held early on in the process, October 30, 2013, to generate of list of impediments and barriers to fair housing choice. Many housing and service providers attended and filled out a short questionnaire about what they saw as possible impediments and barriers in the City of Aurora.

1. What impediments or barriers are most important to you and your organization?
2. Are there any impediments or barriers that you’d like to list that were not discussed during the meeting? Please explain.
3. Are there any impediments or barriers that were discussed that you feel are NOT an issue in the City of Aurora? Please explain.

The following are notes and survey comments received from the Fair Housing Stakeholder Meeting on 10/30/2013:

- Disability income is counted but not enough income to qualify
- Archway – need 2-1/2 times income to rent – *this equates to 40%*
- AHA – has eviction friendly housing
- Renters rights – advocacy to let people know they can appeal denial
- Supply less than 2004, domino effect with less housing in Denver. Must address supply issue or nothing will change from 2004
- Denver Section 8 voucher holders porting into Aurora, Housing Authorities giving permission for voucher holders to move out of jurisdiction in less than one year.
- Denver HA had 18,000 applicants for 600 Section 8 vouchers
- Need collaboration to advocate for clients with vouchers to landlords, so they are supported in rental choices. Aurora@Home collaborative Pilot Program for Rapid Rehousing is making an effort to reach out to landlords, but landlords can be selective, especially when clients have evictions and felonies. Example, the A@H Navigator toured 40 properties with one family and could not find a landlord to approve them. Landlords are afraid renters will destroy properties. Recommend training with clients.
- Substandard housing – bedbugs, trashed, gang activity, etc.
- Single adult housing doesn't exist in Aurora, no boarding houses
- More complicated than just single adult housing, need supportive housing
- Barriers are the “shuns”: evictions, convictions, addictions
- Need a free court to help people clean up their records. Example, \$15,000 in past rent dues/evictions.
- Who can assist people with legal//justice system issues now? Colorado Legal Services? Anyone else? Maybe have a Mental Health Court similar to Judicial District 18.
- Lack of access to credit repair.
- See vacant land – is there a Housing Trust Fund?
- Funding sources:
 - CDBG for Aurora is \$2.7 million, but can't be used for new housing construction. HOME for Aurora is \$900,000. Example, Village at Westerly Creek Phase II for 65 units will be \$15 million.
 - Low Income Housing Tax Credits (LIHTCs) – for-profits are getting and only have to do 20% at 50% or less AMI.
 - Community Service Block Grant (CSBG) – by County, limited and already committed to other programs. Adams County = \$389,261, Arapahoe County = \$345,882

Super NOFA for Homeless Assistance Grants through Metro Denver Homeless Initiative (MDHI) = \$15 million for metro Denver area

- Aurora Housing Corporation/Community Housing Partners (AHC/CHP) = has 11 transitional housing. Need more transitional housing funding.
- Public Housing Authorities – new focus on LIHTC for funding. Vouchers serve the poorest of the poor, but vouchers are getting cut. Vouchers are being administered on 69% of what it takes to administer program, and there will be another 6% cut with sequestration.
- What about Project Basing of Vouchers? AHA = there are no vouchers available to shift to Project Based. Section 8 waitlist was closed in 2005 because waitlist was full. 90 families are still on the Section 8 waitlist after 8 years, even with purging of waitlist for people that have moved, etc. Foster youth has preference for vouchers. Only 1 to 2 vouchers per month become available to release to the waitlist. AHA becoming creative in new sources for vouchers – Veterans Administration Supportive Housing (VASH) vouchers, and Family Unification Program (FUP) vouchers.
- Opening of Veterans Hospital in next 2-3 years will affect housing supply.
- Senior population – many seniors live in mobile home parks; they own their mobile homes, but lot rents go up every year. Some are paying \$650 a month in lot rent, plus trash and utilities.
- Homeless need a level of help that we can't provide.
- Need to create a local funding stream to address housing. Consider a portion of permitting fees towards a housing fund.
- Permitting fees – waive fees for rehab and new construction. Aurora just lowered tap fees; went from 3rd highest to 5th highest.
- Consider an impact fee for affordable housing
- Need funding sources for: building, case managers/services, rental subsidies. Example, NOFA funding is for transitional housing for families, but not for funding for services to these families.
- Need to expand housing stock, 4.2% rental vacancy rate this summer.
- Piton Foundation – targeting funding, funded study on health disparities in North Aurora – I can get you this study.
- Denver Foundation- focus on Original Aurora, funded a playground.
- HEAL – Healthy Eating Active Living
- Address the Continuum of Care (COC) for all populations, not just families, and veterans who are considered “worthy.” Chronically homeless individuals are the top utilizers of highest cost services (ER, detoxification, etc.). Hard to house this population.

- Consider redirecting City NEXUS funding from higher cost services to longer term solutions.
- Apply for Super NOFA Permanent Supportive Housing Bonus.
- Disabled population – lack of accessible housing. Aurora’s HOAP program with CHFA (Colorado Housing and Finance Authority (CHFA) and Colorado Housing Assistance Corporation (CHAC) can help house people with disabilities. Have helped 100 – clients only pay 1st mortgage. Able to buy because mortgage is the same as rent. 30 years of stable housing.
- Refugee population – 20,000. Concerned that there may be conflicts between refugee and non-refugee populations if refugees are receiving vouchers and preferences. Refugees are receiving approx. \$1,200 to start in U.S.
- University Hospital – gentrification, looking for student housing.
- HOA fees going up.
- Lending – (Wells Fargo) – for homebuyer education, must be an authorized Special Program Administration
- University Hospital Campus Community Collaborative – need a workforce pipeline.

Client Focus Group – 11/18/2013

A focus group meeting was also held shortly after the stakeholder meeting. The focus group was held on November 18, 2013 and was widely advertised in English and Spanish. Notices were also mailed to randomly selected HOAP homebuyer and Rehabilitation Program homeowner clients and to randomly selected residents of several of AHA's properties and other subsidized housing developments. Child care and a Spanish interpreter was advertised and provided. Participants in the Focus group received \$25 gift certificates to a grocery store and dinner.

This focus group was intended to learn what the residents issues were when they went through the process of obtaining housing. The following is a list, in no particular order of priority, of some of the issues that were identified during the meetings either through statements or through the survey shown on the next page:

- Prior eviction record
- Owe back rent
- Issues with previous landlord
- Prior conviction/criminal record
- Receive government assistance (ex. Section 8 vouchers, etc.) for housing
- Income is too low to qualify for a mortgage
- Credit requirements are too high
- Lending interest rates are too high
- Mortgage origination fees are too high
- Mortgage program requirements are too demanding
- Not enough units available that are affordable
- Not enough large units available for large households
- Not enough accessible units available for persons with disabilities
- Available units are substandard or neighborhood issues (ex. Poor condition, bedbugs, gang activity, high crime rate, etc.)
- Long waiting lists for transitional housing programs
- No available wait list for housing voucher programs

Focus Group Survey - Possible Impediments and Barriers

Please check all that apply:

- ◇ Discrimination due to Family Status (i.e., children, single parent, unmarried)
Please specify: _____
- ◇ Discrimination due to Race/Ethnicity/National Origin
- ◇ Discrimination due to Religion
- ◇ Discrimination due to Physical Disability
- ◇ Discrimination due to Mental Disability
- ◇ Other Discrimination - Please specify: _____

Renters (Please check all that apply):

- ◇ Income requirements are too high
- ◇ Credit requirements are too high
- ◇ Not enough units available that are affordable, including:
 - Not enough units available near jobs
 - Not enough units available near services (ex., grocery stores, health care, transportation, child care, schools, parks, etc.)
 - Not enough large units available for large households
 - Not enough accessible units available for persons with disabilities
 - Available units are substandard or neighborhood issues (ex., poor condition, bedbugs, gang activity, high crime rate, etc.)
- ◇ Prior eviction record
- ◇ Owe back rent
- ◇ Issues with previous landlord
- ◇ Prior conviction/criminal record
- ◇ Receive government assistance (ex., Section 8 vouchers, etc.) for housing

Home Buyers (Please check all that apply):

- ◇ Income is too low to qualify for a mortgage
- ◇ Credit requirements are too high
- ◇ Lending interest rates are too high
- ◇ Mortgage origination fees are too high
- ◇ Mortgage program requirements are too demanding
- ◇ Not enough units available that are affordable, including:
 - Not enough units available near jobs
 - Not enough units available near services (ex., grocery stores, health care, transportation, child care, schools, parks, etc.)
 - Not enough large units available for large households
 - Not enough accessible units available for persons with disabilities
 - Available units are substandard or neighborhood issues (ex., poor condition, bedbugs, gang activity, high crime rate, etc.)
- ◇ Discouraged to look in certain neighborhoods by real estate agent/lender

Are there any other barriers or impediments you have encountered while trying to attain housing? Please explain on the back of this page. All information is CONFIDENTIAL.

The following are notes from the Client Focus Group Meeting on 11/18/2013

Impediments:

- There is discrimination against large households with 8 or more children
- There are large application fees of \$100 and security deposit as well as 1st and last month's rent
- Shelters are overcrowded
- Discrimination against disabled clients-landlords don't close out the cases so clients have cases that need to be cleared
- Property managers are unprofessional and purposefully make it difficult for low income population by adding fees that others don't have to pay
- Credit reporting agencies leave mistakes on credit reports
- There are no support services for single dads and for single men
- No large housing units for rent are available for large families
- There are large fees associated with back rent
- Late fees are charged but it's illegal to charge late fees
- Difficulty getting support for agencies already in place to advocate for legal services. Calls are not returned.
- Charges for foster care are getting more expensive, now \$1000 a month
- Library and grocery stores, churches, schools are good places to post flyers with information on support services for credit counseling etc.
- Medical collections make it difficult to get ahead
- No affordable homeownership options, condos are on the market for short periods of time
- HOA fees are high
- There are many meth houses in Aurora that are not safe to live in. Cost to figure out if it was a meth lab.
- Steering and Redlining is a problem in Original Aurora

Citizen’s Advisory Committee – 1/14/2014

City staff presented the results and preliminary recommendations of the AI at a public hearing on January 14, 2014 to the Citizen’s Advisory Committee on Housing and Community Development (CHD). This Public Hearing was publicly advertised. Megan Mitchell, a newspaper reporter from The Denver Post – Your Hub, and Miriam Rossio Crull, a Home Mortgage Consultant at Wells Fargo Bank attended.

The following are minutes from the January meeting:

Ms. Mikita presented an extensive overview of the 2014 Impediments to Fair Housing Choice in the City of Aurora, Colorado. She presented her preliminary findings, and explained the impediments and barriers to fair housing choices. Impediments are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. Barriers are defined the same as impediments but are inclusive of all populations.

Ms. Mikita continued that there is a lack of affordable rental units for very low, low and moderate income population in Aurora. Despite the limited supply of affordable housing in the Denver Metro area, Aurora continues to have comparative lower rents and sales prices. The rent and sale prices have increased even for older, substandard housing; consequently landlords are more selective in accepting tenants and homes that are in major disrepair in less desirable neighborhoods. Most of the City of Aurora’s affordable housing units are located in Original Aurora. Many of these homes and apartments were built prior to 1978, and likely have lead based issues. Ms. Mikita referenced the median household income by Race, and the percentage of families living below the poverty line.

Ms. Mikita informed the members that HUD requires that two meetings be held on the Study. She plans on speaking to several other groups during the coming months. Signy will e-mail the preliminary recommendations to the members and would like their feedback at the February 11th CHD meeting. She will report back in May on the results of the focus groups and surveys. This is a five-year plan, so not all the issues will be addressed in the first year.

2015-2019 Housing Needs Assessment and Consolidated Plan

City staff used the results and preliminary recommendations of the AI to develop the presentations to the three community meetings for the 2015-2019 Consolidated Plan. The city held three community meetings with one of those meetings as a focus group of low-moderate income and/or public housing residents. Additionally, two public hearings were held on the 2015 Action Plan projects and two public hearings on the 2015-2019 Consolidated Plan, for a total of four public hearings.

All public meetings and hearings were marketed with "full outreach": Public Notices were advertised in both English and Spanish in the Aurora Sentinel and on the city's website, and were posted at six community centers. Additionally, two large email lists were notified: 1) The Original Aurora Renewal (OAR) list of 150+ community residents, civic leaders, business leaders, and agencies; and 2) The Aurora Action Coalition for Community Services (AACCS) list of 100+ community agencies.

The Focus Group meeting on May 28, 2014 was additionally advertised in La Voz (a Spanish newspaper) in both English and Spanish. A Focus Group invitation was mailed to over 100 clients that have used the city's homeownership and single family rehabilitation programs, as well to over 100 randomly selected residents of subsidized/income restricted housing. Participants in the Focus group received \$25 gift certificates to a grocery store and dinner.

All documentation and results of this outreach can be found in the 2015-2019 Consolidated Plan Appendix. The results of the meetings and surveys directly impacted goal-setting for the five-year plan. The 2015-2019 Consolidated Plan was submitted to HUD in April of 2015 and was reviewed by HUD in June of 2015. Data from the 2015-2019 Plan was then used for this 2015-2016 Analysis of Impediments.

PUBLIC MEETINGS on 2015-2019 Consolidated Plan:

- Original Aurora Renewal (OAR) – April 17 – Full outreach – “Money Game” and “Priority Marks”
- Aurora Action Coalition for Community Services (AACCS) – APRIL 18 – Full outreach - “Money Game” and “Priority Marks”
- **FOCUS GROUP - May 28 – Full outreach, plus mailing to identified households - Money Game and Priority Marks – see meeting notes on the following pages.**
- Citizen’s Advisory Committee on Housing and Community Development (CHD) Update– June 10 – Regular meeting

**Focus Group on Fair Housing Study Preliminary Findings for 2015-2019
Consolidated Plan
Resident and Community Member Meeting**

May 28, 2014
6:00 to 8:00pm

Martin Luther King Jr Library

Signy Mikita gave the presentation regarding the Fair Housing Study and Preliminary findings.

There were 21 participants and 2 children who attended. Of the 35 adults (in 26 households) that pre-registered 14 attended and there were 7 non-registered participants. Two child care providers were available for the ten children initially signed up to attend. A Spanish language interpreter was available for the entire meeting in preparation for possible need for translation. Two City of Aurora (COA) staff was also present (Signy Mikita and Sharon Duwaik).

Comments were made by guests during presentation:

What happens with criminal backgrounds and felonies? Discussion on how this effects rental applications. There is shortage of housing that will take this population.

Concerns about credit applications – have to do a new credit report at each leasing office (when looking for rental), can't prospective tenant take a copy to all the places and save the cost? Explained federal requirements (fair credit reporting act), won't allow anyone other than those requesting the report to have a copy of it.

Signy discussed Fair Housing and that it was the tenants right to know why they were denied. Several participants requested that there would be Fair Housing Seminars presented in the community: what is the law about how much a rental property can raise the rent, for example? Participants want training about legal rights for renters.

There was a mention of the number of vacant homes in the community that are boarded up; they aren't for sale or rent. They wondered why. Discussed that possibly investors were (land banking) properties and would later sell them. It was stated that these boarded up homes are removing rentals out of the market.

Participants wanted to know what to do with a vacated/boarded building that is not being maintained. COA staff mentioned can call Code Enforcement and they will contact owners to take care of property.

Participants mentioned that it seemed to them that the market is more favorable to owners and not renters, (there are fewer rentals available).

Conversation on marijuana bringing people to Colorado. COA staff mentions: that they've had contact with people in other states who hear there are jobs in Colorado and they move here, many not calling to make sure there's housing. Comititis has seen an

increase of out-of-state persons coming to their shelter, especially since they're close to the highway.

Participants asked how they can find out about housing lists, especially if they do not have a computer. A participant with poor eyesight wanted to know how to get help when he's not computer literate and cannot see the screen.

Discussed how long it has been since Aurora has opened its Section 8 Housing Choice Voucher list, and the process for other Metro Denver Housing Authority's waiting lists. Participants wanted to know how these housing lists are advertised. Suggested that participants regularly check Housing Authority websites...which then the conversation circled back to the lack of computer literacy by participants. Some participants knew about Section 8 lists being closed or going to lottery systems, other participants expressed surprise at the lack of housing.

Participant mentioned; how can there be all that nice housing at 6th & Dayton (Lowry) and nothing affordable? Explained to participants how there is affordable housing there and how the 80/20 through McKinney Vento Act determined how much would be there.

One participant (a Pastor and founder of a program assisting with crisis intervention) was concerned about "latch-key" children who come home to empty homes. In addition, he was also concerned about homeless youth—he was given suggestions for agencies in Aurora that work with these populations: Comitis, Hoffman Heights Youth Center (he has already met with staff there) and also the Denver Street Outreach Collaborative (which he has already connected). He has an office close to 6th & Chambers, he wanted to create a hub of agencies working together. COA staff shared with him the Collaborative Non-profit offices located at 7th & Chambers---and that there is already a hub being developed at that location.

Some participants spontaneously invited their friends who were outside and these invitees actively participated.

There was a large minority presence (which became the majority) in the audience, mostly African America and representative of the immediate community.

In addition, there was a conversation at the end of the night with one of the childcare providers. She had been a recipient of the City of Aurora's Down Payment Assistance program around 4-5 years ago. She wanted to know how people found out about this meeting. One of the COA staff persons explained some of the various advertising methods. The conversation then discussed the needs of South Aurora (where she lives) and the depth of issues in North Aurora. She asked if North and South Aurora were two different cities. She was under the assumption that most of the new development was taking place in North Aurora, when it was explained to her that in the last study 70% of new construction occurred in South Aurora (even with the Fitz medical campus being built out) she was very surprised.

Household Survey for 2015-2019 Consolidated Plan

A household survey in English and Spanish was also conducted for the 2015-2019 Consolidated Plan. Surveys were mailed to 3,000 randomly selected addresses for the following zip codes: all of 80010, and majority low-moderate income census tracts in 80011 and 80012. Seven participants were randomly selected to receive \$25 gift certificates to a grocery store.

- Received 312 mailed surveys – 10.4% rate.
- 26 surveys from a May 28th Focus Group and
- 29 surveys from a July 1 survey day at MLK Library.

Total = 367

274 returned for wrong address, etc. – 9.1% rate.

Following are the actual English and Spanish surveys, and a summary of the results.

AURORA HOUSING & COMMUNITY DEVELOPMENT SURVEY

1. Including yourself, how many people live in your household? # _____
2. Which of the following best describes your household?

<input type="checkbox"/> Adult living alone	<input type="checkbox"/> Single parent with child(ren) under age 18
<input type="checkbox"/> Couple, no children	<input type="checkbox"/> Couple with child(ren) under age 18
<input type="checkbox"/> Unrelated roommates	<input type="checkbox"/> Immediate and extended family members
3. Are you or any other members of your household aged 62 or over?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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4. Do you own, rent, or other?

<input type="checkbox"/> Own (skip to #6)	<input type="checkbox"/> Currently don't have housing
<input type="checkbox"/> Rent	<input type="checkbox"/> Living with family or friends
5. If you are planning to purchase a home, estimate in how many years you will be ready? # _____ years
OR
I have the following issues that are delaying me from purchasing? MARK ALL THAT APPLY:

<input type="checkbox"/> Credit repair	<input type="checkbox"/> Lack of down payment funds
<input type="checkbox"/> High monthly expenses/debt	<input type="checkbox"/> Lack of knowledge of the homebuying process
<input type="checkbox"/> Unstable employment	<input type="checkbox"/> Other: _____
6. Which best describes the building you live in?

<input type="checkbox"/> One family house detached	<input type="checkbox"/> Duplex/Townhome/Condo/Apartment
<input type="checkbox"/> Mobile home	<input type="checkbox"/> Other: _____
7. What is the total combined annual income for all adults over 18 in your household before subtracting taxes and other deductions? \$ _____
8. What is your total monthly RENT or MORTGAGE, including HOA/condo fees, etc.?

<input type="checkbox"/> \$ _____/per month	<input type="checkbox"/> Do not pay rent or mortgage
---	--
9. Estimate your total monthly cost of HOUSEHOLD UTILITIES (electricity, gas, water/sewer, not phone/cable)?

<input type="checkbox"/> \$ _____/per month	<input type="checkbox"/> Do not pay utilities
---	---
10. How long have you lived in your current residence and how long have you lived in Aurora?

	CURRENT RESIDENCE	LIVED IN AURORA
Less than 1 year	<input type="checkbox"/>	<input type="checkbox"/>
1 to 5 years	<input type="checkbox"/>	<input type="checkbox"/>
More than 5 years	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you currently in default or at risk of default on your mortgage or rent payments?
 - No
 - Yes, I am in default on my mortgage or behind on my rent.
 - Yes, I am at risk of defaulting on my mortgage or falling behind on my rent.
12. Which best describes your satisfaction with your current housing?

<input type="checkbox"/> Satisfied (skip to #13)	<input type="checkbox"/> Not satisfied (see below)
--	--

If you are NOT SATISFIED with your housing, MARK ALL THAT APPLY:

<input type="checkbox"/> Condition of home	<input type="checkbox"/> Exterior appearance/yard/lot size
<input type="checkbox"/> Size of home	<input type="checkbox"/> Safety/security
<input type="checkbox"/> Privacy	<input type="checkbox"/> Community amenities
<input type="checkbox"/> Quality of schools	<input type="checkbox"/> Not near stores/services
<input type="checkbox"/> Not near quality jobs	<input type="checkbox"/> Not near transit/bus
<input type="checkbox"/> Not disability accessible	<input type="checkbox"/> Need senior housing, etc.
<input type="checkbox"/> Other: _____	
13. Is there anyone in your household with special needs? MARK ALL THAT APPLY:

<input type="checkbox"/> Need in-home health/nursing care	<input type="checkbox"/> Use a wheelchair
<input type="checkbox"/> Use a walker	<input type="checkbox"/> Can't climb stairs
<input type="checkbox"/> Blind or visually impaired	<input type="checkbox"/> Hearing impaired
<input type="checkbox"/> Developmentally disabled	<input type="checkbox"/> Other special needs: _____
14. How many miles (one way) do you travel to work? # _____miles.

- 15. What is your primary form of transportation?**
 Car – drive alone Carpool
 Bus/public transit Walk/bicycle
- 16. Do you consider yourself to be Hispanic or Latino?**
 Yes No
- 17. What race do you consider yourself to be?**
 White or Caucasian Black or African-American
 Asian, Asian Indian, or Pacific Islander Native American or Alaskan Native
 Other (multi-racial or other): _____
- 18. While searching for a place to rent/own, do you feel you were ever directly or indirectly discriminated against?**
 No (skip to #19) Yes (see below)
If YES, why?
 Race Ethnicity (Hispanic or Latino)
 Nationality Religion
 Family size/status Disability
 Gender Sexual orientation
- 19. Please rate your priorities to fund the following needs to improve the lives of low-moderate income households - Optional: Check the items within each need that are priorities to you:**

HOUSING & COMMUNITY DEVELOPMENT NEED	High	Medium	Low	Not a Priority
RENTAL/APARTMENT HOUSING: <input type="checkbox"/> Major renovations, <input type="checkbox"/> New construction, <input type="checkbox"/> Rental assistance, inc. deposits, rent & utility, <input type="checkbox"/> Renter's rights, fair housing counseling, <input type="checkbox"/> Credit & legal counseling				
SINGLE FAMILY HOUSING REHABILITATION: <input type="checkbox"/> Major rehabilitation, <input type="checkbox"/> Emergency repairs, <input type="checkbox"/> Handicapped accessibility, <input type="checkbox"/> Energy efficiency improvements				
HOMEOWNERSHIP: <input type="checkbox"/> New construction of affordable "for sale" housing, <input type="checkbox"/> Down payment assistance, <input type="checkbox"/> Pre-purchase counseling, fair housing counseling, <input type="checkbox"/> Foreclosure prevention counseling, <input type="checkbox"/> Reverse Mortgage counseling, <input type="checkbox"/> Credit counseling				
CODE ENFORCEMENT: <input type="checkbox"/> Housing inspections, <input type="checkbox"/> Neighborhood cleanups, <input type="checkbox"/> Code violations, signs, vehicles, weeds				
HOMELESS: <input type="checkbox"/> Housing with services: transitional up to 2 years; permanent supportive housing, <input type="checkbox"/> Facilities with services: temporary up to 120 days; emergency shelter; day shelter				
SENIORS &/OR DISABLED: <input type="checkbox"/> Housing (group homes, assisted living, nursing homes), <input type="checkbox"/> Facilities, <input type="checkbox"/> Services such as "aging in place" services				
PUBLIC SERVICES & FACILITIES: <input type="checkbox"/> Health, <input type="checkbox"/> Mental health, <input type="checkbox"/> Substance abuse, <input type="checkbox"/> Domestic violence, <input type="checkbox"/> Abused/neglected children, <input type="checkbox"/> outh/teen, <input type="checkbox"/> Child care, <input type="checkbox"/> Food assistance, <input type="checkbox"/> Transportation, <input type="checkbox"/> Refugee/Immigrant, <input type="checkbox"/> Veterans, <input type="checkbox"/> Public safety & security (gang reduction, prevention, etc.)				
URBAN RENEWAL: <input type="checkbox"/> Redevelopment of blighted properties, <input type="checkbox"/> Commercial renovation				
INFRASTRUCTURE: <input type="checkbox"/> Streets, sidewalks, alleys, <input type="checkbox"/> Lighting, accessibility improvements, <input type="checkbox"/> Drainage, water, sewer				
RECREATION & CULTURAL FACILITIES: <input type="checkbox"/> Parks, recreation, open space, <input type="checkbox"/> Libraries, art venues/districts, <input type="checkbox"/> International & multi-cultural centers				
ECONOMIC OPPORTUNITIES: <input type="checkbox"/> Education, GED classes, <input type="checkbox"/> Job training/placement, <input type="checkbox"/> Job creation/retention, <input type="checkbox"/> Business assistance				

ENCUESTA DE VIVIENDA DE AURORA Y DESARROLLO COMUNITARIO

1. **Incluido usted, ¿cuántas personas viven en su hogar?** # _____
2. **¿Cuál de las siguientes opciones describe mejor su casa?**

<input type="checkbox"/> Adulto viviendo solo	<input type="checkbox"/> Padre/Madre solo(a) con hijo(s) baja la edad de 18
<input type="checkbox"/> Pareja, sin niños	<input type="checkbox"/> Pareja con niño(s) bajo la edad de 18
<input type="checkbox"/> Compañeros no vinculados	<input type="checkbox"/> Miembros de la familia inmediata y extendida
3. **¿Tiene usted o cualquier otro miembro de su familia 62 años de edad o más?**

<input type="checkbox"/> Sí	<input type="checkbox"/> No
-----------------------------	-----------------------------
4. **¿Es dueño, alquiler u otra cosa?**

<input type="checkbox"/> Dueño (pase el #6)	<input type="checkbox"/> Por lo pronto no tengo vivienda
<input type="checkbox"/> Alquiler	<input type="checkbox"/> Vivo con familia y amigos
5. **Si usted está pensando en comprar una casa, puede calcular en cuántos años estará listo?** # _____
Años
- 0 **Tengo los siguientes problemas que me están retrasando de la compra? MARQUE TODO LO QUE CORRESPONDA:**

<input type="checkbox"/> Reparación de crédito	<input type="checkbox"/> Falta de fondos para pago de enganche
<input type="checkbox"/> Costos mensuales altos/deuda	<input type="checkbox"/> Falta de conocimiento del proceso de compra de casa
<input type="checkbox"/> Empleo inestable	<input type="checkbox"/> ¿Otra Cosa? _____
6. **¿Que mejor describe el edificio donde vive?**

<input type="checkbox"/> Una casa unifamiliar separada	<input type="checkbox"/> Dúplex/Hogar de Ciudad/Condominio/Apartamento
<input type="checkbox"/> Casa móvil	<input type="checkbox"/> ¿Otra Cosa? _____
7. **¿Cuál es el ingreso anual total combinado para todos los adultos mayores de 18 años en su hogar antes de restar los impuestos y otras deducciones?** \$ _____
8. **¿Cuál es su RENTA mensual o total de la HIPOTECA, incluyendo la Asociación de Propietarios / cuotas de condominio, etc.?**

<input type="checkbox"/> \$ _____ por mes	<input type="checkbox"/> No pago renta ni hipoteca
---	--
9. **Calcule su costo total mensual de HOGAR de servicios públicos (electricidad, gas, agua / alcantarillado, no de teléfono / cable)?**

<input type="checkbox"/> \$ _____ por mes	<input type="checkbox"/> No pago utilidades/servicios públicos
---	--
10. **¿Cuánto tiempo ha vivido en su residencia actual y cuánto tiempo ha vivido en Aurora?**

	RESIDENCIA RECIENTE	VIVIDO EN AURORA
Menos de 1 año	<input type="checkbox"/>	<input type="checkbox"/>
De 1 a 5 años	<input type="checkbox"/>	<input type="checkbox"/>
Más de 5 años	<input type="checkbox"/>	<input type="checkbox"/>
11. **¿Está usted actualmente en incumplimiento o en riesgo de impago de su hipoteca o el pago del alquiler?**

<input type="checkbox"/> No
<input type="checkbox"/> Sí, me encuentro en incumplimiento en mi hipoteca o detrás en mi renta.
<input type="checkbox"/> Sí, estoy en riesgo de impago de mi hipoteca o retrasarse en el alquiler.
12. **¿Qué mejor describe su satisfacción con su vivienda actual?**

<input type="checkbox"/> Satisfecho(a) (pase el #13)	<input type="checkbox"/> No satisfecho (mirar abajo)
--	--

Si usted No Está Satisfecho con su vivienda, MARQUE TODO LO QUE CORRESPONDA:

<input type="checkbox"/> Condición del casa	<input type="checkbox"/> Apariencia del exterior/yarda/tamaño de lote
<input type="checkbox"/> Tamaño de casa	<input type="checkbox"/> Seguridad/Seguridad
<input type="checkbox"/> Privación	<input type="checkbox"/> Amenidades de la comunidad
<input type="checkbox"/> Calidad de las escuelas	<input type="checkbox"/> No está cerca de las tiendas/servicios
<input type="checkbox"/> No estoy cerca de los trabajos de calidad	<input type="checkbox"/> No estoy cerca del tránsito/autobús
<input type="checkbox"/> No acceso para discapacitados	<input type="checkbox"/> Necesito vivienda para personas mayores, etc.
<input type="checkbox"/> ¿Otra Cosa? _____	
13. **¿Hay alguien en su hogar con necesidades especiales? MARQUE TODO LO QUE CORRESPONDA:**

<input type="checkbox"/> Necesito cuidado de salud en-casa/enfermería	<input type="checkbox"/> Uso silla de ruedas
<input type="checkbox"/> Uso un andador	<input type="checkbox"/> No puedo subir escalones
<input type="checkbox"/> Ciego o visualmente discapacitado	<input type="checkbox"/> Discapacidad auditiva
<input type="checkbox"/> Discapacidades del desarrollo	<input type="checkbox"/> ¿Otras necesidades especiales? _____
14. **¿Cuántas millas (sólo ida) viaja usted a trabajar?** # _____ de millas.

- 15. ¿Cuál es su medio principal de transporte?**
 Carro – manejo solo Compartir coche
 Autobús/transito publico Ando/bicicleta
- 16. ¿Se considera ser Hispano o Latino?**
 Si No
- 17. ¿Qué raza se considera hacer?**
 Blanco/Caucáseo Negro/Africano-Americano
 Asiático, Indio Asiático, Islas del Pacifico Nativo American o Nativo de Alaska
 ¿Otra Cosa? (/Multé-racial u otra cosa? _____)
- 18. Mientras buscaba un lugar para alquilar / propia, ¿se sintió usted alguna vez que fue directa o indirectamente discriminado?**
 No (pase al #19) Si (mirar abajo)
- Si fue que sí, ¿porque?**
 Raza Etnicidad (Hispano o Latino)
 Nacionalidad Religión
 Tamaño de familia/estatus Orientación sexual
- 19. Por favor, valore sus prioridades para financiar las siguientes necesidades para mejorar la vida de las familias de bajos a moderados ingresos - Opcional: Check the articulos dentro de cada necesidad que son prioritarias para usted:**

NECESIDAD de VIVIENDA y DESARROLLO COMUNITARIO	Alto	Medio	Bajo	No es prioridad
VIVIENDA DE ALQUILER/APARTAMENTO: <input type="checkbox"/> Renovaciones mayores, <input type="checkbox"/> Construcción Nueva, <input type="checkbox"/> Asistencia con el alquiler, inc., depósitos, renta y utilidades, <input type="checkbox"/> Derechos del Rentero, Conseja miento de vivienda justa, <input type="checkbox"/> Consejería de créditos y legal				
REHABILITACIÓN DE VIVIENDA UNIFAMILIAR: <input type="checkbox"/> Rehabilitación Mayor, <input type="checkbox"/> Reparos de Emergencia, <input type="checkbox"/> accesibilidad para los discapacitados, <input type="checkbox"/> Mejoras en la eficiencia energética				
PROPIETARIO DE VIVIENDA: <input type="checkbox"/> Nueva construcción de vivienda asequible de interés "para la venta", <input type="checkbox"/> Asistencia con el pago de enganche, <input type="checkbox"/> Consejería de Ante-compra, conseja miento de vivienda justa, <input type="checkbox"/> Consejería de prevención de juicio hipotecario, <input type="checkbox"/> Consejería de hipotecas reversibles, <input type="checkbox"/> Consejería de Crédito				
CUMPLIMIENTO DEL CÓDIGO: <input type="checkbox"/> inspección de vivienda, <input type="checkbox"/> limpieza de los vecindarios, <input type="checkbox"/> Violaciones de códigos, signos, vehículos, yerbas				
SIN HOGAR: <input type="checkbox"/> Viviendas sin servicios: hasta 2 años de transicional; Viviendas con apoyo permanente, <input type="checkbox"/> Facilidades con servicios: temporario hasta 120 días; refugio de emergencia; refugio al día				
PERSONAS MAYORES Y/O DISCAPACITADAS: <input type="checkbox"/> Vivienda (hogares de grupo, vivienda asistida, hogares de ancianos), <input type="checkbox"/> Facilidades, <input type="checkbox"/> Servicios, tales como servicios de "envejecimiento en el lugar"				
SERVICIOS PUBLICOS Y FACILIDADES: <input type="checkbox"/> Salud, <input type="checkbox"/> Salud Mental, <input type="checkbox"/> Abuso de Substancias, <input type="checkbox"/> Violencia Domestica, <input type="checkbox"/> Niños abusados/descuidados, <input type="checkbox"/> Jóvenes/adolescentes, <input type="checkbox"/> Cuidado de niños, <input type="checkbox"/> Asistencia alimenticia, <input type="checkbox"/> Transportación, <input type="checkbox"/> Refugiados /Inmigrantes, <input type="checkbox"/> Veteranos, <input type="checkbox"/> La seguridad pública y otros tipos de seguridad (reducción de pandillas, prevención, etc.)				
RENOVACION URBANA: <input type="checkbox"/> Reurbanización de propiedades arruinadas, <input type="checkbox"/> renovación comercial				
INFRAESTRUCTURA: <input type="checkbox"/> Calles, banquetas, <input type="checkbox"/> callejones, <input type="checkbox"/> Iluminación, mejoras de accesibilidad, <input type="checkbox"/> Drenaje, agua, mejoras de alcantarilla				
RECREO Y FACILIDADES CULTURALES: <input type="checkbox"/> Parques, recreación, espacio abierto, <input type="checkbox"/> Bibliotecas, lugares de arte/distritos, <input type="checkbox"/> Centros internacionales & multe-culturales				
OPORTUNIDADES ECONOMICOS: <input type="checkbox"/> Educación, Clases de GED/Título Escolar, <input type="checkbox"/> La capacitación laboral/colocación, <input type="checkbox"/> La creación de empleo/retención, <input type="checkbox"/> Asistencia de negocios				

2015-2019 Consolidated Plan on Housing and Community Development
Survey – Respondent Analysis

Household Size:

- There were 35% (123) single person households, 34% (119) two person households, 10% (36) three person households, 9% (32) four person, 3% (12) five persons, 4% (13) six persons, 1% (3) seven person, and 2% (7) eight or more person households.

Description of Household:

- There were 35% (128) adults living alone, 20% (73) couples with no children, 15% (54) immediate and extended family members, 12% (44) couples with children under age 18, 11% (39) single parent with children under 18, and 6% (22) unrelated roommates.

Seniors:

- A little over 36% (129) of those surveyed were seniors, while 64% (229) were non-seniors.

Own or Rent:

- 47% (172) were owners, another 47% (171) were renters, roughly 4% (14) did not have housing, and approximately 2% (7) were living with family or friends.

Planning to Own Homes:

- Of those planning to own a home, 13% (11) felt they would be ready within 1 year, while 26% (22) said 2 years, 19% (16) said 3 years, 7% (6) said 4 years, and 35% (30) said it would be 5 or more years before they were ready. (279 N/A)
- When asked what was delaying them from purchasing a home, 28% (104) noted lack of down payment funds, 26% (97) noted credit reporting, 14% (53) noted lack of knowledge of the home buying process, 13% (50) noted high monthly expenses/debt, 12% (45) noted unstable employment, and 7% (27) noted other.

Current Residence:

- 48% (173) lived in a single family detached house, 44% (157) lived in a duplex/townhome/condo/apartment, 5% (16) lived in a mobile home, and 3% (12) noted other.

Default/At Risk:

- 4% (15) of surveyors were in default or behind on their mortgage or rent, while nearly 6% (20) were At-Risk. The combined number for those At Risk or in Default was nearly 10% (35).

Finances:

- 27% (83) of those surveyed were Severely Cost Burdened (paying more than 50% of income on housing costs), and 51% (155) reported being Cost Burdened (paying between 30-50% of income on housing costs).
- The Median Annual Income of those who reported income was \$30,000; while the total Annual Median Income was \$26,000. The Annual Income for those that reported was \$37,571; it dropped to \$33,819 when all were included.
- The Median Annual Rent for those that reported was \$9,300 (\$775), and for all \$8,388 (\$700). Average Annual Rent for those that reported was \$9,934 (\$828), and for all \$7,944 (\$662).
- The Median Annual Utilities Bill for those who reported was \$2,040 (\$170), and for all \$1,800 (\$150). Average annual Utilities for those who reported was \$2,506 (\$209), and for all \$2,222 (\$185).
- The Median Combined Annual Spending for those who reported was \$10,440 (\$870), and for all \$9,900 (\$825). Average Combined Annual Spending for those that who reported was \$11,204 (\$934), and for all \$10,166 (\$847).

Question #18 from the survey asked

While searching for a place to rent or own, do you feel you were ever directly or indirectly discriminated against – YES or NO

Of the total 367 survey received, 50 checked YES, or 13.6% of the respondents. Of the 50 that checked YES, the reasons indicated were:

Table 34 – Reason Survey Respondents that were Discriminated Against

Reason for Discrimination	Number out of 50	%
Race	23	46%
Ethnicity (Hispanic or Latino)	11	22%
Nationality	3	6%
Religion	1	2%
Family size/Status	13	26%
Disability	12	24%
Gender	4	8%
Sexual Orientation	2	4%

The highest percentages were for Race, followed by Family Size, Disability, followed by Ethnicity. These 50 survey respondents had the following characteristics:

Table 35 - Survey Respondent Types that were Discriminated Against

Respondents Discriminated Against	Number out of 50	%
Large Households (5 or more)	9	18%
Single or couple with children	17	34%
Senior (62 or over)	8	16%
Renter or other non-Owner	42	84%
Apartment or Non-single-family	36	72%
Income less than \$50,000	42	84%
Lived in home 5 years or less	33	66%
Not satisfied with current housing (highest reasons: safety/security, conditions, size, & privacy)	37	74%
Use public transportation	20	40%
Hispanic/Latino	11	22%
Race - Black or African-American	23	46%
Rental Housing Highest Priority	35	70%

SECTION 5

Impediments from the 2004 Analysis of Impediments

The previous Analysis of Impediments to Fair Housing Choice for the City of Aurora was completed in 2004. The Impediments identified are listed below. Many impediments still exist but the City of Aurora has been addressing the issues and has taken steps to address the impediments.

Recommendation 1. Continue to work with the private sector to increase the availability of affordable housing through private-sector programs or programs combining private and public sector resources.

One of the most cost prohibitive issues for a developer to overcome in the City of Aurora are water and sewer tap fees. Affordable housing is not financially feasible when these rates are high. As attaining these taps is one of the first steps in developing a parcel, many developers find it difficult to locate any affordable developments in the City of Aurora.

As of December 1, 2013 the City of Aurora has reduced their water and sewer tap fees by an average of \$8,000 per unit for single-family detached development. For multi-family the water tap fees have been reduced by \$3,680 per unit which is a percentage reduction of about 29%.

Park fees have also been reduced for multi-family development in a TOD. Essentially, the number of residents per unit has been adjusted down for the calculation of fees resulting in a lower park fee for multi-family development in a TOD. This would in turn result in lower development fees. This is an incentive to locate affordable housing in a TOD.

While this is a substantial reduction in fees there are many development fees that add to the overall cost of a development. Development incentives should be considered by the City of Aurora for affordable housing projects.

Recommendation 2. Continue to work with the local media and others to highlight fair housing issues and rights.

The City of Aurora provides brochures about fair housing to residents and posts all fair housing public meetings on their website and in the Aurora Sentinel. Residents are offered language translation services and any special accommodations that are requested. Written materials are provided on request.

Recommendation 3. Continue to educate prospective low to moderate income and other buyers in protected classes about the importance of establishing and maintaining a good credit rating and checking credit rating agencies to ensure that their information is correct.

Some housing services providers counsel prospective buyers on establishing and maintaining good credit, but if the service was more widely available more people could be served. Many residents complain that they are unable to secure housing because of prior eviction records, back rent and credit requirements and they are unsure how to go about rectifying their credit status. This service would be beneficial and widely used.

Recommendation 4. Continue efforts to enhance mobility and livability in Aurora by funding local small-scale transportation improvement projects.

A large-scale transportation improvement project (FasTracks) is planned along the I-225 Corridor that goes through Aurora. Seven stations in Aurora will be built by 2016. Transit oriented development zoning has been designated around these stations and will allow for enhance mobility and livability as well as higher density. The A-Line, providing two more stations in North Aurora, opened in the spring of 2016.

Recommendation 5. Monitor transportation needs of Aurora and work with federal and state agencies, the Regional Transportation District, and other providers to ensure adequate services.

RTD has many bus lines throughout Aurora that fulfills transportation needs for residents. With the upcoming FasTracks stations allowing for services to the airport and other Denver Metro corridors, services will be expanded significantly for City of Aurora residents by 2016. While commute times are high in the City of Aurora, residents feel that the transportation system accommodates their needs.

Recommendation 6. Improve transportation and land use planning to increase opportunities for persons to live near work places and other frequently visited destinations.

7% of the households in the City of Aurora do not have cars and 78% of the population drive to work. With the upcoming light rail system opening in 2016 services will provide improved transportation for residents. The SIR Districts along major corridors and the TOD Districts near the light rail systems will also serve as increased opportunities for people to live near transportation to provide greater accessibility to work. The Zoning Code Update anticipated for 2017 will enhance development opportunities.

SECTION 6

Five Identified Impediments and Recommended Strategies

IMPEDIMENT 1. LACK OF VARIETY OF AFFORDABLE RENTAL UNITS FOR EXTREMELY LOW AND VERY LOW- INCOME POPULATIONS

Affordable housing is in short supply throughout the Denver Metro area. Overall Denver Metro area rental vacancy rates hover around 4-4.2%. Generally, a vacancy rate of 3% is considered “turnover” and is essentially a 0% vacancy rate. Realtors have noted that it is a “seller’s market” as home prices have recovered since the Great Recession started in 2007-2008, and the supply has shrunk.

Despite the limited supply of affordable housing in the Denver Metro area, Aurora continues to have comparatively lower rents and sales prices. Still, these rents and sales prices have increased even for older, substandard housing; landlords can be more selective in accepting tenants; and homes in major disrepair, in less desirable neighborhoods, are being picked up by investors.

Strategy 1. The City of Aurora should support projects that provide a variety of rental housing for the extremely low (0-30% of Area Median Income [AMI]) and very low-income (30-50% of AMI) populations by using Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funding as match dollars.

Strategy 2. The City of Aurora should work with housing providers and developers to inform them about new policies that are implemented that support the creation of affordable units for these extremely low and low-income at risk populations.

Strategy 3: The City of Aurora should partner with housing providers and developers to use applicable resources to support the creation of affordable units for these at risk populations. These affordable units should be dispersed throughout the city near areas of opportunity.

The 2015-2019 Consolidated Plan used the results of the preliminary AI recommended strategies to recommend the development of 100-150 newly constructed multi-family units, approximately 25-30 per year. The Plan includes:

New Units: Based on current and ongoing analysis, the city is targeting three specific groups that have the highest need: 1) families with children, 2) veterans/seniors, and 3) homeless or at risk of homelessness. Staff is proposing separate allocations from both CDBG (for infrastructure and/or other eligible CDBG activities) and HOME (for new construction, acquisition, and/or rehabilitation) for these Supportive Housing projects.

The City is sensitive to over concentration of housing in one area of the community; therefore, the pipeline is anticipated to be looking for multiple options throughout the city. However, any selected locations will have the following characteristics:

- Near transportation routes, preferably near RTD's light rail stations,
- Accessible to employment centers and quality jobs,
- Accessible to retail and services, including healthy grocery stores, as well as medical services,
- Accessible to quality schools and amenities, such as parks and recreation,
- Walkable and pedestrian friendly neighborhoods.

The city is seeking to develop "as many units as possible," remaining mindful of appropriate densities, site design and neighborhood context. It is anticipated that 100-150 units will be developed over a five year period, beginning in 2016. At this time, the City has three potential projects in formation, and seeks to develop a healthy pipeline of future projects to address this highest need.

Update: The planned pipeline as of June 2016 includes projects that are dispersed throughout the City, or if located in lower-income areas, have been identified as areas with opportunity. These areas include developments near the Fitzsimons Campus in Original Aurora.

Under Construction:

- 1) Mt. Nebo aka Edge Point II– 13th and Peoria St. – 177 rental units of workforce housing:
 - Consists of four, 3-story buildings
 - Unit mix: 82 one-bedroom units (46%), 83 two-bedroom units (47%), and 12 three-bedroom units. (7%).
 - 10 units will be affordable for households earning up to 50% of the Area Median Income (AMI) and 167 units for up to 60% AMI.
 - Estimated Completion date: Late 2017/Early to Mid – 2018

Future Projects Awarded State Tax Credits in May of 2016:

- 2) Alameda View Apartments – 15501 E. Alameda Parkway near light rail– 116 rental units of workforce housing:
 - Consists of two, 4-story buildings
 - Unit mix: 20 one-bedroom units (17%), 60 two-bedroom units (52%), and 36 three-bedroom units (31%).
 - 6 units will be affordable for households earning up to 30% AMI, 6 units for up to 50% AMI, and 104 units for up to 60% AMI.
 - Estimated Completion date: 2018

- 3) Village at Westerly Creek III - Kentucky & Ironton - 74 rental units with 50 units of workforce housing and 24 senior housing units:
 - Consists of eight buildings: four senior buildings with one-bedroom flats and four buildings comprised of townhomes and stacked flat style units.
 - Unit mix: 24 senior one-bedroom units (32%), 24 two-bedroom units (32%), 22 three-bedroom units (30%), and 4 four-bedroom units (6%).
 - 8 units will be affordable for households earning up to 30% AMI (of which 6 will be public housing units with Section 8 Housing Choice Vouchers), and 66 units for up to 60% AMI.
 - Estimated Completion date: 2018

Future Projects Applying for 9% LIHTCs in 2016 – Awarded in September of 2016:

- 4) Paris Street Apartments - 17th & Paris – 39 rental units for families; preference for veteran families; an on-site service navigator/case manager:
 - Consists of one 4-story building.
 - Unit mix: 24 two-bedroom units (62%), and 15 three-bedroom units (38%).
 - 9 units will be affordable for households earning up to 30% AMI, 11 units for up to 40%, and 19 units for up to 50% AMI.
There will be 9 Project-Based Section 8 Housing Choice Vouchers for formerly homeless/at-risk families.
 - Estimated Completion date: 2018-2019 if awarded 9% LIHTCs

- 5) Peoria Crossing Phase I - 30th & Peoria near light rail – 72 rental units of workforce housing:
 - Consists of one 4-story building.
 - Unit mix: 12 one-bedroom units (17%), 43 two-bedroom units (60%), and 17 three-bedroom units (24%).
 - 8 units will be affordable for households earning up to 30% AMI, 8 units for up to 40%, and 56 units for up to 60% AMI.
 - Estimated Completion date: 2018-19 if awarded 9% LIHTCs

- 6) Regatta Plaza - bounded by I-225, Parker and Peoria near light rail – 67 rental units of workforce housing:
- Consists of one 5-story building.
 - Unit mix: 45 one-bedroom units (67%), 14 two-bedroom units (21%), and 8 three-bedroom units (12%).
 - 7 units will be affordable for households earning up to 30% AMI, 14 units for up to 40%, 23 units for up to 50% AMI, and 23 units for up to 60% AMI.
 - Estimated Completion date: 2018-19 if awarded 9% LIHTCs

IMPEDIMENT 2. THE AFFORDABLE UNITS ARE SUBSTANDARD AND LOCATED IN LESS DESIRABLE NEIGHBORHOODS

Most of the City of Aurora’s affordable housing units are located in Original Aurora, and to a lesser degree, portions of the Central Southwest area (the area to the west of I-225). Many of these homes and apartments were built prior to 1978. Many units have not been maintained and likely have lead based paint issues.

With the ***Original Aurora area (see Map 1 in the Executive Summary)*** designated as a HUD Neighborhood Revitalization Strategy Area (NRSA), additional HOME and CDBG funds can be used in this area for revitalization and rehabilitation of substandard housing in this area. With the new connections from this area to Stapleton and the proximity to Fitzsimons, there is an opportunity to change the perception and to capitalize on the employment linkages.

Strategy 1. The City of Aurora should continue to support projects that provide rehabilitation of existing substandard housing and revitalize the neighborhoods, specifically in Original Aurora where housing stock is older.

Strategy 2. The City of Aurora should continue to prioritize funding projects and programs that rehabilitate existing substandard housing and revitalize the neighborhoods. An example City program is described below.

Background

The City’s Multi-Family Systematic Housing Inspection Program was established in 1993 as a means to ensure the City’s multi-family housing meets minimum standards for maintenance, health and safety. The program supports the overall goal of safe and decent housing for tenants and reduces the burden typically placed on tenants to advocate continually for corrections of substandard housing conditions. The program also benefits managers and property owners providing an ongoing opportunity to assess property conditions and make corrections prior to the need for more costly repairs.

New multi-family properties are scheduled for inspection five years from initial occupancy. After an inspection, and if necessary, a re-inspection is conducted to ensure all repairs are corrected. After the final re-inspection is completed the property owner is sent a letter informing them when their next systematic inspection will be in two to five years.

More details on the City’s Inspection Program can be found at:

[http://icma.org/en/icma/knowledge_network/documents/kn/Document/100143/Aurora as MultiFamily Systematic Housing Inspection Program](http://icma.org/en/icma/knowledge_network/documents/kn/Document/100143/Aurora%20as%20MultiFamily%20Systematic%20Housing%20Inspection%20Program)

The 2015-2019 Consolidated Plan used the results of the preliminary AI recommended strategies to update the Original Aurora NRSA for 2015-2019, as follows:

Original Aurora was in an economic decline by the 1970's due in part to the opening of I-70, which replaced Colfax Avenue as the gateway to the Rocky Mountains. The larger retailers left the Original Aurora area and migrated to suburban mall-type settings. Compounding the decline in the 1990's, were the closures of the adjacent Lowry Air Force Base, Stapleton International Airport, and the Fitzsimons Army Garrison, all occurring within six years (1993-1999).

Original Aurora serves predominantly as the port of entry for much of the ethnic and immigrant populations moving to the Denver Metropolitan Area. The City, specifically Original Aurora, must address issues related to these large and growing ethnic populations that form sub-communities, as well as an increasing homeless population, and an increasing need to address non-homeless special needs populations.

The following major issues have been identified that describe what opportunities and challenges exist for the revitalization of Original Aurora:

- While many businesses express an interest in staying or moving to the neighborhood, many lack resources to renovate commercial space or expand their services which are necessary for them to sustain their business. In addition, many retailers have responded to the difficult economic conditions by leaving the area, creating a vacuum of services and associated employment opportunities.
- Owner households have been replaced by renter households in a ratio that is nearly the opposite of the rest of the city. This tenure imbalance and the transient nature of high renter neighborhoods has created a burden on services and public safety including code enforcement.
- The housing stock, while affordable, continues to age without sufficient maintenance or replacement. In addition, the prevalence of renter households reinforces that residential properties are not as consistently maintained to sufficient standards as owner-occupied homes.
- The "rebirth" of Fitzsimons into the Life Sciences District, with a projected employment base of 44,600 in both public and private institutions at full build-out over 25 – 30 years, has been and will continue to be an economic boon to the City of Aurora. The employment base, while burgeoning on the Fitzsimons campus, has been shrinking for those residents in the NRSA area. Additionally, there is a distinct skill, language and educational "mismatch" between residents

in Original Aurora and the employment opportunities that have begun to be generated on Fitzsimons.

- The area is challenged by urban blighting concerns, which continue to negatively impact the image of the neighborhood

There are three opportunity areas in Original Aurora:

1. Fitzsimons

One of the biggest assets is Fitzsimons, often called the Anschutz Medical Campus, which continues to expand: 1) \$800 million Veteran’s Administration facility under construction, 2) the Children’s Hospital of Colorado’s 124 bed expansion tower, 3) The University of Colorado Hospital is expanding their facility as well. There is now a collaborative organization called Community Campus Partnership (CCP) that is working to link the local residents with employment opportunities and other amenities on the campus.

In preparation of the Campus growth, the second phase of the I-225 and Colfax Avenue/17th Place interchange project was completed and opened in the first quarter of 2012. In addition, the RTD FasTracks I-225 Light Right transit stops for Colfax Avenue and Fitzsimons Boulevard on the north side of the Campus have been funded and are expected to be completed in mid-2016, along with the rest of the north/south I-225 line.

The Fitzsimons Boundary Area, immediately surrounding the campus, has lagged in redevelopment as compared to the campus and the existing Tax Increment Financing (TIF) will expire in 2026. Because of this, a blight study was initiated in late 2012 and the Aurora City Council declared the 70-acre area as blighted and appropriate for urban renewal in May of 2013. The Fitzsimons Boundary Area II Urban Renewal Area (URA) was established in February of 2014.

The catalyst project for the new URA is the planned 245-room Hyatt Hotel, a 30,000 square foot conference center and a 500 space parking garage. A project agreement for the Fitzsimons Village hotel and conference center was approved by City Council in July of 2013 and the City Planning Commission approved the project’s site plan in March of 2014.

2. Colfax Corridor and the Aurora Cultural Arts District (ACAD)

The Colfax Corridor is becoming a major asset as it is in the process of being improved with the following efforts:

- The City’s CDBG funded Commercial Renovation program continues to assist businesses by improving their exterior storefronts, helping not only the business itself to create/retain jobs, but removing slum and blight. On average the program benefits 2-3 businesses a year along the Colfax Corridor and other areas in the NRSA. One of these businesses also received assistance for interior renovations by the CDBG funded Colfax Economic Enrichment Program (CEEP): Mu Brewery at 9735 E. Colfax Avenue.
- The Aurora Cultural Arts District (ACAD) boundaries are shown below in Map 19, although some proposed projects are no longer planned:

Map 19 – Aurora Cultural Arts District (ACAD) boundaries



ACAD has made great strides since hiring its first Managing Director in the spring of 2013 to implement its Business Plan. ACAD is growing the annual Arts Festival, marketing the Arts District and its theaters, upgrading ACAD’s status from an “Emerging Arts District” to a “Prospective Arts District” by the Colorado Creative Industries (CCI), leasing studio space to artists at the 1400 Dallas Street Gallery, creating a new logo/brand and website, planning event schedules, and strategic planning.

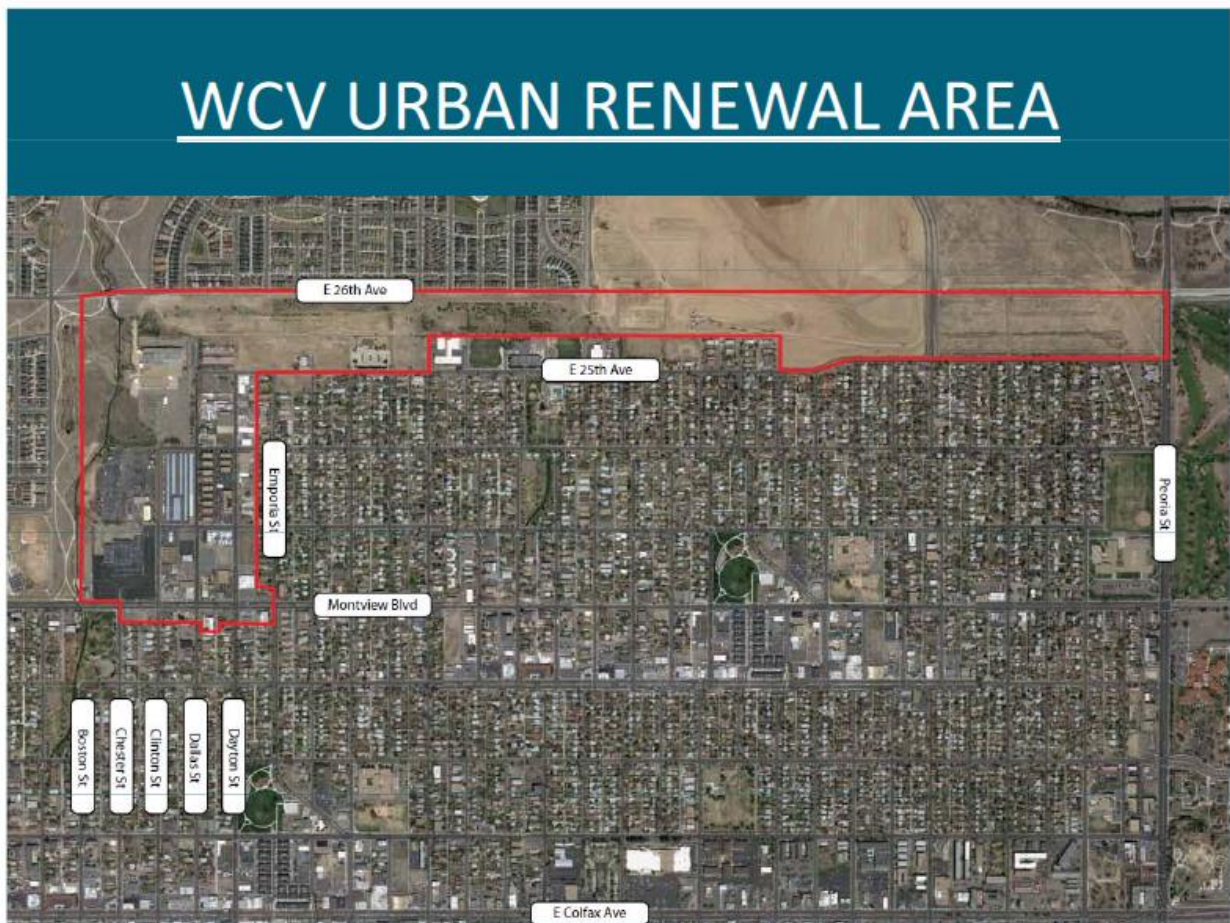
Additionally, the City is investing in the district with both CDBG and City funding for physical improvements. The City purchased the People’s Building with City funds which will later house the Kim Robards Dance Company. Using CDBG funding, the City improved the parking lot behind the Peoples Building. Also with CDBG funding, the City is designing and will soon improve the lighting in the district to encourage more night-time usage and activity.

3. Westerly Creek Village

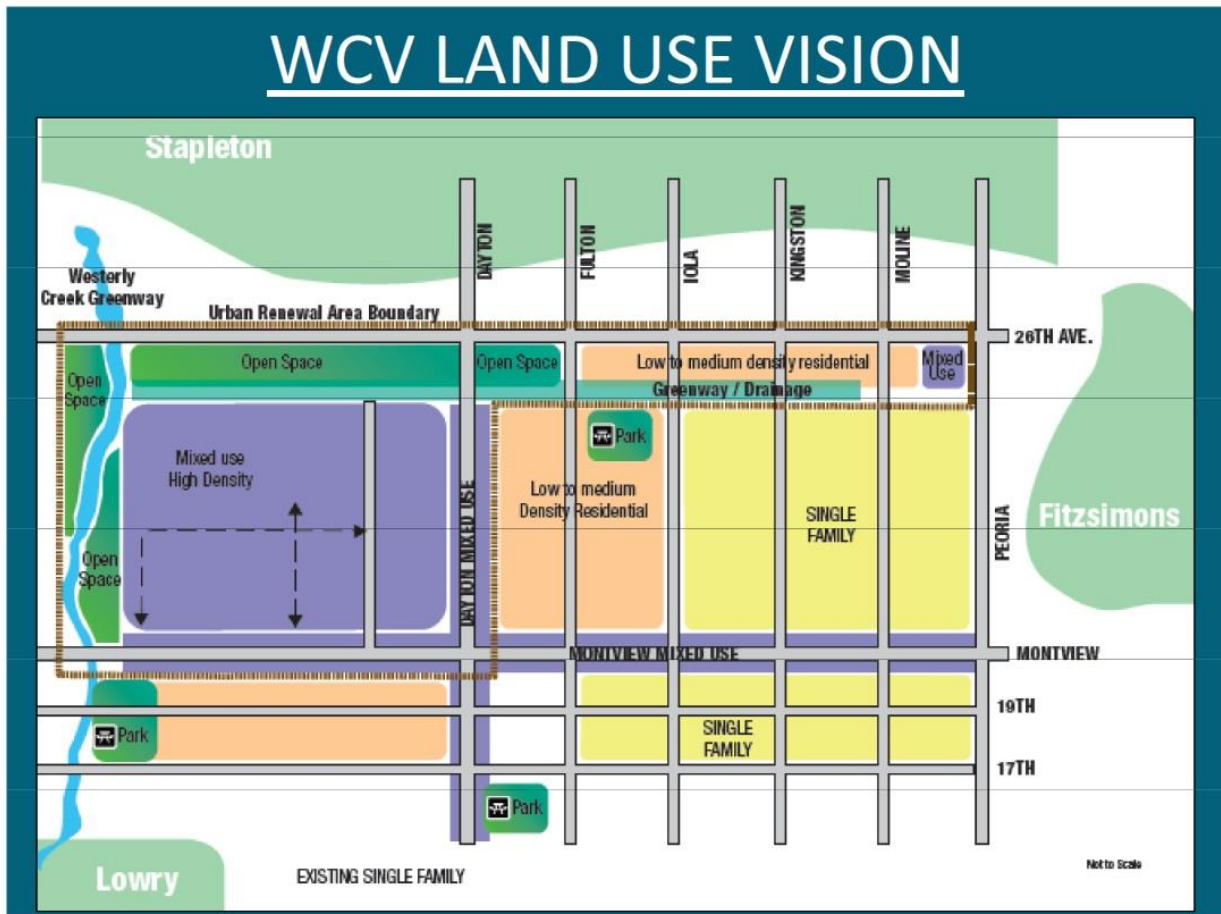
As a 2010 grant recipient of the Environmental Protection Agency’s (EPA) Brownfields Area-Wide Planning Pilot Program, in 2011 the City of Aurora began a community visioning process in Westerly Creek Village, located in northwest Aurora, within Original Aurora NRSA (see Maps 20 and 21 below). Westerly Creek Village has suffered from a lack of investment as a result of a variety of economic, land use, and environmental challenges within the area.

The EPA grant program’s purpose is to approach revitalization of brownfields impacted areas through community involvement in an area-wide planning process, resulting in a plan that informs the assessment, cleanup and reuse of brownfields properties. The following plans and studies reflect the community input obtained throughout the visioning process and address strategies for area-revitalization and site reuse:

Map 20 – Westerly Creek Village Urban Renewal Area



Map 21 – Westerly Creek Village Land Use Vision



- **Westerly Creek Village & Montview Corridor Comprehensive Plan Amendment (2012)** -The Montview Corridor was one of nine strategic areas in the city that “are critical to the city’s economy and identity” with each requiring “its own set of strategies to affect the city’s vision for the area.” The objective of this comprehensive plan amendment was to formally recognize Westerly Creek Village as a “strategic area,” adopt the community’s vision statement, and outline action steps and strategies to address the community’s goals, including brownfields reuse, identified through the Visioning Process
- **Westerly Creek Village Urban Renewal Plan (2013)**
 The City of Aurora anticipated the establishment of an Urban Renewal Area within Westerly Creek Village to serve as the primary redevelopment plan and implementation tool for the revitalization of the area. The area was designated as blighted in 2012 and appropriate for Urban Renewal. An Urban Renewal Plan was adopted in 2013.

Since the Urban Renewal Plan was adopted, city staff has been engaged with potential developers within the urban renewal area to further implement the Urban Renewal Plan. Funding to clean up the former Stanley Aviation site was approved in 2014, and plans are progressing to redevelop the site for community shopping needs.

Also, a key, urban renewal area property planned for open space was acquired by Aurora Water to be part of the Lower Westerly Creek Flood Control Improvement Project. Finally, Fulton, Iola, and Kingston Streets have opened between Westerly Creek Village and Denver’s Stapleton community, linking the metro Denver area’s two largest cities.

Update: Two new developments are underway in Westerly Creek in Original Aurora:

Stanley Marketplace

This food-centric, community-inspired marketplace is coming in 2016 to the old 22-acre Stanley Aviation campus near East 25th Avenue and Dallas Street.

Stapleton Aurora

Forest City, master developer for Stapleton, is building 322 single-family (attached and detached) homes south of 26th Avenue between Fulton and Moline. These homes will range from \$250,000 to \$450,000. The development also will include completion of the park planned east of Westerly Creek and west of the two-acre park at 26th and Fulton.

The 2015-2019 has the following Goals & Strategies for the ORIGINAL AURORA NRSA

The City will seek to continue targeting programs within the Original Aurora area, which is also Aurora’s Neighborhood Revitalization Strategy Area (NRSA). The general boundaries of Original Aurora are Yosemite Street on the west, I-225 on the east, East 6th Avenue on the south, and the City border on the north.

The programs funded and implemented by the Community Development Division, especially the Housing Rehabilitation and Home Ownership Assistance Programs (HOAP), are available to assist income eligible households city-wide. Even so, the area of greatest need continues to be Original Aurora. The City will continue to target resources in the Original Aurora neighborhoods, in pursuit of the goals and objectives set forth in the established Neighborhood Revitalization Strategy. Seven out of the City’s nine Racially/Ethnically Concentrated Areas of Poverty (RCAPs) are in this area – see map in Appendix.

The City has six goals for the Original Aurora NRS area:

**Table 36 -1:
NRS Goal 1: FOSTER A SUPPORTIVE BUSINESS ENVIRONMENT**

Task/Component	HUD Performance Indicators		2015-2019 Projected Outputs
	Objective	Outcome	
Commercial Renovation	Creating Economic Opportunities	Sustainability	Complete 2-3 commercial renovation projects annually
Retention/recruitment	Creating Economic Opportunities	Sustainability	Recruit or retain 1-2 businesses through capacity support
Job Creation	Creating Economic Opportunities	Sustainability	Create or retain 5 livable wage jobs for low-income residents

Table 36-2:
NRS Goal 2: PROMOTE HOMEOWNERSHIP

Task/Component	HUD Performance Indicators		2015-2019 Projected Outputs
	Objective	Outcome	
Home Ownership Assistance	Decent Housing	Affordability	Provide 3-5 first-time homeownership assistance loans within Original Aurora annually.
Housing Acquisition, Rehabilitation and Resale	Decent Housing	Availability/ Accessibility	Acquire, Rehabilitate and resell single-family foreclosed and vacant properties if sufficient NSP program income or HOME program income
New housing construction	Decent Housing	Availability/ Accessibility	Not established at this time

Table 36-3:
NRS Goal 3: IMPROVE THE HOUSING STOCK

Task/Component	HUD Performance Indicators		2015-2019 Projected Outputs
	Objective	Outcome	
Single Family Rehab	Decent Housing	Availability / Accessibility	10 units
Multi-family Rehab	Decent Housing	Affordability	4-5 apartments throughout the City, with targeting to the NRSA area
Code Enforcement	Decent Housing	Sustainability	Complete 100,000 to 125,000 housing code inspections.
Multi Family New construction/ or Acquisition/Rehab	Decent Housing	Affordability	100-150 units throughout the City, may be located in NRSA if providing increased employment opportunities and access to transit, etc.

Table 36-4:
NRS Goal 4: IMPROVE THE NEIGHBORHOOD SETTING

Task/Component	HUD Performance Indicators		2015-2019 Projected Outputs
	Objective	Outcome	
Public Improvements	Suitable Living Environment	Sustainability	Pave 3-4 public alleyways annually, depending on material costs.
Streetscape Beautification	Suitable Living Environment	Sustainability	Continue implementation of Arts District Streetscape Project – Street and Alley Lighting, and Colfax/ACAD Lighting design and installation.
Public Facilities	Suitable Living Environment	Sustainability	Improve public assets, such as the Fox Theater with accessibility improvements.

TABLE 36-5:
NRS Goal 5: STRENGTHEN THE ECONOMIC VITALITY OF THE COMMUNITY

Task/Component	HUD Performance Indicators		2015-2019 Projected Output
	Objective	Outcome	
English Language Acquisition (ELA)	Creating Economic Opportunities	Sustainability	Provide English language acquisition classes to participants within the Original Aurora NRSA.
Job Skills Development	Creating Economic Opportunities	Sustainability	Provide job skills training to residents within the Original Aurora NRSA.
Employment Linkages	Creating Economic Opportunities	Sustainability	Provide career coaching, job consultation and job placement services to residents within the Original Aurora NRSA.

Table 36-6
NRS Goal 6: ENGAGE AND EMPOWER THE COMMUNITY

Task/Component	HUD Performance Indicators		2015-2019 Projected Output
	Objective	Outcome	
Public Outreach and Communication	Suitable Living Environment	Sustainability	Identify and access outlets for promoting programs and activities implemented in Original Aurora.
Planning and Development	Suitable Living Environment	Sustainability	Attend, facilitate, or coordinate public forums or meetings that highlight the revitalization efforts and needs within Original Aurora and solicit direct input from participants.

Original Aurora Renewal (OAR), within the Community Development Division, focuses on neighborhood initiatives within the community to improve the quality of life for its 45,000+ residents. OAR’s efforts benefits the NRSA where 80.7% of the residents are low-moderate income. OAR coordinates or assists in the following:

- Community Outreach: provides information, services and/or referrals relevant to their needs.
- Tool Lending Program: The tool lending program allows Original Aurora residents to check out the program’s 215+ tool inventory free of charge.
- Community Gardens: OAR coordinates with Denver Urban Gardens (DUG) and the City’s Parks, Recreation, and Open Space (PROS) Department on the Beeler Street Community Garden’s 44 plots, Spencer Garrett Park’s 38 plots, and the Fletcher Gardens 14 plots.
- Free Seed and Transplant Program: OAR conducts an annual free seed and transplant site at MLK, involving community garden volunteers. The program was funded through a DUG grant opportunity.
- Fall Fest: OAR organizes the annual Fall Fest event at Fletcher Plaza stage to the west of MLK.
- Community Pride Clean-up Events: OAR representative provides staff support to a neighborhood clean-up hosted by Northern Aurora Neighborhood Organization (NANO).
- Educational Forums: OAR representative coordinates five community stakeholders’ meetings per year.
- Original Aurora Alleyway Lighting Program

IMPEDIMENT 3. NEED FOR ADDITIONAL SUPPORT FOR COUNSELING ON REQUIREMENTS TO OBTAIN HOUSING FOR AT RISK POPULATIONS

At risk populations with credit issues due to back rent and late fees, eviction records, issues with previous landlords, prior convictions or criminal records, and those receiving government assistance are not aware of the programs that are available to them to apply for loans for homebuyers and options of places to rent. They also may require counseling on how to apply for loans and how to fill out a rental application when these issues come up.

Many property managers, landlords, realtor/brokers and lending institutions are not aware of fair housing law and unintentionally, though illegally, discriminate. They may also be aware of fair housing law and choose to discriminate regardless because the potential renter or buyer is unaware.

A wider range of counseling options would be ideal for potential buyers or renters to counsel them in how to clear up their financial/credit issues in order to apply for housing. They could provide the potential buyer or renter with different housing options based upon their need. The counselor could also make sure that the property managers, landlords, realtors/brokers, and lending institutions are aware of fair housing law and do not discriminate against the applicant in any way that is illegal.

Strategy 1. The City of Aurora should expand support to agencies or staff that provide counseling to obtain housing for renter and homeless/at-risk populations.

Strategy 2. The City of Aurora should continue to participate in and sponsor housing forums that educate lending agencies, realtors, and housing providers about fair housing regulations and guidelines for Fair Housing Choice.

The programs that the City of Aurora continues and has expanded for renters are described in SECTION 3.

IMPEDIMENT 4. LACK OF VARIETY OF HOUSING OPTIONS FOR LOW TO MODERATE INCOME POPULATIONS AND HOMELESS/AT RISK POPULATIONS

BACKGROUND: The survey of stakeholders and clients revealed that there are populations that have difficulty finding housing in the City of Aurora. The types of housing that are in demand for ownership are those costing between \$115,000 and \$223,000 and for rental units with monthly rents of no more than \$539 and those between \$889 and \$1,706.

The waitlist for the Aurora Housing Authority’s individual Housing Choice Vouchers (“Section 8 vouchers”) has been closed since 2005 and is not accepting applicants for a waitlist. There are long wait lists for transitional housing for single adults and families.

Strategy 1. The City of Aurora should continue to support projects that provide a variety of housing options for at risk populations, including transitional housing, emergency housing, affordable accessible units for physically disabled populations, supportive housing for mentally disabled and chronically ill, and large affordable units for large households.

Strategy 2. The City of Aurora should support projects by investing applicable resources into projects to provide housing options for homeless/at risk populations.

Strategy 3. The City of Aurora should continue to support projects that will increase the supply of transitional housing for homeless/at risk populations.

Strategy 4. The City of Aurora should research and analyze projects that could increase the supply of single adult housing for homeless/at risk populations.

The 2015-2019 Consolidated Plan and the Aurora City Council continues to prioritize addressing homelessness as one of its top ten priorities, and with its collaborative partners, continues to grow and expand homelessness initiatives and programs.

The City and its collaborative partners are active with Metro Denver Homeless Initiative (MDHI), the HUD designated Continuum of Care (CoC) for the region. MDHI is participating in HUD's 25 Cities Initiative to identify through a Vulnerability Index (VI) tool the most vulnerable persons to connect with vouchers and to house. 25 Cities is helping to guide the development of a Coordinated Assessment and Housing Placement System (CAHPS). Aurora Mental Health-PATH has noted that chronically homeless individuals from Aurora have had great success in being matched with vouchers and units; they've had more clients placed in the past year than in the previous 3-4 years combined.

The City is also expanding its role by taking a lead role in the Metro Mayors Caucus (MMC): the Mayor of Aurora is the chair on the Homeless and Hunger committee, and city staff actively participates and coordinates research for the committee.

Aurora @ Home also made great strides in 2015. In addition to the city's CDBG and ESG funding of the rental assistance program, the city provided \$60,000 in General Funds to Aurora @ Home. For 2016, the City will continue the \$60,000 in General Funds and add \$50,000 for rental assistance. The Governing Board undertook a strategic planning process in 2015 to assess the Pilot program, and determine the future direction. The Board broadened Aurora @ Home to include all homeless and at-risk persons with a three tiered priority for funding.

The Education and Advocacy Subcommittee was formed, in order to develop homeless awareness programs for the public and create a unified message. This committee was able to secure a Denver Foundation grant. Challenges to finding affordable units continued. In an effort to assist households in finding apartments, a contract Landlord Recruitment Specialist position was created and a person was hired in early 2016.

Aurora @ Home has developed a close relationship with Arapahoe County services and all families that are eligible to receive TANF are doing so at this time. In September, Arapahoe County assigned an employment specialist from "Arapahoe/Douglas Works!" to work with the program for 2.5 days per week. A VISTA member joined the team in November and will be devoting a year to focus on infrastructure needs in the Aurora @ Home program.

For the first time ever, MDHI's CoC 2015 SuperNOFA funds were awarded directly to a program in Aurora. On behalf of Aurora @ Home, Aurora Mental Health Center (AUMHC) in partnership with AHA was awarded \$359,640 to serve 20 additional families. The grant funds will be available in late summer 2016 and covers rental

assistance and an additional Navigator.

Street Outreach:

The City will fund Aurora Mental Health’s PATH program which does street outreach to unsheltered persons with CDBG. Comitis, funded by ESG, also conducts street outreach to youth. Colfax Community Network (CCN) does outreach to families living in motels. The Aurora Community Outreach Team (ACOT) van will continue to drive around on cold weather nights to help unsheltered persons come in from the cold, or if services are refused, provide supplies.

Emergency shelter and transitional housing needs:

The City and the Aurora @ Home collaborative will strategically plan for both short term and long term needs. The City plans to fund more capital need improvements to Comitis for a boiler, drainage, bathroom renovations, and parking improvements with \$350,000 in CDBG. Comitis will also continue to receive \$236,000 in General Funds for 40 additional beds for single men and women to be open 24/7, year-round. The funding covers the 24/7 staffing plus limited day drop-in services, including personal hygiene, counseling, mental health and substance abuse.

Comitis has been operating at or above capacity almost every night since opening the converted beds. On cold weather nights, overflow has been accommodated within the facility, and the city has just opened up a nearby vacant Fitzsimons building for an additional 15-20 cots. Aurora Warms the Night has continued to work in tandem with these activations with motel vouchers. The Aurora Community Outreach Team (ACOT) bus helps to transport people to shelter and to provide basic supplies.

The Aurora City Council recently approved \$1,500,000 annually in proceeds from the Marijuana sales tax for a three year period, totaling \$4,500,000, be allocated towards homeless needs. City Council also approved the creation of a Homelessness Programs Director position to be funded with city General Funds.

Permanent Supportive and Affordable Housing:

The city and the Aurora @ Home collaborative will continue to plan a pipeline of developing Permanent Supportive Housing/Affordable Housing projects, continue the Aurora @ Home program of rapid rehousing/homelessness prevention, participate with MDHI in the 25 Cities Initiative and Coordinated Assessment and Housing Placement System (CAHPS), as well as MDHI's current landlord recruitment strategy, and plan for bridge housing until more units come on-line. The City donated \$10,000 to the MMC/MDHI landlord recruitment campaign led by Brothers Redevelopment, to

establish a liability and incentive fund for landlords to rent to participants in 25 Cities.

The City's new “Wellness” Mental Health Court and AUMH's Triage program are underway to address:

- Housing for Municipal court clients with mental illness
- Housing for frequent users of the health care system and mental health facilities with mental illness

A group home, funded with 2015 HOME, to address the Wellness Court clients is expected to come on line in 2016, and City Council has recommended funding the operations of the group home with City general funds.

Additionally, the FUP vouchers will continue to help youth exiting foster care. Finally, meetings have begun to address the discharge of medically fragile homeless persons on the Fitzsimons/Anschutz Medical Campus - University of Colorado.

Homelessness Prevention:

Aurora @ Home will continue to provide homelessness prevention assistance to families with case management and navigation.

IMPEDIMENT 5. REGIONALLY AND UNIVERSALLY, GOVERNMENT REGULATIONS AND FEES ARE IMPEDIMENTS TO FAIR HOUSING CHOICE FOR VERY LOW, LOW AND MODERATE INCOME POPULATIONS

EXISTING ZONING CODE

The City of Aurora Municipal Code has minimum lot standards in its existing traditional (“Euclidean”) Residential Zoning Districts (Chapter 146, Zoning – Article 5):

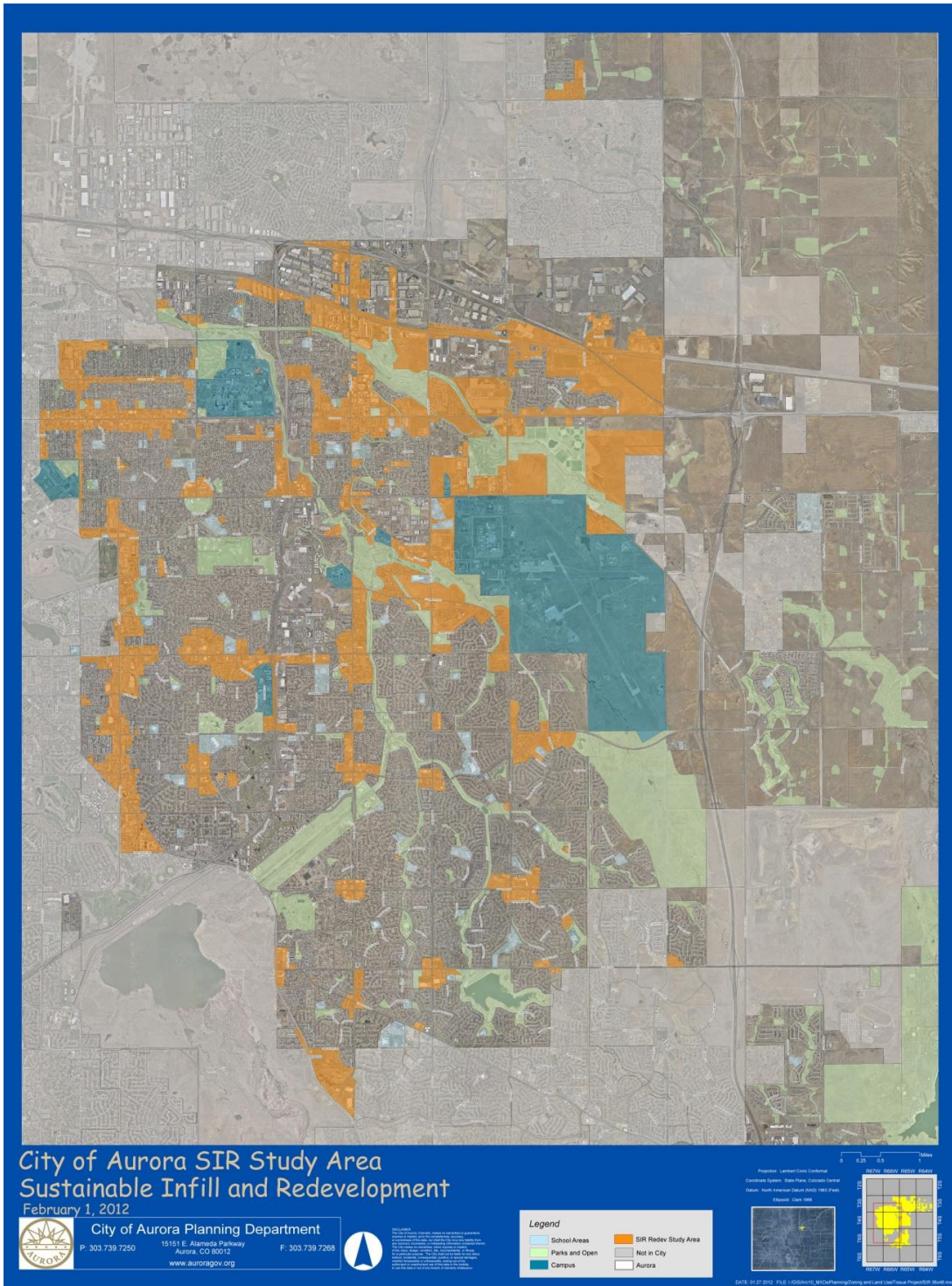
- single family detached: R-A, R-E, R-O, and R-1;
- single-family attached: R-1A;
- multi-family: R-2, R-2M, R-3, R-3MH, R-4, R-4H, and R-5; and
- mobile home: M-H, and P-MH

These traditional zoning districts have standards that may be prohibitive to developing affordable housing. For instance, the smallest single family detached lot size is 6,000 sq. ft., and the smallest single family attached lot size is 4,356 sq. ft.

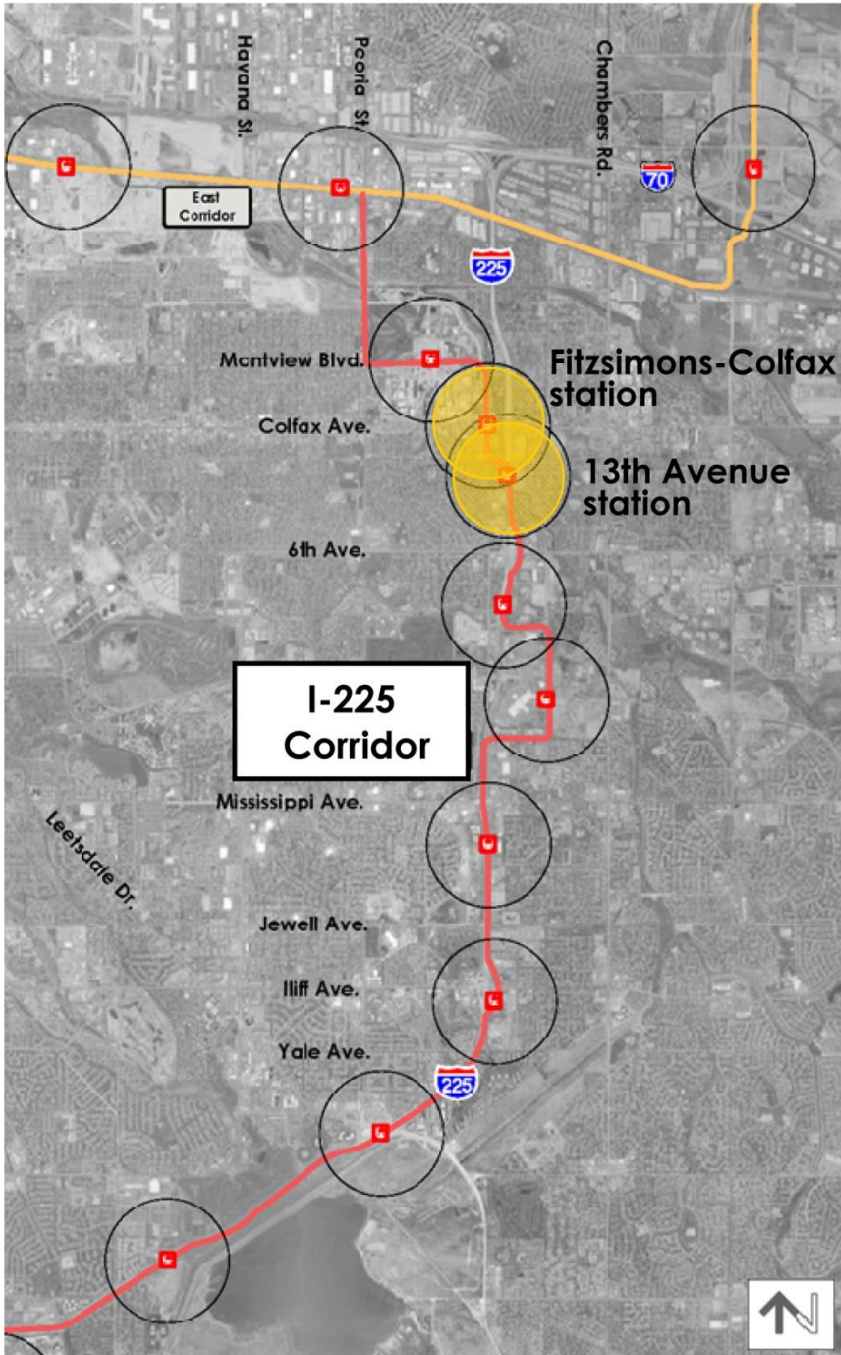
However, the City has five “Mixed-Use and Special” zoning districts that are more flexible and allow waivers:

- Planned Development (PD) – as rezoned; the general development plan shall specify uses and standards for all aspects of the development.
- Fitzsimons Boundary Area (FBA) – redevelopment area surrounding the former Fitzsimons Army Medical Center in Original Aurora; higher density residential allowed in several subareas with no less than 25 units per gross acre and no required maximum density.
- City Center (CC) – area bounded by I-225, 6th Avenue, Chambers, and Mississippi; maximum density of 30 units per acre, but a higher density may be permitted with a traffic study.
- Sustainable Infill and Redevelopment (SIR) – potential areas as indicated on **Map 22**; mass and height shall be compatible with adjacent development.
- Transit Oriented Development (TOD) – seven designated RTD “FasTracks” light-rail stations as indicated on **Map 23**;

Map 22: SIR District Study Area



Map 23: TOD Station Locations



For TOD areas where no special station area plan has been adopted the minimum required densities are:

- 60 units per acre in “Core” areas
- 40 units per acre in “General” areas
- 20 units per acre in “Transition” areas

The SIR district allows a compatible mix of commercial, civic and residential uses. It is intended for use in the city along major urban corridors not located in single-family zone districts. The SIR district introduces accessory dwelling units, co-housing and garden court single-family dwellings as possibilities in those zone districts. This will allow for smaller lot sizes, higher density and greater variety of housing choices.

The TOD district seems to allow for a mix of uses where affordable housing would be ideal. It allows for a flexible development around each station. It allows for higher density and lower than usual parking requirements with a focus on shared parking. Also, TOD zoning will be at an administrative level, with no public process; the City Planning Director may administratively waive the TOD guidelines.

THE FOLLOWING ARE THE STRATEGIES FOR IMPEDIMENT #5:

Strategy 1. The City of Aurora should continue to support projects that provide a variety of new affordable units for extremely low, very low, and low-moderate-income populations by providing development incentives, lowering development fees and allowing higher density, such as the City’s water tap fee reduction for both single-family and multi-family units, as well as the park impact fee reduction for multi-family units in the TOD zoning district. **The City is reviewing an Infill Fee Incentive Proposal – see following pages**

Strategy 2. The City of Aurora should continue to consider waiving or reducing design requirements for projects that create affordable units, such as the City’s reduction to the exterior masonry requirement from 50% to 15%. **Anticipated to be completed in 2017, the City’s Zoning Code Update is addressing these design requirements – see following pages**

Strategy 3. The City of Aurora should continue the implementation of flexible zoning districts, such as the Sustainable Infill and Redevelopment (SIR) and the TOD zoning districts which modify density, lot and other requirements for projects that create or retain affordable units. As evidenced on Maps 2 and 3, there is substantial land area potentially dedicated to these zoning districts. **The City’s Zoning Code Update will improve upon the existing flexible zoning districts and add new types of uses for a wider variety of housing types – see following pages.**

Strategy 4. The City of Aurora should support projects by investing applicable resources into projects that provide and rehabilitate affordable units.

PROPOSED ZONING CODE UPDATE – ANTICIPATED TO BE COMPLETED IN 2017

The City of Aurora has retained Clarion Associates and Winter & Company to update its 50 year old zoning ordinance. Starting with interviews with code users, citizens, stakeholders, interest groups, and builders in 2014, proposed changes to:

- Module 1: Zoning Districts and Permitted Uses were presented in June 2015
- Module 2: Development & Design Standards were presented in March 2016
- Module 3: Development Review Process will be presented in 3rd quarter 2016
- Final Unified Development Ordinance (UDO) to be completed in 2017

Community Development staff has provided recommendations and strategies from the Analysis of Impediments to Fair Housing Choice and will provide input throughout the update process. CD staff has also held discussions with Planning and other city staff on waivers to lower development costs for specific projects, such as the proposed redevelopment of 1702 Paris Street.

City CD staff met twice with the Colorado Housing and Finance Authority (CHFA) to discuss modifications that could be made to the proposed Paris Street Apartments for re-submittal for 9% LIHTCs in 2016, as well as to coordinate with CHFA on other future projects in the city's robust pipeline. The meetings have been very productive in terms of discussing specific waivers, such as reducing parking requirements to 1:1 and waiving balcony requirements in urban/in-fill areas. The meetings have also been important for the city to develop a relationship with CHFA and to keep them abreast of the city's highest priorities.

By updating the zoning districts, permitted land uses, development standards, and review procedures, the city hopes to:

- Simplify a code that is overly complex, internally inconsistent and difficult to administer
- Respond to the increased development interest and potential for development impacts associated with the Aurora Line and East Rail Line
- Allow for a wider range of housing choice, including smaller, more affordable homes without sacrificing quality
- Increase redevelopment opportunities and reduce redevelopment barriers along Aurora's older commercial corridors
- Take advantage of the mounting interest in infill development projects in Original Aurora
- Produce a code that is more user friendly and predictable

In order to tailor zoning, subdivision, and development standards to different areas of Aurora, this UDO defines three different character areas. The three character areas generally reflect areas of the city that were platted and developed before World War II

(Area A), areas that have been platted and developed after 1945 (Area B), and raw land that has yet to be developed (Area C). Some development standards vary depending on where the property is located.

ZONING DISTRICT UPDATES:

As a result of these changes, the number of base zoning districts and subareas will drop from over 60 (a large number for a city this size) to 26, and the number of overlay zone districts will change from 14 to 7. Some major changes include:

- **City Center:** The current City Center district is not carried over, because a combination of other zoning districts can achieve the same results.
- **FBAD:** Carries over, but not all of the development standards, such as the balcony requirement for multi-family.
- **SIR:** Although the existing SIR district appeared to allow greater flexibility, only one rezoning to SIR has occurred. The current SIR district is not carried over, but its principles of flexible, by-right uses and development standards to promote redevelopment are carried forward in the MU-C district standards for Subarea A – area to the west of I-225. The SIR Handbook will be renamed as the Aurora Infill Handbook and adopted as a City rule/regulation; it should indicate whether provisions are aspirational or mandated.
- **TOD:** Carried forward from current TOD district, renamed to reflect mix of land uses. The UC-TOD district will provide special and sustainable places that include places to live, work, shop, and recreate within close walking distance to each other and to transit stations.

New districts are proposed:

- **MU-OA, Mixed-Use Original Aurora.** This district should mostly be applied in coordination with urban renewal efforts (such as Fletcher Plaza), the Original Aurora Arts District, and should integrate provisions currently contained in the Colfax Main Street Overlay District. It should provide maximum flexibility to promote other city programs dedicated to improving original Aurora and maintaining a strong focus on ethnic and cultural diversity and the arts.
- **MU-N, Mixed-Use Neighborhood.** The MU-N district supports small-scale, mixed-use neighborhood activity centers that are appropriately located and scaled to provide minor/convenience services near residential neighborhoods while avoiding strip development patterns and avoiding the creation of destination retail or business uses serving areas beyond the immediate neighborhood. The

MU-N district allows for a mix of medium- to high-density multifamily residential in addition to neighborhood commercial uses.

- MU-RAC, Mixed-Use Regional Activity Center. The UC-R district is intended to serve “image making” areas in Aurora such as gateways, major highway intersections, and regional activity centers. The UC-R district allows for a mix of medium- to high-density residential and regional commercial uses.
- R-P, Planned Community Residential District (R-P) to apply to properties currently zoned PCZD. Specific differences among development standards and triggers can be addressed through a neighborhood conservation overlay if necessary.

PERMITTED USE UPDATES:

New and creative forms of housing are proposed in Module 1 that can improve quality, variety, affordability:

- Live-work units
- Cottage infill developments
- Co-housing developments
- Accessory dwelling units

These uses will primarily be as conditional uses that would require separate approval. Homeless shelters have been added as a defined and listed use for the first time – they are conditional uses in R-3, R-4, MU-C, UC-R, and MU-FB.

DEVELOPMENT AND DESIGN STANDARD UPDATES:

Parking

Parking can be one of the biggest barriers to density and can increase development costs.

Module 2 recommends that maximum parking limits be established in areas designed for walkable urbanism. Current parking standards will be compared to those used in other large cities and may be adjusted based on that experience. In addition, reduced parking requirements will be available for mixed-use development (where more than one use shares a parking lot), for properties near transit lines, and for those that provide additional bicycle parking.

Existing multi-family requirements are 1.5 spaces per one-bedroom unit and 2 spaces for each two- and three-bedroom unit, with additional guest spaces equal to 15% of the required residential spaces. At least 35% percent of resident parking shall be in garages. This is proposed to be reduced to 1.0 space for any-bedroom unit, with one additional

guest space per 5 dwelling units, or 20% (1.2 ratio). The CD staff recommends reducing the garage/car-port percentage requirement for urban in-fill areas.

The minimum number of off-street parking spaces required may be reduced by 30% if the proposed development or redevelopment is located within ¼ mile of any RTD or other bus or transit stop with a peak frequency of 15 minutes or better. In Subarea A, and the Mixed-Use and Special Purpose districts in Subareas B and C, any on-street parking located directly in front of a property may be counted towards on-site parking requirements.

Architecture

Masonry: Masonry can increase development costs; however, masonry materials are typically more durable and can reduce long-term maintenance and replacement costs. These features may also significantly add to the long-term livability and quality of the neighborhood, as well as reduce the concerns of NIMBYism (Not in my backyard), as affordable housing will be aesthetically compatible and residents may take more pride in the upkeep of their homes. For these reasons, the masonry requirements are not being proposed to change from the existing requirements that were updated in 2012.

The multi-family minimum percentage of masonry on the net façade area (not each elevation) is either:

- 60 percent shall be clad in brick or stone; or
- 80 percent shall be clad in stucco; or
- 80 percent shall be clad in a combination of stucco and brick, or stucco and stone

Of note, in November of 2012, the City reduced the single-family detached masonry requirement (brick, stone, and/or stucco) from 50% façade coverage to 15%.

Balconies: Although balconies are an amenity for residents, they increase costs and often cause maintenance and safety issues, as well as become unintended storage areas.

The existing Fitzsimons Boundary Area District (FBAD) requires 50% of all multi-family units to have a porch, deck, patio, or balcony of 80 square feet minimum.

The existing E-470 district requires all small and medium multi-family buildings to provide private outdoor balcony or patio areas for at least 30% of the units, with dimensions of at least 6 feet by 8 feet.

Balconies are not required in the proposed code, but are part of a menu of options that can be chosen for façade character elements for four-sided building design.

DEVELOPMENT FEES

Development fees are a big expense to an affordable housing developer. The City’s development fees are generally on par with other major jurisdictions in the Denver Metro Area. Water and sewer tap fees typically make up the largest percentage of the overall development fee.

As of December 1, 2013 the City of Aurora has reduced their water and sewer tap fees by an average of \$8,000 per unit for single-family detached development. For multi-family the water tap fees have been reduced by \$3,680 per unit which is a percentage reduction of about 29%. Additionally, the City reduced the park development fee for developing multi-family housing in TOD areas.

On June 10, 2016, city staff presented an Infill Fee Incentive Proposal to the City Council Committee on Planning and Economic Development (PED) Council Policy Committee:

Infill development parcel means an area of platted or un-platted land that, together with all adjacent vacant land in private ownership, includes no more than 10 acres of land, and where the land along at least 75 percent of the boundaries of the proposed subdivision (ignoring intervening streets) has been developed for a period of at least twenty-five years. Excludes any parcels that are contained within a master plan. The criteria for the residential incentive would be eight units or less.

Table 37
Sample Fees for a Single Family Attached (Duplex) – Example:

Building = 1,500 sf/per unit Lot /Parcel = .25 acres

Type of Fees	Aurora		Lowest in study (Denver)
	Current	Incentive	
Plan Review	\$11,990	\$5,995	\$2,085
Permitting	\$3,007	\$1,504	\$2,170
Sales and Use Tax	\$6,562	\$3,281	\$6,388
Capital Impact Fees	\$2,227	\$1,113	\$-
Parks & Open Space	\$4,767	\$2,383	\$-
Total	\$28,553	\$14,276	\$10,643

The sample fees for a duplex are proposed to be reduced by 50% (see Table 37), from \$28,553 to \$14,276. At the June 10, 2016 meeting the outcome was:

“The PED Committee requested staff to move the Infill Fee Incentive Proposal to Study Session on July 18, 2016; to include a map expanded with Tower/Reservoir Road as the eastern boundary and Quincy Avenue as the southern boundary, eliminate the financial review for eligibility, review incentive program in a year, and try to match Denver’s fees.”

Sources

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Social Explorer. Mapping of Census 2010 Data

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Colorado Analysis of Impediments 2011-2015

BBC Research and Consulting, “DRCOG for the Sustainable Communities Grant required Fair Housing Equity Assessment (FHEA)” 2014

Denver Metro Area Apartment Vacancy and Rent Survey – 3rd quarter of 2015

APPENDIX

- City of Aurora, Community Development Division 2015 Program/Project Demographics – 2015 CAPER, prepared March 25, 2016

- Public Process:
 - Stakeholder Meeting – 10/30/2013
 - Client Focus Group (English/Spanish) – 11/18/2013
 - Public Hearing for Citizen’s Advisory Committee CHD – 1/14/2015
 - Public meetings for AACS and OAR – 4/17/2014 and 4/18/2014

- NA-10: What are the Most Common Housing Problems (from the 2015-2019 Consolidated Plan)

- NA-15 to NA-30: Disproportionately Greater Housing Needs – Race and Ethnicity Discussion (from the 2015-2019 Consolidated Plan)

- NA-35: Public Housing – Discussion (from the 2015-2019 Consolidated Plan)

- Colorado State Laws – Pages 64-65 from the 2015-2019 State of Colorado AI

- Maps for both Aurora and the Metro Denver Area using HUD’s newest 2016 Affirmatively Furthering Fair Housing mapping tool (AFFHT). The website link is <https://egis.hud.gov/affht/#>.
 - Race and Ethnicity
 - National Origin
 - Limited English Proficiency (LEP)
 - Disabilities
 - Poverty
 - Household Housing Burden
 - Housing Choice Vouchers
 - Publicly Supported Housing
 - Schools
 - Environmental Health
 - Labor Market
 - Low Transport Cost
 - Proximity to Jobs
 - Transit Trips