



Division of Housing

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Department of Local Affairs

DOH was created to improve the access of all Coloradans to decent, affordable housing

Roles:

- Operation of federal and state rental subsidies
- Acquire, rehabilitate and construct affordable housing
- Fort Lyon Supportive Residential Community
- Regulatory role as building department

2016 Accomplishments

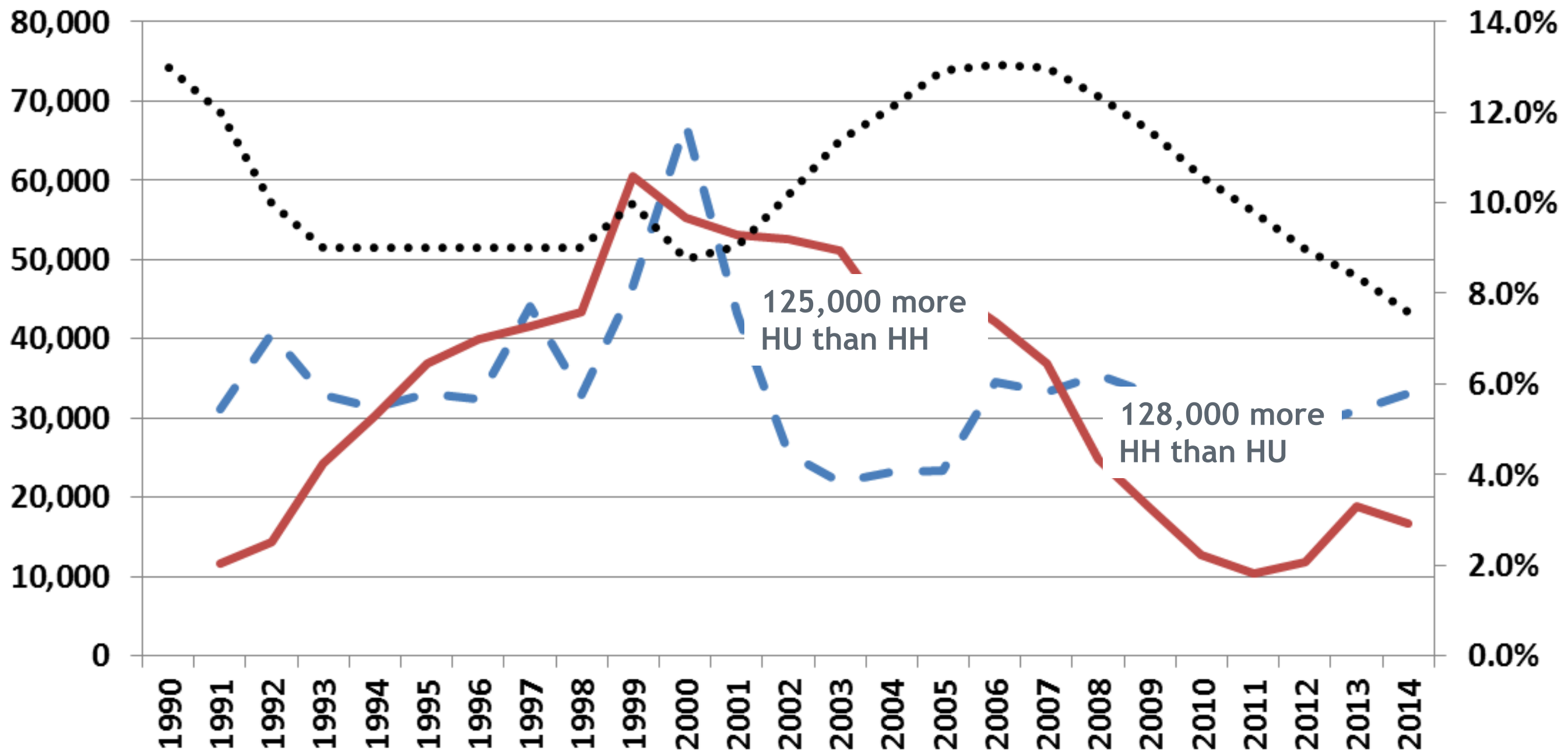
- DOH served >32,000 households
- Created >3,100 new affordable housing opportunities
- Average voucher recipient income: \$11,400
- >84% of vouchers serve people with disabilities



Housing Unit and Household Growth and Vacancy Rates

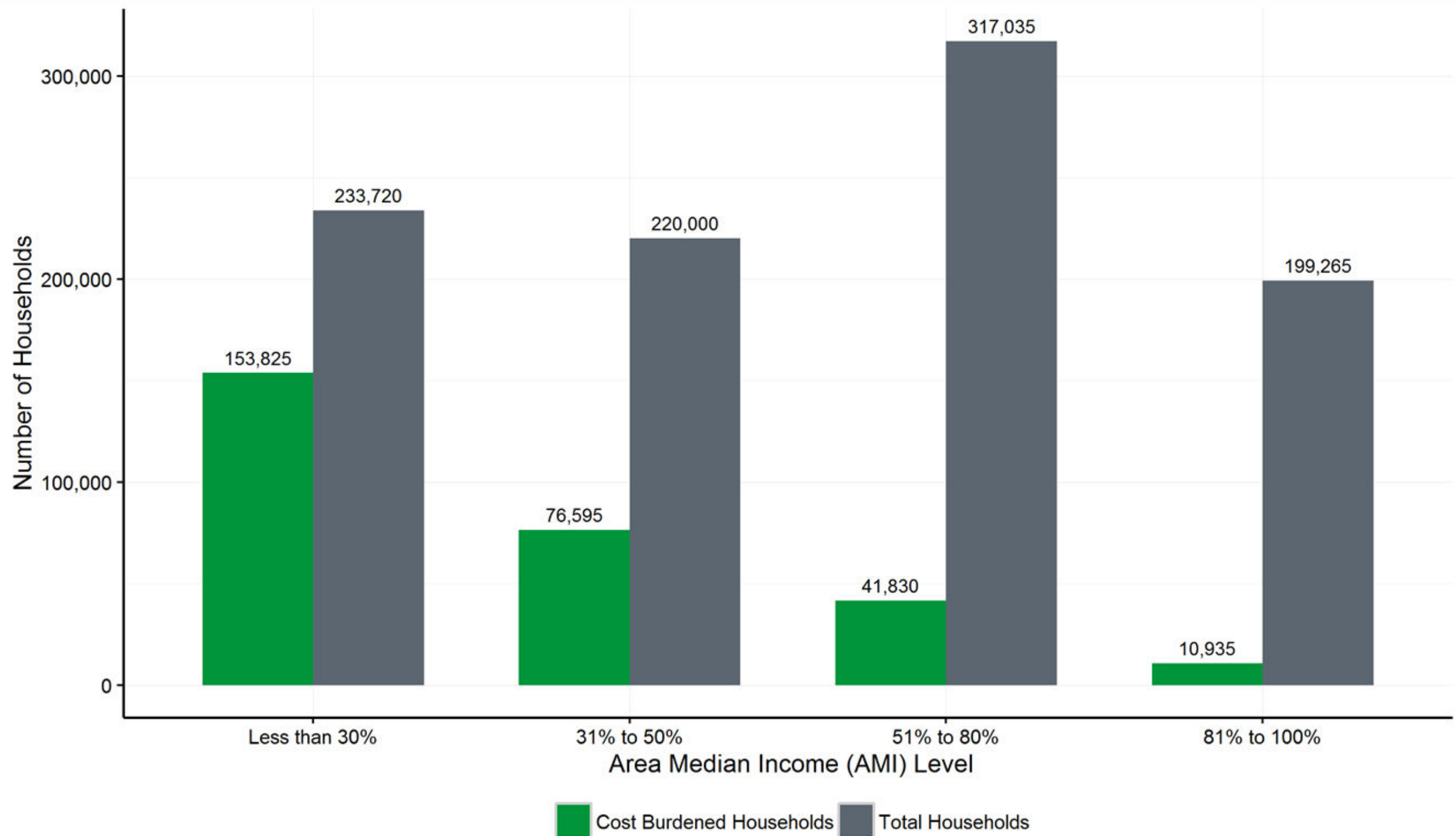
Source: State Demography Office

Household Growth Housing Unit Growth Vacancy Rate



Colorado Severe Cost Burdened Households

Renter and Owner-occupied



Note: Severe cost burdened households spend 50% of income or more on housing.

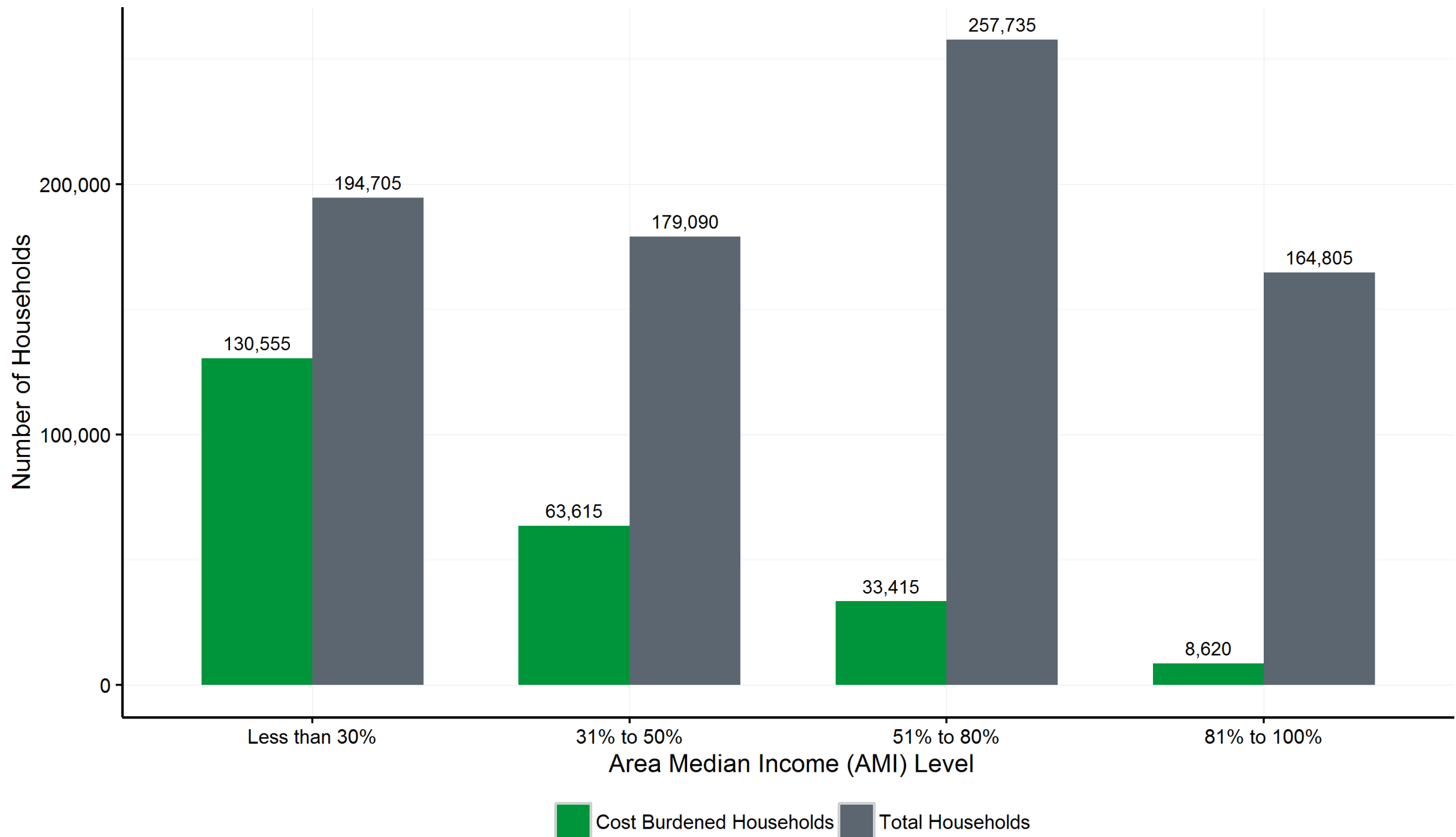
Source: HUD CHAS data, based on 2009-2013 ACS



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Front Range Severe Cost Burdened Households

Renter and Owner-occupied



Note: Severe cost burdened households spend 50% of income or more on housing.

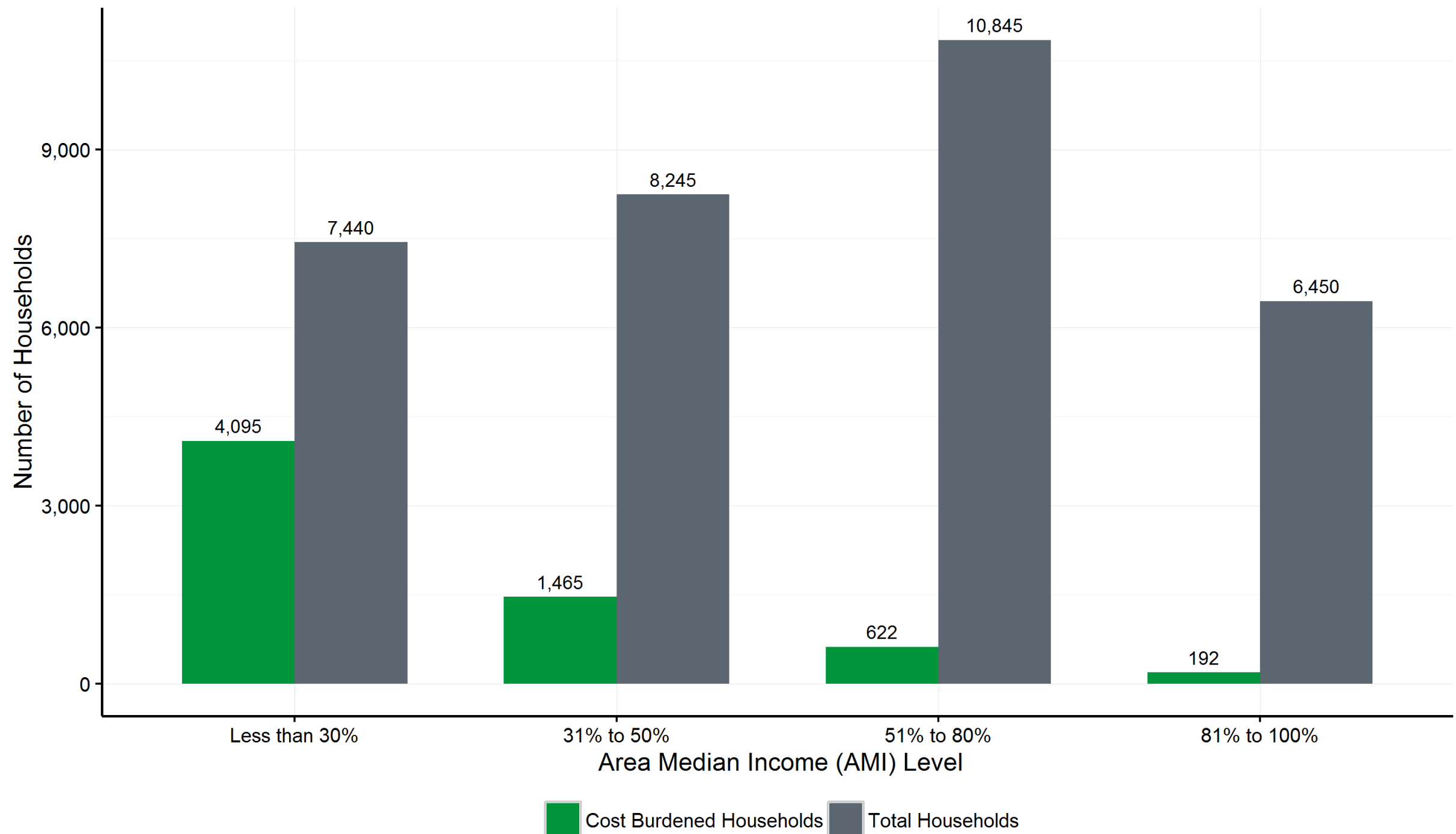
Source: HUD CHAS data, based on 2009-2013 ACS



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Eastern Plains Severe Cost Burdened Households

Renter and Owner-occupied



Note: Severe cost burdened households spend 50% of income or more on housing.

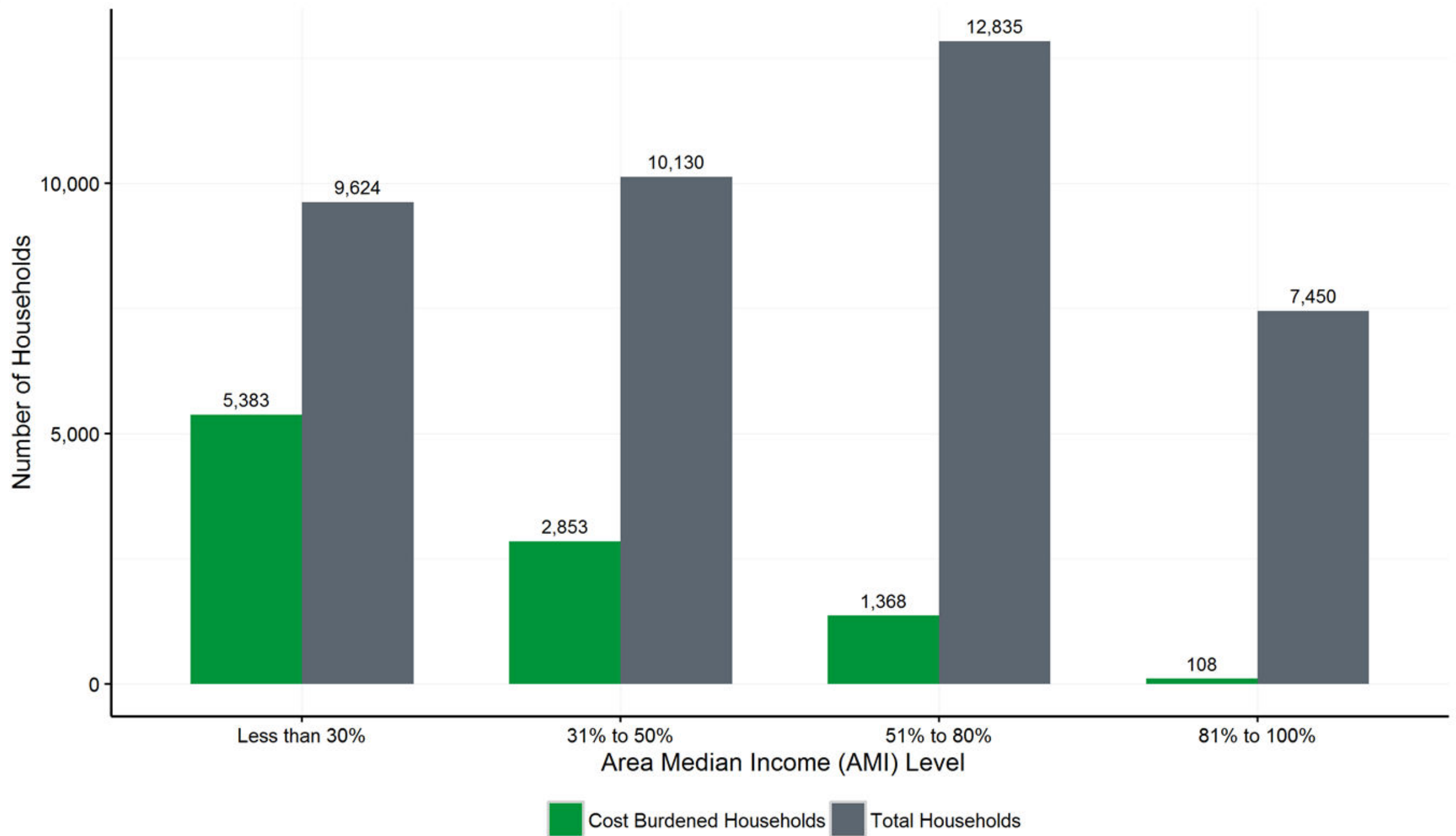
Source: HUD CHAS data, based on 2009-2013 ACS



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Central Mountains Severe Cost Burdened Households

Renter and Owner-occupied



Note: Severe cost burdened households spend 50% of income or more on housing.

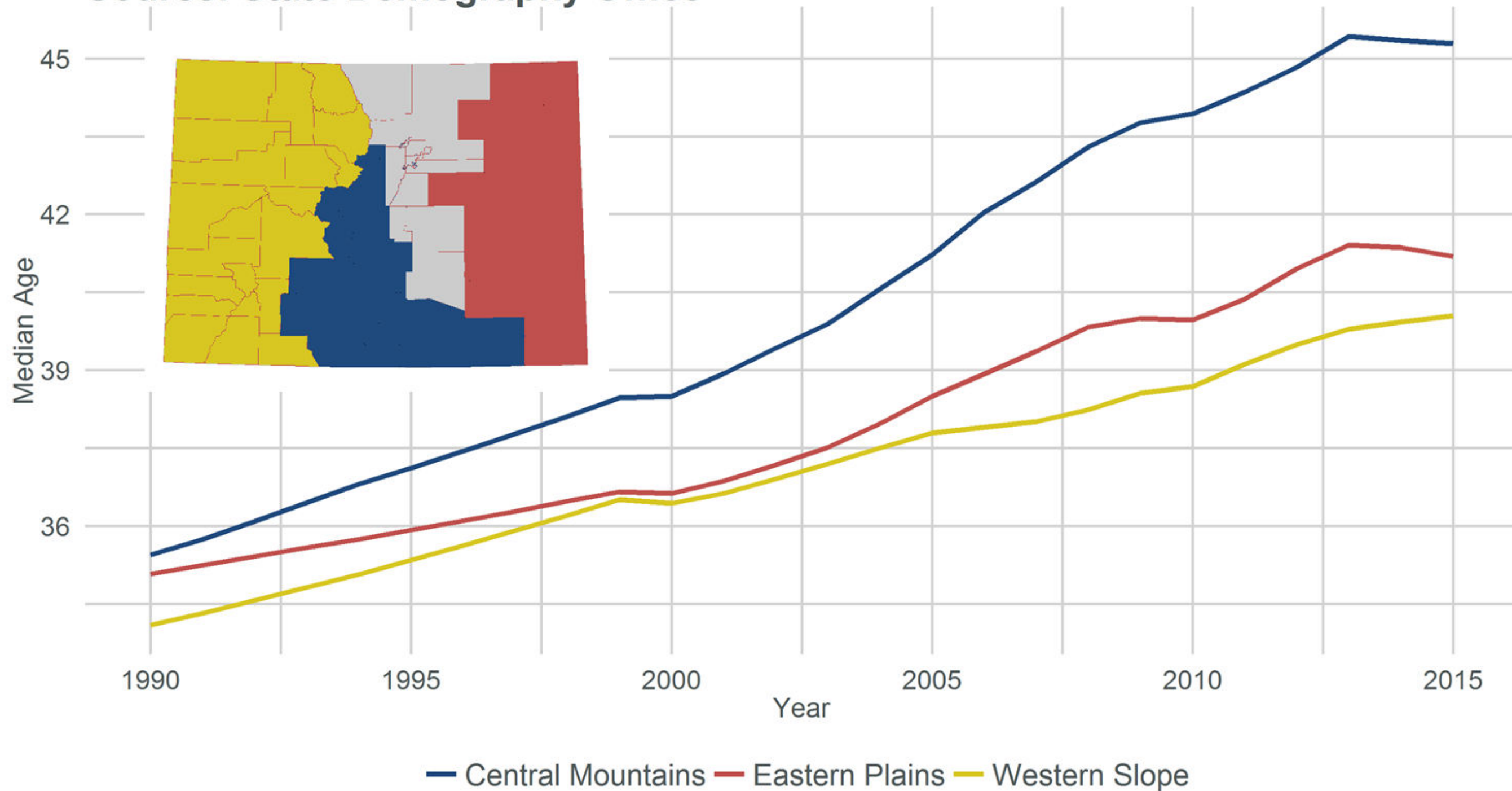
Source: HUD CHAS data, based on 2008-2012 ACS



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Median Age by Region 1990 to 2015

Source: State Demography Office



Persons with Disabilities

26% of Housing Choice Vouchers (HCV) serve disabled families

2000: Elderly/Disabled households 39% of all HCV holders

2010: Elderly/Disabled households 49% of all HCV holders

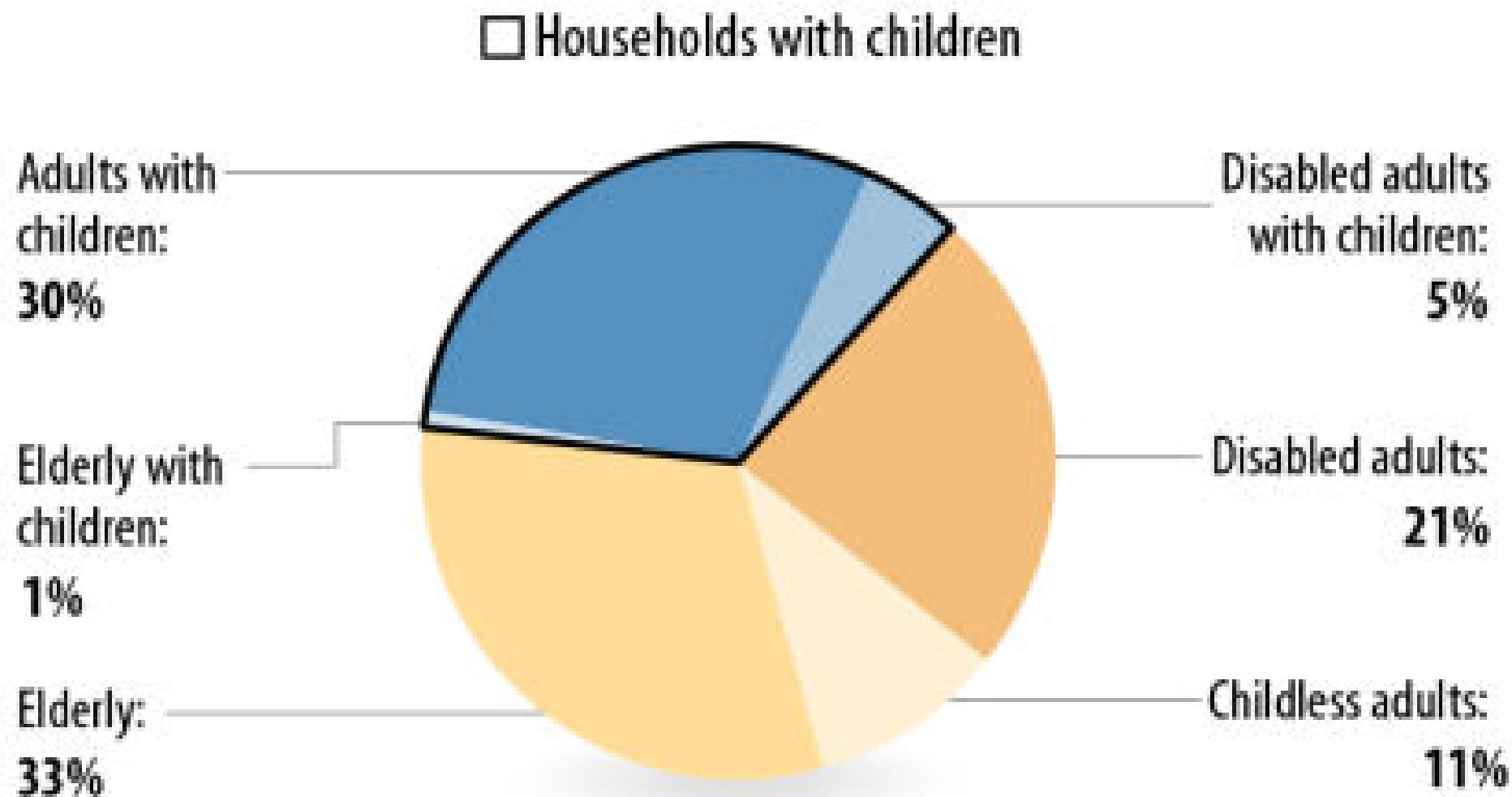
Persons with disabilities had the largest percentage increase in receipt of voucher assistance of any demographic group analyzed

Source: Center on Budget Policy and Priorities, “Large Majority of Housing Vouchers Recipients Work, are Elderly, or Have Disabilities” December 2, 2011, August 31, 2015



Who is Using Federal Rental Assistance in Colorado?

Nearly All Households Using Federal Rental Assistance Include Children or People Who Are Elderly or Disabled



Persons with Disabilities

32% of Low-Income Renters in Colorado who had housing costs greater than 50% of their income were elderly or disabled

Program	Number of Units	Percent of Disabled Families
Housing Choice Vouchers	29,309	31
Public Housing	8,002	24
Section 8 Project-Based Rental Assistance	16,106	22
Supportive Housing for the Elderly and Disabled (202 & 811)	1,828	14



Homelessness in Colorado

HUD's annual Point-In-Time survey provides a snapshot of the number of persons experiencing homelessness in Colorado. In January 2015, Colorado counted **9,953** homeless persons, **1,877** were chronically homeless.

During the 2014-15 school year, **24,685** students experienced homelessness according to the Dept. of Education.



Statewide Housing Needs

- 164,625 low income renters pay >50% of their income on rent (123,874 households make <\$20k)
- 24% more households than before the Great Recession
- Vacancy rate low 5.2% statewide
- Rents high \$1,292 average



Construction and Development Funding Agencies

Federal Agencies:

US Dept. of Housing and Urban Development (HUD)

- HOMELESSNESS
- AFFORDABLE RENTAL
- HOUSING VOUCHERS
- HOMEOWNERSHIP

USDA: Rural Development (RD)

- FARMWORKER HOUSING
- AFFORDABLE RENTAL
- HOUSING VOUCHERS
- HOMEOWNERSHIP

US Treasury: Internal Revenue Service

- AFFORDABLE RENTAL

Statewide housing agencies:

Colorado Department of Local Affairs, Division of Housing
Colorado Housing and Finance Authority

Local Housing Agencies and Developers:
Housing Authorities
Nonprofit Agencies
For-profit Owners and Developers



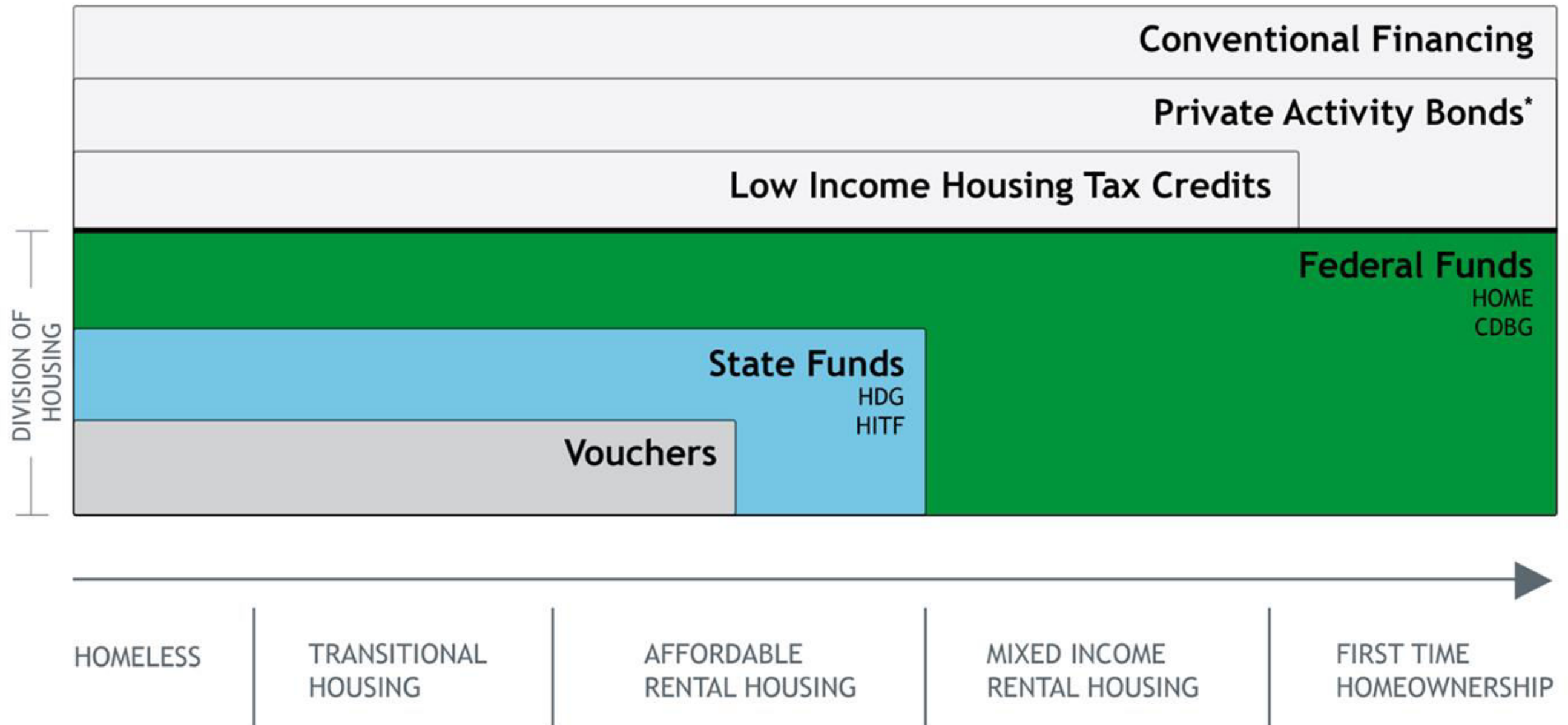
Other Partners

Based on housing type and population served:

- US Department of Health and Human Services
- Federal Emergency Management Agency
- US Department of Justice
- Community Mental Health Agencies
- Federal, State and Local Transportation Departments
- Local Continuum of Care



Funding sources along Colorado's Housing Development Continuum



*Division of Housing allocates Private Activity Bonds to local governments and statewide authorities.



What We Fund

- Preservation of Affordable Housing
- Acquisition and Rehabilitation
- New Construction - Rental and Single Family Housing
- Down payment Assistance and Owner Rehabilitation
- Special Needs Housing
- Permanent Supportive Housing
- Homeless Shelters
- Transitional Housing
- Tenant Based Rental Assistance
- Community Housing Development Organizations



Division of Housing Underwriting

- DOH reviews all developments to determine financial need based on gap analysis
- Provide funds necessary to complete the project while not providing undue enrichment to the owner/developer
- Requires review of other funding sources and verification of owner developer assumptions
- Approval by the State Housing Board



How We Fund It

- Gap Financing
- Underwriting Parameters by Unit Count
- Local Contribution and/or Support
- Long Term Affordability
- Ongoing Property Monitoring
- Outcome Based Programs
- Federal Cross-Cutting Requirements
- Capacity, Compliance, and Production
- Pro/Cons and Matrices
- Financial Feasibility



Housing Choice Voucher Program

- Largest Housing Authority in State of Colorado
- Approximately 6,000 vouchers statewide
- 83% of participants are persons with disabilities
- Preferences given to persons who are homeless, disabled, victims of DV and people leaving institutional settings
- Partners with over 50 different contractors and partner agencies across the state. Reaching all 64 counties across Colorado



DOH Disabilities Programs

Approx. 375 additional housing vouchers

The Home Modification Team works to give people with disabilities opportunities to live independently in their communities instead of institutions by providing home improvements for accessibility and housing vouchers.

Home
Modification

Community
Choice
Transitions
(CCT)

Homeowner
Rehabilitation

Section 811
Project
Rental
Assistance



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DOH Homeless Programs

Approx. 1,000 more housing vouchers

Providing leadership on homelessness and housing in partnership with local, state and federal stakeholders to build, promote and support collaborative approaches connecting housing and services for Coloradans in most need.

State
Housing
Voucher
(SHV)

C-SCHARP

Fort Lyon

PSH (S+C)
Vouchers

VASH

FUP &
OHYS

ESG &
HPAP

TBRA
Next
Step

HOPWA



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PSH Toolkit & Joint Underwriting

Pathways Home Permanent Supportive Housing Toolkit

Builds capacity in participating communities to develop, operate and provide services in high quality permanent supportive housing projects.

Joint Underwriting

Joint effort of the Governor's Office, DOH and CHFA to increase Permanent Supportive Housing units through tax credits, gap funding and/or project-based housing vouchers.

Results

- Last year, together we funded the creation of **282** PSH units.
- This year, we have **135** PSH units in the pipeline for potential approval.
 - Next Toolkit is scheduled to begin **September 2016**.



Questions



HOME



- A place where one lives; a residence.
- A dwelling place together with the family or social unit that occupies it; a household.
- An environment offering security and happiness.



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