

Housing and Urban Development
Office of Public and Indian Housing

COLORADO DIVISION OF HOUSING

PHA Plans

5-Year Plan for Fiscal Years 2005 - 2009
Annual Plan for Fiscal Year 2006

Kathi Williams, Director



CO STATE HOUSING BOARD APPROVAL DATE: April 12, 2005
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PHA Plan Agency Identification

PHA Name: Colorado Division of Housing

PHA Number: CO911

PHA Fiscal Year: State Fiscal Year 2006 (July 1, 2005 – June 30, 2006)

Public Access to Information:

Information regarding any activities outlined in this plan can be obtained by contacting the main administrative office of the PHA and/or the DOH contractors listed within this plan. The PHA Plan can also be viewed at:

www.dola.state.co.us/Doh/RentalAssistance.html.

PHA Plan Supporting Documents are available for inspection at the main business office of the PHA at:

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- Attachment B - 5 Year Strategy Statement of Progress
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Supporting Documents Available for Review

- Division of Housing Administrative Plan
- Housing Colorado: The challenge for a growing state
- 2004 State of Colorado Consolidated Plan can be viewed at:
www.dola.state.co.us/Doh/Publications.html.
- Division of Housing Vacancy Study
- PHA Legal Authority Opinion
- Department of Local Affairs Budget Narrative
- PHA Certifications of Compliance with the PHA Plans and Related Regulations
- DOH Homeownership Plan
- FSS Action Plans for various locations in the state
- State of Colorado Fiscal Audit can be viewed at:
www.state.co.us/gov_dir/audit_dir/backgrnd/reports.html.

5-YEAR PLAN

DOH FISCAL YEAR 2005 For the Period July 1, 2005 - June 30, 2006

MISSION

The mission of the Colorado Division of Housing (DOH) is to ensure that Coloradoans live in safe, decent and affordable housing. We do this by helping communities meet their housing goals. In addition to providing adequate and affordable housing, DOH provides family self-sufficiency, economic opportunity and a living environment free from discrimination.

STATE OF COLORADO CONSOLIDATED PLAN

Colorado Division of Housing (DOH), in conjunction with the Department of Local Affairs, Division of Local Government, prepares the State of Colorado Consolidated Plan. The State Consolidated Plan is an annual action plan, which identifies DOH strategies and goals to address the affordable housing needs of Colorado communities. DOH relies on a number of resources and publications to identify the households most in need of affordable housing in Colorado. These sources include our bi-annual Colorado Division of Housing Multi-family Housing Vacancy and Rent Survey, our annual Housing Colorado Report (both needs and Regulatory Barriers combined), Public Housing Authority Waiting List Survey and Incomes for Colorado and its Regions. Information from these reports is supplemented by data from the Department of Local Affairs demographics section and other outside sources. All of the information referenced above is utilized in preparing the PHA Agency Plan and 5 Year Strategy for the Section 8 Voucher Program.

In addition, the Division of Housing has created a Community Housing Assistance Team, or "CHATS" staff that works one-on-one with agencies and communities throughout Colorado on identifying housing needs, preparing housing plans and strategies, identifying potential housing projects and creating financing packages for new housing units. This team has staff in Denver and in two field offices in Colorado, and maintains a pipeline of potential housing projects throughout the state.

The strategies and action items from the State Consolidated Plan are used as benchmarks to increase the production of affordable housing, to set goals and action items for the Public Housing Agency (PHA) Annual Plan and to develop the individual work objectives of DOH staff to improve program delivery and customer service in the state of Colorado.

STATE OF COLORADO CONSOLIDATED PLAN FIVE YEAR STRATEGIC GOALS

Goal 1: To preserve the supply of existing affordable rental housing.

Goal 2: To increase the supply of affordable rental housing to meet community needs.

Goal 3: To increase the capacity, stability, participation and independence of local housing and service providers and private enterprise so they are better able to meet the housing needs of their communities.

Goal 4: To increase homeownership and preserve existing properties for low and moderate-income people and minorities.

Goal 5: Meet the need for housing facilities or shelter beds for homeless persons.

Goal 6: To assist in creating an adequate supply of housing for persons with special needs coupled with appropriate services to increase independence.

Goal 7: To increase housing opportunities in revitalized neighborhoods.

Goal 8: Provide community at-large and policy-maker education and outreach about housing issues so that communities are better able to meet their housing needs.

The above goals are fully addressed in the State Consolidated Plan and can be viewed at www.dola.state.co.us/Doh/Publications.html.

As stated above, DOH developed its PHA Annual Plan in conjunction with the State Consolidated Plan. Through this effort, the housing needs of low-income Coloradoans have been identified and action steps have been implemented to address these needs as indicated in the DOH Annual Plan strategic goals listed below:

DOH STATE AGENCY PLAN STRATEGIC GOALS AND ACTION ITEMS

DOH Strategic Goal: Increase the availability of decent, safe, and affordable housing for families earning 30% of the county Area Median Income (AMI).

Action Items:

- Apply for at least 50 additional rental vouchers annually (when incremental vouchers are available through HUD) so that additional families in the state will have the opportunity to be assisted with rental assistance.

DOH Strategic Goal: Increase the number of families receiving rental assistance who are disabled, homeless, and/or displaced due to domestic violence or a natural disaster.

Action Items:

- Apply for at least 50 additional special population rental vouchers annually (when available through HUD) for homeless with substance abuse, mainstream or special funding for persons with disabilities so that additional families in the state will have the opportunity to be assisted with rental assistance.
- Require DOH contractors to annually implement the DOH Voucher Program admissions preference for those who are homeless, are victims of domestic violence, or victims of a natural disaster.
- DOH will respond to a natural disaster within 24 hours of a Governor's Declaration of Disaster.
- DOH staff will assist in coordinating local emergency housing services with agencies providing rental assistance to eligible families.

DOH Strategic Goal: Improve the quality and delivery of the Section 8 Rental Assistance program.

Action Items:

- Improve program management by annually reviewing and revising (if needed) the quality control processes in place regarding payments to landlords.
- Annually review and revise policy manuals such as the Administrative Plan, Home

- Ownership Plan and Agency Plan used to administer the program.
- Annually review and revise factors for monitoring frequency status to better identify contractors at risk of having monitoring findings.
- Annually provide on-site and Internet based training and publications on Section 8 federal funding regulations, HQS inspections, grant management, organizational management and homeownership design.
- Sponsor two annual DOH Section 8 Contractor trainings to review DOH policy and federal regulation, which govern the program.
- DOH will annually serve as a conduit between Colorado Housing Authorities (HAs) and the Department of Labor so that HAs may continue to receive online access to the Colorado Unemployment Benefits System (CUBS) database.
- DOH will annually provide financial support by paying the yearly fee payment of \$800 and billing HAs for their use of CUBS.
- DOH Quality Assessment Team will conduct an annual quality of service survey; DOH staff will review survey and identify areas of improvement concerning the Voucher Program. These suggestions will be utilized to develop future action items.
- Improve annually the Voucher SEMAP score.
- Improve and maintain, on an annual basis, the HQS Interactive Training on the DOH website in order to educate landlords, families receiving rental assistance and our housing contractors.

DOH Strategic Goal: Increase assisted housing choices.

Action Items:

- Increase voucher payment standards for Section 8 Contractors in high rental cost areas of the state by 10% where warranted.
- Provide annually on a case-by-case basis, information to Section 8 Contractors and Colorado HA on how to gather data, which will justify increasing the payment standard from HUD by 20%.
- Annually update the DOH Tenant briefing packet to improve the information on housing choice and include census tract information for DOH contractors in the Denver Metro Area.
- Develop and send a semi-annual newsletter to Section 8 landlords to provide outreach and information and to express appreciation for their participation in the Section 8 Voucher Program.
- Implement and update annually a flexible voucher homeownership program that can be adapted to all communities within the state.

DOH Strategic Goal: Promote self-sufficiency and asset development for assisted households.

Action Items:

- Increase the number of families enrolled in the Family Self-Sufficiency (FSS) Program by an additional 20 families by June 30, 2006.
- When made available, apply for HUD Vouchers to increase rental assistance opportunities for those working toward self-sufficiency.
- Annually provide public and private grant information and technical assistance in preparing grants to the Section 8 Contractors so they may better operate their FSS programs.
- Annually promote and support cooperative agreements at the local level between the

Department of Human Services, Department of Labor and Employment and other supportive service providers.

- Annually provide DOH Voucher Program admissions preference for families currently working, or who are enrolled or were previously enrolled in educational, training or upward mobility programs and that are interested in working toward self-sufficiency.
- Administer at least 65 escrow accounts for families participating in the FSS programs by 2006.
- Apply annually for the FSS Coordinator Funding (if made available by HUD) to distribute to the FSS coordinators working with families within the state contracted programs.
- By June 30, 2006 have 20 DOH voucher families participating in the Homeownership Program.
- By June 30, 2006 DOH will enter into 3 agreements with state finance authorities, mortgage lenders and other providers to facilitate homeownership opportunities for families.

DOH Strategic Goal: Provide equal opportunity in housing for all Coloradoans, DOH will continue to ensure equal opportunity and affirmatively further fair housing.

Action Items:

- Annually review and revise information that is distributed to Coloradoans who contact the DOH wanting tenant/landlord and fair housing assistance.
- Incorporate a Fair Housing workshop into one of the annual Section 8 Voucher Program training.
- Annually update the DOH Tenant Briefing Packet to expand the information on fair housing.

ANNUAL PHA PLAN

ANNUAL PLAN TYPE

Streamlined Plan - For administration of the Section 8 Housing Choice Voucher Program

EXECUTIVE SUMMARY

The Colorado Housing Act of 1970 created the Colorado Division of Housing (DOH). DOH provides coordination of the state's low - moderate income housing efforts. On February 1, 1983, the DOH entered into its first Annual Contributions Contract with HUD and received an allocation of Section 8 Certificate units. Today, DOH administers roughly 2,455 vouchers in forty-seven (47) counties of the state. DOH is a public housing agency, not a public housing authority. DOH Public Housing Agency satisfies the statutory definition of a public housing agency that has been set forth in 24 C.F.R. 982.51. DOH's legal jurisdiction is the state of Colorado. A legal opinion regarding this status was rendered on September 16, 1980 by the State of Colorado Department of Law Office of the Attorney General.

DOH emphasizes housing production and not the ownership and management of public housing units. For this reason, the DOH administers HOME, Community Development Block Grant, Emergency Shelter Grant, and the Section 8 Housing Choice Voucher Program (Voucher Program) through local housing agency contractors. The contractors working with the Voucher Program focus on family eligibility and ensure that housing units meet housing quality standards. DOH administers all financial aspects of the program, develops both the agency and administrative plans and provides guidance to contractors on the required federal regulations.

The current economic conditions warrant the need for affordable housing in Colorado. While vacancy rates are stabilizing, low-income units are still in very short supply. As renter incomes decrease, so do housing options. Homebuyers have unique opportunities. With low interest rates and growing inventories of homes on the market, first time buyers may find that modest homes are within their purchasing range.

STATEMENT OF AFFORDABLE HOUSING NEEDS

Like much of the country, Colorado has experienced changes in its economy. During the two years following 9-11, Colorado witnessed a softening of the economy, and eventually, in its housing markets. The economy, however, is beginning to show signs of improvement. Non-farm employment in Colorado increased for the third straight month compared with the same period last year. Colorado has also experienced the greatest improvements in the unemployment rates in the region¹. Once job growth is steady and the economy recovers, employment distribution should become more diversified. Retail spending will also rise as incomes and the labor market improve.

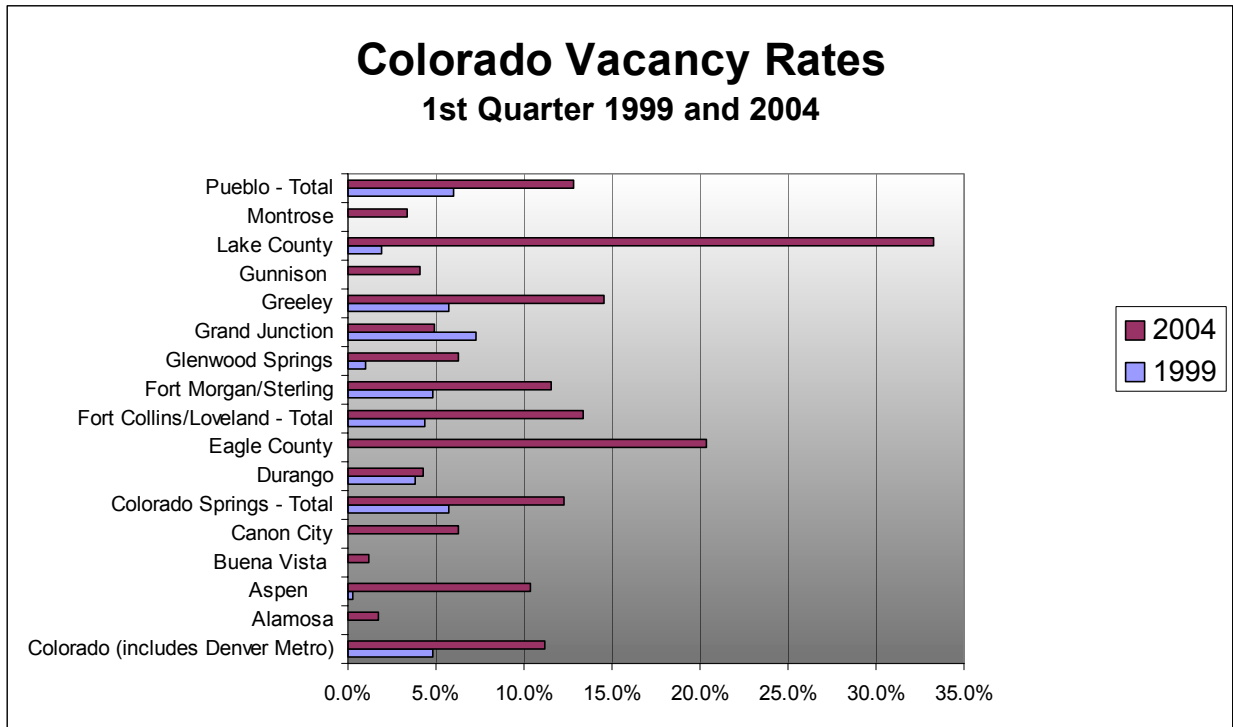
While a slow-down in housing appreciation has occurred in recent months, other community dynamics continue to create difficulty for those with the least income. Markets are influenced by a wide variety of factors.

Colorado rental vacancy rates escalated during 2003, but are now showing signs of stabilization in most areas of the state, although overall vacancies remain high. The Division of Housing surveys vacancy rates twice yearly in 22 smaller markets of the

¹ U.S. Housing Market Conditions - HUD

state. The overall vacancy rate for areas surveyed outside the Denver metro area for February 2004 was 12.1%, largely attributable to a loss of jobs in the state during 2002-2003 and a sluggish economy. Exceptions to these high rates exist in Alamosa, Buena Vista, Durango, Grand Junction, Gunnison and Montrose where vacancies were below 5%. The overall vacancy rate in the metro Denver² area for the fourth quarter of 2003 was 10.9%.

These high rates are in contrast to the low rates that Colorado experienced in 1999 when the average statewide vacancy rate was 3.7%. The chart below compares 1999 and 2004. The types of housing problems evident in each market situation are quite different. The one thing that does not change is the lack of affordable housing at the lowest end of the spectrum: units for households at or below 30% AMI.



Colorado Division of Housing, Multi-Family Housing Vacancy and Rental Survey, February 1999 and February 2004.

RENTAL HOUSING NEED

The median renter income in Colorado is used in the Consolidated Plan to best identify the incomes of renter households, which have had little income growth in the past five years. The 2005 renter median income for Colorado is estimated to be \$34,402, which is just over half of the owner median income in the state. The renter median income is also about 55% of the HUD family median income estimate for Colorado.

To determine whether Colorado renter households can afford housing in our state and in their own communities, DOH has created a “mismatch matrix” comparing the number of

² Denver Metropolitan Vacancy & Rental Survey, 4th Quarter 2003

housing units affordable to households at certain income levels in a community to the number of households that can afford that unit. This matrix displays the discrepancy in affordable units available to each income group. The model assumes each household is occupying (or would occupy) a unit in their affordability range. In reality, some higher income households will occupy units affordable to households in lower income ranges to save on housing costs, while lower income households may be forced to occupy a unit too costly for them

Colorado Renter Housing Mismatch 2004
Number of Rental Units Per 100 Renter Households

Household Incomes	0 - 30% RMI	31% - 60% RMI	61% - 80% RMI
Colorado	66.2	86.8	178.1

Colorado Division of Housing, 2005

The above analysis demonstrates that there are too few rental units available that are affordable to households making 30 percent or less of median renter income in Colorado. As incomes rise, number of units affordable at those incomes also increases. At 60 percent of median renter income, there are 86.8 affordable rental units per 100 renter households. There are more units affordable to renters at 60 – 80% of median income than there are renters. Many of the households that earn 0 – 60% of median renter income are most likely living in these units.

2000 census data updated with the *Income Estimates for Colorado and Its Regions* data was used to create an analysis for the consolidated plan of renter households paying more than 30% of their income for housing. The table below shows the results of this analysis. Our data, which uses statewide median incomes and rents, shows that the greatest number of renter households burdened in Colorado fall below 50% of median income. That is not to say that there are no renter households at 60% or above AMI that are rent burdened, as we know is the case in the high cost areas of Colorado. This analysis can merely show that on a statewide level, there are more rental units affordable at the 60 - 80% AMI range than there are renter households in that range.

Number of Cost Burdened Renter Households Estimated in 2005

	Number of Households Paying in Excess of 30% of Income	Number of Households Paying in Excess of 50% of Income
0 - 30%	98,609	77,855
31 - 60%	51,153	22,455
61 - 80%	64,711	6,962

Colorado Division of Housing analysis; Income Estimates for Colorado and Its Regions, 2000 Census, Colorado Division of Housing, 2004.

There is no new available data on overcrowding since the 2000 census. With Colorado housing prices and incomes remaining stable since 2000, there is nothing to indicate how the percentages have changed. The following table uses the 2000 census percent overcrowded for two income ranges to estimate the number of overcrowded renter households in Colorado in 2005.

Incidence of Overcrowded Renter Households, 2000 and 2005

	Percent Overcrowded 2000	Projected number of Overcrowded Households in 2005
0 - 50%	9.3%	21,817
51 - 80%	10.9%	13,087

2000 Census HUD Special Tabulation; Colorado Division of Housing, Incomes Estimates for Colorado and its Regions, 2004.

HOUSING PEOPLE WITH PHYSICAL OR MENTAL DISABILITIES

Colorado’s economy has created new and difficult housing challenges to the State’s special needs population. “Persons with Special Needs” include individuals with chronic mental illness, physical disabilities, developmental disabilities, drug and/or alcohol addiction, HIV/AIDS, and multiple diagnoses. This population generally is unable to hold full-time employment, has higher than normal medical expenses, may require assistance in activities of daily living (e.g. cooking, cleaning, personal care, etc.), and most significantly, has limited income that provides them few options in housing. Their ability to compete in the housing market for affordable and appropriate housing is limited in many cases not only by their lack of income, but also by their need for special accommodations. Many Colorado households, particularly special needs populations, are losing ground.

This competition for housing is exacerbated by the movement away from large, institutional settings for persons with disabilities toward more residential-type settings such as group homes. Many individuals are being encouraged to live independently with support services delivered to them in their home. While this is generally believed to be a more cost-effective and efficient method, it does place the development of these group homes and residents in independent living situations in direct competition with the rest of the housing market.

This increase in demand and change in philosophy in housing needs for persons with disabilities come at a time when the market is unstable. This represents an increased risk to persons with special needs. Changes in federal housing policies are also reducing the supply of affordable housing to persons with disabilities by removing the requirement that owners of federally subsidized housing make units available on an equal basis to both elderly households and people with disabilities under the age of 62. Landlords are

now allowed to have “seniors only” buildings, thereby removing another source of affordable housing for non-elderly persons with disabilities.³

In Colorado, approximately 360,826⁴ persons over the age of 16 have a severe disability. More than 168,878 persons are estimated to have a severe/chronic mental illness⁵, approximately 16,401⁶ are developmentally disabled, 88,967 are persons with physical disabilities,⁷ and more than 3,684 persons are living with HIV/AIDS.⁸ A 2004 DOH survey of Public Housing Authority Waiting lists found that as many as 14,160 households with disabilities and 6,236 senior households are on waiting lists for public housing assistance.

For the majority of these individuals, Supplemental Security Income benefits (SSI) provide the bulk of their income. Colorado’s monthly SSI benefit is approximately \$565. According to a 2002 study by the Consortium for Citizens with Disabilities, *Priced Out in 2002, The Crisis Continues*, for the first time ever, the average national rent was greater than the amount of income received by persons with disabilities from the SSI program. Specifically, the average rent for a modest one-bedroom rental unit in the United States was equal to 105% of SSI benefits — up from 98% in 2000.⁹

Colorado is no exception. According to *Priced Out in 2002, The Crisis Continues*, persons with disabilities receiving SSI benefits are among the lowest income households in the country, with income equal to only 16.2% of the average median income for Colorado. In Colorado, 94% of a person’s SSI income is needed to rent an efficiency apartment, and 109.2% of a person’s SSI income is needed to rent a one-bedroom apartment. SSI income equates to 20% of the state’s HUD median income for one person, or only \$3.43 per hour. Minimum wage, on the other hand, is \$5.15 per hour.¹⁰ From this information it is easy to see that persons with disabilities living on SSI are at a terrific disadvantage in not only finding affordable housing, but being able to retain the housing they have in the face of ever-increasing rental rates.

Most persons with special needs choose to live in units where they can remain independent. If services are needed, they prefer to access them in a site close to, but not attached to, their home. This allows greater freedom and the ability to come and go in a non-stigmatized environment. New deep-subsidy rental units are needed to expand the available inventory of housing units that are both accessible and affordable to persons living on SSI.

3 Consortium for Persons with Disabilities, *Priced Out in 2002; The Crisis Continues* May, 2002.

4 Census 2000, Summary File 3, Disability Status

5 Department of Human Services, “Population in Need of Mental Health Services and Public Agencies’ Service Use in Colorado”, January 7, 2002

6 CDHS, Dee Camersol

7 Department of Labor and Employment. U.S. Census Bureau.

8 Colorado Department of Public Health & Environment, “Monitoring the Epidemic”, June 30, 2004

9 Consortium for Persons with Disabilities, *Priced Out in 2002; The Crisis Continues* May, 2002

10 Consortium for Persons with Disabilities, *Priced Out in 2002; The Crisis Continues* May, 2002

Housing Expenses Compared to Supplemental Security Income -2002

	SSI Monthly Payment	SSI as % of Area Median Income	% of SSI Needed to Rent an Efficiency Unit	% of SSI Needed to Rent a One Bedroom Unit
Boulder-Longmont	\$582.00	11.5%	107.6%	128.9%
Colorado Springs	\$582.00	17.5%	82.8%	89.0%
Denver	\$582.00	14.3%	102.2%	122.0%
Fort Collins-Loveland	\$582.00	16.4%	81.8%	101.0%
Grand Junction	\$582.00	21.7%	75.3%	78.4%
Greeley	\$582.00	20.8%	90.4%	99.8%
Pueblo	\$582.00	21.7%	79.4%	82.1%
Non-Metropolitan Areas	\$582.00	21.7%	79.2%	87.1%
State Average	\$582.00	16.2%	94.0%	109.2%

Priced Out in 2002; The Crisis Continues May, 2002.

Statistics from the Colorado Department of Human Services, Division of Supportive Housing and Homeless Programs on their Section 8 tenants (all disabled), show that 80% have incomes below 30% AMI, 84% have incomes below \$10,000/year. 90% have only one person in the household. Most receive SSI/SSDI or some other pension as income.

According to the Colorado Department of Human Services, one problem with expanding the inventory of housing for the disabled is the fact that persons with disabilities receive a disproportionate share of the HUD funds used to finance new deep subsidy rental units. In FY 2004, HUD will provide \$783 million for senior housing programs and \$251 million for housing for persons with disabilities¹¹. It has also become more difficult to construct units through the 811 program with only the 811 financing. Almost all of the 811 projects constructed in Colorado in the past three years have required additional funding from the Colorado Division of Housing and entitlement areas to meet the cost of construction.

As with seniors, the disabled population could be greatly impacted should the market experience a loss of Section 8 due to expiring projects opting out. At the current time, The Colorado Department of Human Services, Division of Supportive Housing and

¹¹ United States Department Of Housing and Urban Development *Fiscal Year 2004 Budget Summary*

Homeless Programs office estimates that there are 13,379 persons living in subsidized housing in Colorado that have disabilities¹². Although each household residing in units that have “opted out” of Section 8 will receive a voucher, this increases competition for other affordable units.

According to a study completed by the Colorado Department of Human Services supportive Housing and Homeless programs completed in August of 2003, there are an estimated 39,144 persons age 18 – 64 in Colorado receiving Supplemental Security Income (SSI) or Aid to the Needy Disabled (AND). 13,450 are already housed in affordable units. According to this analysis, there are still 11,504 persons with disabilities who need affordable housing.

Housing Needs of Persons with Disabilities

	Persons Receiving SSI/SSDI	Disabled Persons in Subsidized Housing	Persons not Housed in Subsidized Units
Colorado	39,144	13,450	11,504

Colorado Department of Human Services, Division of Supportive Housing and Homeless Programs, Follow-Up Study Of Housing Needs Of Low-Income Populations In Colorado, August, 2003

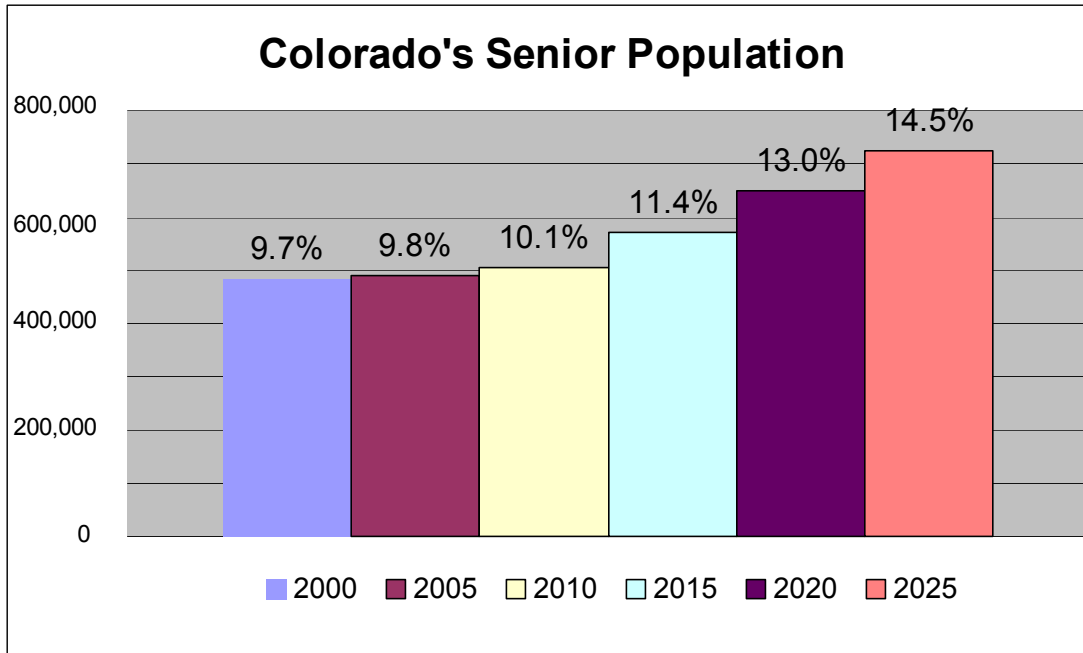
HOUSING FOR LOW-INCOME ELDERLY

In 2003, a study by the Colorado Department of Human Services, Division of Supportive Housing and Homeless Programs, found an estimated unmet need for affordable rental units among households with at least one recipient of elderly benefits is 7,245 households.¹³

Senior populations in rural areas of the state are forecast to grow by .5% from 2005 to 2010 and then increase more rapidly in successive five-year periods. Senior populations for the State as a whole are forecast to remain fairly steady until 2015.

12 Colorado Department of Human Services, Division of Supportive Housing and Homeless Programs, *Follow-Up Study Of Housing Needs Of Low-Income Populations In Colorado*, August, 2003

13 “Follow-up Study of Housing Needs of Low-income Populations in Colorado”, Colorado Department of Human Services, Division of Supportive Housing and Homeless Programs



Housing is an important component in serving the range of needs that our seniors have. The Colorado Four Year State Plan on Aging lists affordable housing as one of the ways to support “independent living, self-sufficiency, safety and dignity” for older adults.¹⁴

Independent Housing Needs – Independent Elderly

DOH research estimates that there are 34,492 renter households and 93,184 owner households earning between 0 - 50% AMI in Colorado that have a householder age 65 or older. More than 25,000 of these households are renters at or below 30% AMI. According to the Colorado Department of Local Affairs Demography Section, the 60+ age group will grow faster than any other from 2010 to 2025. Many of these households live on fixed incomes.

The Colorado Division of Aging and Adult Services is responsible for developing a comprehensive system of services for older adults. These services include the Aid to the Needy Disabled (AND) and Aid to Blind (AB) Programs, Old Age Pension (OAP) Basic Grant Program, Colorado Supplement Programs, Burial Assistance Program, Old Age Pension – Supplemental Security Income Assistance Project, Adult Protection Program, Congregate Nutrition Service Program for the Elderly, Senior Community Service Employment Program, the In-Home Nutrition Service Program for Older Persons, the Transportation Services Program for Older Persons, the In-Home Services Program, the Long Term Care Ombudsman Program, and the Legal Service Developer Program. A number of these programs, which are operated by local agencies, allow seniors to reside at home for as long as possible. Many seniors are reluctant to leave their homes to move to a service-enriched housing project. Programs such as In-Home Services have proven

¹⁴ Colorado Four Year State Plan on Aging for October 1, 2003 - September 30, 2007. Colorado Department of Human Services.

to be effective in keeping seniors in their homes longer, and are an important component of any plan to serve the housing needs of Colorado seniors. An August 2003 report by the Colorado Commission on Aging states that finding solutions to allow more seniors to live at home is an important strategy for solving the senior housing problem.

DOH will encourage increased use of the Medicaid Home Modification program and will view positively housing rehabilitation programs that help seniors modify existing housing so they may age in place.

Although Colorado seniors may be able to remain in their homes by using outside services, rising housing prices and property values make it difficult for many seniors to afford their rent or property taxes. Colorado does have a property tax/rent/heating cost rebate program for low-income seniors. This rebate, with a maximum amount of \$792, is available to seniors age 65+ with incomes of up to \$11,000 for an individual and \$14,700 for a married couple. Seniors may also defer paying property taxes by allowing the state to place liens on their property for the taxes due. Even with a \$792 rebate per year, those seniors renting in the private market may find themselves priced out of their communities. Even in some of the small rural areas of Colorado, there are needs for more independent senior housing.

Although it is less of a concern in the current sluggish economy, 63 properties with rents at 110% of Fair Market Rent (FMR) could choose to opt out of their project-based Section 8 contracts in the next five years, according to HUD data. Should the housing market regain its momentum and rents once again rise, Section 8 opt-outs would be more likely to occur. The Division of Housing and other Colorado agencies work to ensure that as many of these projects are retained in the affordable housing pool as possible, no matter what the market conditions.

VOUCHER PROGRAM AND HOUSING AUTHORITY TENANT NEEDS

Twenty-five years ago, the Federal Government created the Section 8 Housing Assistance Payments Program. This program contained two parts, one called “project-based” and the other “tenant-based.” Project-based rental assistance is tied to units in privately owned apartment buildings where the owner has entered into a contract with HUD to receive a rental subsidy for a certain number of years. Tenant-based rental assistance, most commonly known as the “Voucher Program” provides rental assistance directly to families so that they may live anywhere they wish in the private market.

Several years ago the project-based programs faced a major challenge in losing affordable housing stock because owners had the ability to “opt out” of their contracts with HUD and list their units at market rate. Fortunately, only six percent of HUD’s project-based inventory was lost to owner opt outs. Part of the success of keeping units affordable was due to HUD’s emergency initiative called Mark-To-Market. This program increased project-based rents to market rates and restructured existing debt to a level that would support these rents. During this same time, Colorado Division of Housing worked with a number of owners and potential buyers to offer financing that kept units affordable. Using property information compiled by HUD and the National Housing Trust, DOH staff identified properties with expiring Section 8 contracts. Our

financial assistance included rehabilitation loans, subordinated loans, grants, and tax-exempt bond financing.

A similar effort took place with the Department of Agriculture's Rural Development (RD) Office. USDA Rural Development Section 515 properties faced the threat of owners opting out of their rental agreements through prepayment of their loans. Approximately 2,550 apartment units currently financed under the Section 515 program could allow prepayment of their mortgage. Property owners seeking to prepay their mortgage filed a class action suit against USDA to exercise this option. The class action suit is still pending. USDA is currently working with owners, whose properties were financed prior to 1989, to provide options in maintaining their affordability.

With a housing market that is not as strong as in the past, private owners prefer not to sell because the rental subsidies received from HUD help maintain property lease up and cash flow. DOH has the opportunity to work with these existing owners using HOME, CDBG, and state monies to keep the units in safe, decent and livable condition so that they may compete with the lower rents offered in a softer market. By doing so, the Division of Housing has made the preservation of these units a priority.

There is still not enough deep-subsidy rental assistance available to the lowest income renters in Colorado. The Section 8 tenant-based Voucher Program is undergoing budget cuts due to rising costs. Housing Authorities throughout Colorado have to reduce the number of families they serve based on HUD's funding authority, and yet, the demand is great.

As shown in the rental needs section, more than 77,855 renters earning at or below HUD's 50% AMI limit in Colorado are estimated to be rent burdened. Most of the new units being created throughout the state are not affordable to these households. The 98,609 renters at 30% or less of AMI often need a subsidy to make any unit affordable.

STATEWIDE SECTION 8 TENANT-BASED WAITING LIST

Annually, DOH conducts a statewide housing survey to assess the number of families on Colorado's PHA waiting lists. The survey, although a snapshot in time, indicates that in January 2005, roughly 43,378 families were waiting for government rental assistance. This number does not truly reflect the need for subsidized housing in Colorado. Many housing agencies have closed their waiting list and others accept applications only once a year. Please note the following observations:

- The asterisk placed at the end of the housing agency name indicates that the DOH contracts with this organization to administer either all or a portion of their Section 8 tenant based program.
- Twenty-two percent (22%) of the waiting lists consist of families with a disability.
- Fifty-seven percent (57%) of the waiting list consists of families with children.
- Eighty-four percent (84%) of the families earn less than 30 percent of the Area Median Income (AMI) of the county they live in).
- Utilization rates for Colorado Voucher and Public Housing Programs is very high, ranging from 95% - 100%.

COLORADO DIVISION OF HOUSING
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PUBLIC HOUSING AUTHORITY WAITING LISTS
 Jan-04

HOUSING AUTHORITY	# ON THE WAITING LIST	<30% AMI	>30% thru < 50% AMI	> 50% thru < 80% AMI	FAMILIES W/CHILDREN	ELDERLY W/OUT DISABILITIES	ELDERLY WITH DISABILITIES	FAMILIES W/DISABILITIES
HOUSING SOLUTIONS FOR THE SOUTHWEST* (Archuleta, La Plata, San Miguel)								
INDEPENDENT LIFE CTR.*	37	5	32	0	20	0	1	16
JEFFERSON	1918	829	962	127	1230	178	325	185
JOHNSTOWN								
JULESBURG								
KERSEY	7	5	0	2	0	6	0	0
KEENESBURG								
LAKESWOOD	590	498	85	6	419	140	24	51
LAMAR*	155	133	22	0	94	6	10	26
LAS ANIMAS	29	7	19	3	11	3		7
LIMON*	60	39	17	4	40	5	5	1
LITTLETON	1156	1044	99	13	528	46	18	22
LOVELAND*	1180	1121	56	3	634	167	N/A	N/A
LONGMONT	752	720	30	2	431	96	37	195
MEEKER	9	9	0	0	5	4	0	0
MOFFAT	6	3	2	1	0	0	0	2
MONTE VISTA*	67	67	0	0	55	4	3	11
MONTEZUMA	226	226	0	0	152	16	10	32
MONTROSE*	268	209	59	0	173	51	0	N/A
OTERO*	241	187	52	2	173	0	51	51
PARK	16	9	0	1	12	1	1	3
PUEBLO*	2809	2366	435	8	1447	140	0	551
PUEBLO CTR. FOR DISABILITIES	107	101	4	2	41	0	0	107
RANGELY								
ROCKY FORD	93	41	20	32	61	0	11	5
SAGUACHE*	0	0	0	0	0	0	0	0
SALIDA	52	0	52	0	0	46	0	6
SPRINGFIELD	26	8	12	6	0	12	14	0
SOUTHWEST CTR. FOR INDEPENDENCE*	62	56	5	1	15	1	3	60
STERLING*	115	95	17	3	66	6	4	16
SUMMIT*	38	25	8	1	21	3	2	17
TELLURIDE H.A./ SAN MIGUEL HA*	39	28	0	0	31	0	0	1
TRINIDAD	137	124	10	3	88	22	17	16
UAACOG*	456	425	31	0	274	3	33	163
(Chaffee, Fremont, Custer, Lake, Teller)								
WALLENBURG*	57	26	8	23	23	1	2	1
WELLINGTON								
WINDSOR	25	20	3	2	0	25	0	0
WRAY	16	10	6	0	8	8	0	0
YUMA*	77	49	23	5	47	1	14	15
(Phillips, Sedgewick, Washington, Yuma)*								
TOTAL	43,378	36,405	6,057	687	24,750	2,812	1,532	7,905

* Colorado Division of Housing Contractors

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PUBLIC HOUSING AUTHORITY WAITING LISTS
 Jan-05

HOUSING AUTHORITY	# ON THE WAITING LIST	NON HISPANIC	HISPANIC	WHITE	BLACK	AMER. INDIAN AK NATIVE	ASIAN	HAWAIIAN PACIFIC	# SEC. 8 VOUCHERS	PUBLIC HOUSING UNITS
ADAMS COUNTY	920	445	475	680	212	16	12	0	1330	77
AGUILAR										
AKRON	11	11	0	11	0	0	0	0	0	20
ALAMOSA*	212	27	185	191	21	0	0	0	73	199
ANTONITO	9	0	9		0	0	0			
ARAPAHOE COUNTY*	84	79	5	51	20	2	8	2	61	0
ARAPAHOE HOUSE*	42	37	5	21	13	3	0	0	70	0
ARVADA	144	81	63	113	18	7	4	0	508	0
ASPEN/PITKIN*	20	18	2	20	0	0	0	0	16	0
ATLANTIS*	120	85	15	60	40	0	0	0	118	0
AURORA	5371	4703	637	1442	3641	83	174	0	1087	201
BOULDER CITY	641	525	116	603	22	2	14	0	606	383
BOULDER COUNTY	1346	1013	177	1190	72	51	33	0	641	56
BRIGHTON	60	23	27	21	1	1	0	0	212	44
BRUSH*	309	179	165	344	2	4	0	0	103	30
BURLINGTON	22	19	15	19	0	0	0	0	15	
CALHAN	5	5	0	5	0	0	0	0	0	20
CENTER*										
CHEYENNE WELLS	9	7	2	7	0	0	0	0	0	25
CLEAR CREEK	27	15	0	25	0	2	0	0	9	0
CO COALITION*	1578	1041	537	253	395	47	6	8	710	
CO HEALTH NETWORK*	49	43	6	25	13	2	0	0	38	0
CO DEPT. OF HUMAN SERVICES	662	560	102	548	86	18	7	1	3104	
COLORADO SPRINGS (El Paso)*	7125	6273	852	5819	1076	112	118	0	2203	707
COLORADO SPRINGS INDEPENDENT LIVING*	23	21	5	33	3	1	1	0	97	0
COMMERCE CITY*	375	199	176	282	65	21	4	1	84	
CONEJOS*	39	4	35	37	0	2	0	0	12	
CONNECTIONS FOR INDEPENDENT LIVING*	70	43	27	40	1	2	0	0	74	0
COSTILLA										
CRESTED BUTTE - ADM. BY GUNNISON HA										
DELTA	108	90	18	106	1	1	0	0	226	75
DENVER	8389	7700	580	3809	3560	83	580	83	5231	
EADS										
EATON	17	15	2	17	0	0	0	0	0	60
EAGLE*	45	21	24	44	1	0	0	0	10	0
ENGLEWOOD (Sheridan, Douglas Cty.)*	899	670	229	273	287	51	4	0	393	110
FLAGLER	3	3	0	3	0	0	0	0	0	0
FORT COLLINS	1565	1215	350	1426	64	59	16	0	844	196
FORT LUPTON	39	6	14	0	0	0	0	0	0	50
FORT MORGAN	13	11	3	11	0	0	0	0	0	86
FOUNTAIN	193	154	39	160	29	2	2	0	0	40
GARFIELD	98	82	16	92	0	6	0	0	434	0
GRAND*	80	68	12	73	4	2	0	0	57	0
GRAND JUNCTION*	1201	1105	96	1190	6	5	0	0	880	30
GREELEY	590	282	308	574	6	1	2	1	464	86

HOUSING AUTHORITY	# ON THE WAITING LIST	NON HISPANIC	HISPANIC	WHITE	BLACK	AMER. INDIAN AK NATIVE	ASIAN	HAWAIIAN PACIFIC	# SEC. 8 VOUCHERS	HOUSING UNITS
GUNNISON	35	32	1	32	1	0	1	0	40	0
HAXTON	4	4	0	4	0	0	0	0	0	22
HOLYOKE										
HOLLY										
HOUSING SOLUTIONS FOR THE SOUTHWEST* (Archuleta, La Plata, San Miguel)										
INDEPENDENT LIFE CTR.*	37	35	2	35	0	1	0	1	80	0
JEFFERSON	1918	1041	877	1640	198	51	29	0	1385	65
JOHNSTOWN										
JULESBURG										
KERSEY	7	0	0	7	0	0	0	0	0	20
KEENESBURG										
LAKESWOOD	590	340	253	432	110	27	16	2	1251	158
LAMAR*	155	89	66	151	1	3	0	0	174	30
LAS ANIMAS	29	22	7		1	1	0			
LIMON*	60	55	5	56	4	0	0	0	43	40
LITTLETON	1156	779	377	827	249	36	30	11	288	143
LOVELAND*	1180	980	191	1126	25	16	4	0	468	80
LONGMONT	752	491	261	720	12	14	6	0	547	6
MEEKER	9	9	0	9	0	0	0	0	0	36
MOFFAT	6	0	1	5	0	0	0	0	0	0
MONTE VISTA	67	27	39	63	0	4	0	0	35	0
MONTEZUMA	226	201	25	157	3	65	1	0	262	131
MONTROSE*	268	185	83	258	1	5	1	0	90	0
OTERO*	241	104	137	104	0	1	0	0	199	86
PARK	16	7	1	13	0	3	0	0	4	0
PUEBLO*	2809	1102	1707	1021	80	0	1	0	1456	901
PUEBLO CTR. FOR DISABILITIES*	107	56	51	49	5	2	0			
RANGELY										
ROCKY FORD	93	23	70	93	0	0	0	0	50	110
SAGUACHE	0	0	0	0	0	0	0	0	0	0
SALIDA	52	50	2	52	0	0	0	0	0	50
SOUTHWEST CTR. FOR INDEPENDENCE*	62	48	14	55	1	6	0	0	74	0
SPRINGFIELD	26	0	26	0	0	0	0	0	0	32
STERLING*	115	92	23	113	1	0	1	0	87	110
SUMMIT*	38	11	5	29	2	0	0	1	30	0
TELLURIDE H.A./ SAN MIGUEL HA*	39	32	7	37	0	2	0	0	46	0
TRINIDAD	137	44	93	136	1	0	0	0	83	198
UAACOG*	456	305	64	148	1	11	2	0	282	N/A
(Chaffee, Fremont, Custer, Lake, Teller)										
WALSENBURG	57	21	35	56	0	0	0	0	42	129
WELLINGTON										
WINDSOR	25	23	2	23	0	0	0	0	N/A	72
WRAY	16	8	0	16	0	0	0	0	0	41
YUMA*	77	60	17	77	0	0	0	0	36	50
(Phillips, Sedgewick, Washington, Yuma)										
TOTAL	43,378	33,154	9,771	27,162	10,355	834	1,077	111	26,762	5,005

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HOUSING AUTHORITY	TURNOVER VOUCHERS	TURNOVER PH UNITS	UTILIZATION RATE SEC. 8	UTILIZATION RATE PH UNITS	ACCEPT APPLICATIONS	# VOUCHERS UNABLE TO ISSUE DUE TO CUTS	LOSS IN ADMIN FEES DUE TO CUTS	DIFFICULT TO FIND ACCESSIBLE UNITS
ADAMS COUNTY	1%	2%	100%	100%	ONCE A YEAR	0	\$105,059	NO
AGUILAR								
AKRON	0%	0%	5%	100%	YEAR ROUND	LEFT BLANK	UNKNOWN	NO
ALAMOSA*	3%	65%	100%	98%	YEAR ROUND	0	\$2,000	YES
ARAPAHOE COUNTY*	5%	N/A	100%	N/A	CLOSED	0 - overleased	0	NO
ARAPAHOE HOUSE*	1%	N/A	97%	N/A	ONCE A YEAR	5	\$165	NO
ANTONITO	7%		93%		YEAR ROUND	YES	NO	NO
ARVADA	13%	N/A	98% - 100%	N/A	WHEN NO WAIT LIS	5	\$44,044	YES
ASPEN/PITKIN*	0%	N/A	100%	N/A	YEAR ROUND	0	?	YES
ATLANTIS*	1%	0%	100%	0%	ONCE A YR	10	\$3,400	YES
AURORA	11%	7%	100%	99%	ALWAYS OPEN	0	\$48,330	YES
BOULDER CITY	15%	17%	99%	100%	ONCE A YR	50	\$34,363	NO
BOULDER COUNTY / LOUISVILLE	8%-10%	32%	97%	94%	CLOSED 2-05	50-60	25,500	SOMETIMES
BRIGHTON	10%	14%	98%	95%	ALWAYS OPEN	12	\$26,230	YES
BRUSH*	5%	3%	100%	100%	OPEN 3 MOS/YR	13	\$4,112	YES
BURLINGTON*	25%	40%	100%	100%	YEAR ROUND	0	YES	YES
CALHAN	N/A	15%	N/A	100%	YEAR ROUND	N/A	20%	YES
CENTER*								
CHEYENNE WELLS	0	44	0%	100%	YEAR ROUND	N/A	N/A	YES
CLEAR CREEK	0	0	110%	N/A	CLOSED	0	0	YES
CO HEALTH NETWORK*	3%	N/A	98%	N/A	CLOSED	2	\$1,200	NO
CO DEPT. OF HUMAN SERVICES	13%	N/A	99%	N/A	OPEN WHEN NEEDED	10	\$100,000	NO
COLORADO COALITION*	10%	10%	95%	95%	DEPENDS ON LIST	25	\$15,000	NO
COLORADO SPRINGS (El Paso)*	16%	22%	100%	97%	YEAR ROUND	21	\$93,000	YES
CO SPRINGS. INDEPENDENT CTR.*	9%	N/A	90%	N/A	ALWAYS OPEN	3	\$2,000	NO
COMMERCE CITY*	7%	N/A	100%	N/A	EVERY 2-3 YEARS	8	\$5,000	YES
CONEJOS*	33%	27%	99%	97%	ON HOLD	7	\$100	N/A
CONNECTIONS FOR INDEPENDENT LIVING	7%	N/A	94%	N/A	ONCE A YEAR	6		YES
COSTILLA								
CRESTED BUTTE - ADMINISTERED BY GUNNISON HA								
DELTA	18%	9%	100%	100%	ALWAYS OPEN	10-Jul	\$6,300	YES
DENVER	9%	18%	100%	97%	ONCE A YEAR	300	\$97,300	YES
EADS								
EAGLE*	20%	N/A	90%	N/A	ALWAYS OPEN	0	?	NO
EATON	N/A	3%	N/A	100%	ALWAYS OPEN	N/A	N/A	YES

ENGLEWOOD / SHERIDAN	13%	20%	100%	100%	ONCE A YEAR	27	\$13,680	YES
FLAGER	N/A	N/A	N/A	N/A		0	N/A	YES
FORT COLLINS	11%	30%	100%	98%	CLOSED	0	\$2,470	NO
FORT LUPTON	N/A		N/A		YEAR ROUND	N/A	0	YES
FORT MORGAN	N/A	22%	N/A	100%	ALWAYS OPEN	N/A	N/A	NO
FOUNTAIN	20%	10%	92%	100%	CLOSED	18	13,500	NO
GRAND*	19%	N/A	100%	N/A	ALWAYS OPEN	3	\$4,140	NO
GRAND JUNCTION*	23%	38%	100%	99%	ALWAYS OPEN	49+	\$100,646	YES
GARFIELD	32%	N/A	92%	NA	ALWAYS OPEN	N/A	0	YES
GREELEY / WELD	15%	40%	100%	96%	ALWAYS OPEN	25-35	13%	YES
GUNNISON*	20%	N/A	95%	N/A	ALWAYS OPEN	2	\$1,245	NO
HAXTUN	N/A	N/A	0%	0%	ALWAYS OPEN	N/A	NONE	NO
HOLLY								
HOLYOKE								
HOUSING SOLUTIONS FOR THE SOUTHWEST*								
INDEPENDENT LIFE CTR.-CRAIG*	15%	N/A	95%	N/A	ALWAYS OPEN	30	\$6,300	YES
JEFFERSON	6%	4%	95%	98%	CLOSED	77	\$38,556	NO
JOHNSTOWN								
JULESBURG								
KEENESBURG								
KERSEY	N/A	10%	N/A	N/A	ALWAYS OPEN	0	10%	NO
LAKEWOOD	11%	9%	100%	100%	AS NEEDED	42	\$90,000	YES
LAMAR*	30%	34%	84%	94%	ALWAYS OPEN	36	\$916	NO
LAS ANIMAS	3%		97%		YEAR ROUND	YES	NO	YES
LIMON*	31%	38%	97%	100%	ALWAYS OPEN	2	14.40%	NO
LITTLETON	2%	23%	98%	100%	ALWAYS OPEN	20	\$30,150	YES
LOVELAND / LARIMER	14%	5%	100%	100%	CLOSED	28	\$47,538	YES
LONGMONT	8%	2%	100%	100%	OPEN NOW	49	23,469	YES
MEEKER	N/A	28%	N/A	100%	ALWAYS OPEN	0	0	NO
MOFFAT	N/A	N/A	N/A	N/A	ALWAYS OPEN	0	0	YES
MONTE VISTA*	20%	N/A	100%	N/A	ALWAYS OPEN	2	\$1,080	NO
MONTEZUMA	50%	50%	100%	100%	ALWAYS OPEN	25	\$30,000	NO
MONTROSE*	46%	N/A	92%	N/A	ALWAYS OPEN	5	\$6,367	YES
OTERO*	N/A	6%	94%	98%	ALWAYS OPEN	9	\$6,280	YES
PARK	25%	N/A	75%	N/A	CLOSED	0	0	YES
PUEBLO*	12%	25%	98%	98%	ALWAYS OPEN	60	\$35,000	YES
PUEBLO CTR. FOR DISABILITIES*		7%		98%	NOW CLOSED	10	\$4,349	YES
RANGELY								
ROCKY FORD	5%	20%	95%	80%	ALWAYS OPEN	0	0	NO
SAGUACHE*	0%	0%	0%	0%	ALWAYS OPEN	0	0	NO
SALIDA	N/A	2%	N/A	98%	ALWAYS OPEN	0	0	NO
SOUTHWEST CTR. FOR INDEPENDENCE*	14%	0%	95%	0%	ALWAYS OPEN	4	\$2,568	YES
SPRINGFIELD	N/A	10%	N/A	96	ALWAYS OPEN	0	0	NO

STERLING*	25%	29%	94%	99%	ALWAYS OPEN	5	\$400/MO	NO
SUMMIT*	9%	0%	91%	0%	CLOSED	0	0	YES
TELLURIDE / SAN MIGUEL HA	10%	0%	100%	0%	CLOSED	3	\$2,580	NO
TRINIDAD	10%	10%	83%	95%	ALWAYS OPEN	3	\$1,124.00	YES
UAACOG*	18%	N/A	89	N/A	CLOSED	17	\$8,000	NO
(Chaffee, Fremont, Custer, Lake, Teller)								
WALSENBURG*	28%	34%	92%	100%	ALWAYS OPEN	3	\$102	YES
WELLINGTON								
WINDSOR	N/A	6%	N/A	100%	ALWAYS OPEN	N/A	N/A	YES
WRAY	0%	15%	0%	100%	ALWAYS OPEN	N/A	N/A	YES
YUMA*	14%	14%	100%	100%	ALWAYS OPEN	10	\$1,024	YES

1. STRATEGIES

Need: Shortage of affordable housing for all eligible populations.

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

- Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
- Undertake measures to ensure access to affordable housing among families assisted regardless of unit size required.
- Maintain or increase Section 8 lease-up rates by providing technical assistance to DOH contractors in successful techniques in marketing the program to owners, particularly those outside of areas of minority and poverty concentration.
- Maintain or increase Section 8 lease-up rates by providing information to owners twice a year through a “Landlord Newsletter.”
- Maintain or increase Section 8 lease-up rates by providing technical assistance to DOH contractors in effectively screening Section 8 applicants to increase owner acceptance of program.
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2: Increase the number of affordable housing units by:

- Applying for additional Section 8 units should they become available.
- Leveraging affordable housing resources in the community through the creation of mixed - finance housing.
- Pursuing housing resources other than public housing or Section 8 tenant-based assistance to increase affordable housing rentals.
- Continuing to assist other funding entities to increase annual statewide production of affordable rental units.

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

- Meet HUD federal targeting requirements for families at or below 30% of AMI in tenant-based Section 8 assistance.
- Employ admissions preferences aimed at families with economic hardships.

- Adopt policies to support and encourage work.

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

- Employ admissions preferences aimed at families who are working.
- Adopt policies to support and encourage work.

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers, should they become available, targeted to the elderly.
- Apply the same admission preference for elderly families as for those who are working toward self-sufficiency.

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to families with disabilities:

- Apply for special-purpose vouchers, should they become available, targeted to families with disabilities.
- Encourage and provide guidance to contractors to affirmatively market to local non-profit agencies that assist families with disabilities.
- Continue to develop partnerships and work with independent living centers throughout the state to provide rental assistance to those with disabilities.
- Apply the same admission preference for disabled families as for those who are working toward self-sufficiency.

Need: Specific Family Types: Families who are homeless or displaced due to domestic violence or a natural disaster.

Strategy 1: Target available assistance to Homeless Families or those displaced due to domestic violence or a natural disaster:

- Apply for special-purpose vouchers, should they become available, targeted to families who are homeless or those displaced.
- Encourage and provide guidance to contractors to affirmatively market to local non-profit agencies that assist families who are homeless, and/or displaced due to domestic violence or a natural disaster.

Need: Specific Family Types: Races or ethnicity with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources for families of race and ethnicity with disproportionate needs:

- Encourage and provide guidance to contractors to affirmatively market to races/ethnic groups shown to have disproportionate housing needs.

Reasons for Selecting Strategies

- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the DOH
- Influence of the housing market on DOH programs.
- Social priorities regarding housing assistance.
- Results of consultation with DOH Section 8 contractors in various areas of the state.

2. STATEMENT OF FINANCIAL RESOURCES

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
Federal Grants (FY 2000 grants)		
Annual Contributions for Section 8 Tenant-Based Assistance	\$17,501,111	
Family Self-Sufficiency Grants	\$ 66,561	
Community Development Block Grant	\$3,985,360	DOH allocation awarded on a competitive application process to local governments for acquisition, rehabilitation, new construction, homebuyer assistance, public services, facilities and administration costs.
ESG	\$1,018,213	Grants provided on a formula basis to states and local governments for operating costs, essential services, and homeless prevention activities, including financial assistance to families who have received eviction notices or notices of termination of utility service.
HOPWA	\$350,000	State block grant funds to help individuals and families with AIDS, primarily with rental assistance.
HOME	\$8,884,025	Awarded competitively to local governments, non-profits, private developers for the activities of acquisition, rehabilitation, new construction, and tenant based rental assistance. All activities require a 25% non-federal match. Ninety percent of rental units produced must benefit families with incomes 60% or below area median income. One hundred percent of funds invested in homebuyer programs must benefit families whose incomes are equal to or less than 80% of area median income.

ADD 04	\$473,715	American Dream funds to promote homeownership opportunities. Separate funding associated with HOME funds.
Housing Development Grant	\$100,000	Funds for acquisition, rehabilitation, and new construction are awarded through a competitive application process on a continuous basis with applications reviewed monthly by the State Housing Board. Applications are reviewed for management capacity, project impact on need, project feasibility, and benefit to very low and low-income persons
State Revolving Loan	\$2,962,672	This program provides construction loans to non-profits, and city and county governments for up to seven years. Interest rates normally range from 0% - 6%. These funds are also leveraged with other funding organizations.
TOTAL REVENUES	\$35,341,657	

3. POLICIES GOVERNING ELIGIBILITY, SELECTION, AND ADMISSIONS

ELIGIBILITY

- The DOH conducts criminal or drug-related activity screening to the extent required by law or regulation.
- The DOH requests criminal records from State law enforcement agencies (Colorado Bureau of Investigation) for screening purposes.
- The DOH shares the following kinds of information with prospective landlords before lease signing: family's current address, name and address of current landlord (if known) and name and address of prior landlord (if known).

WAITING LIST ORGANIZATION

- The DOH is a state agency, which contracts with local Public Housing Authorities, Councils of Governments, and non-profit organizations. The waiting lists are maintained at the local level at the contracted agency's office. DOH allows each contracted agency some flexibility in structuring their waiting lists as long as there is compliance with federal and DOH Administrative Plan requirements.
- Interested persons may apply for admission to the DOH Section 8 tenant-based assistance at the following offices:

AL ALAMOSA CITY HOUSING AUTHORITY

FSS (Alamosa County)
Patricia Martinez, Executive Director
Terri Lucero, Sec 8
213 Murphy Drive
Alamosa, CO 81101
(719) 589-6694/6695 x14
(719) 589-8474 fax
pha@fone.net

AR ARAPAHOE COUNTY HOUSING AUTHORITY

FSS (Arapahoe County)
James Taylor, Director
1690 West Littleton Blvd., suite 300
Littleton, CO 80120
(303) 738-8060
(303) 38-8069 fax
No email

SUBCONTRACTED TO:

Littleton Housing Authority

Sheila Smith, Executive Director
Shirley Baca, Sec. 8
5844 S. Datura
Littleton, CO 80120
(303) 794-9608
(303) 798-6244 fax
srevnoldsmith@yahoo.com

AH ARAPAHOE HOUSE

FSS (Denver Metro)
Gene Medina, Program Manager
Jim Linderman, Sec. 8
77 West 5th Ave
Denver, CO 80204
(303) 825-0373
(303) 825-1638 fax
jlinderman@ahinc.org
emedina@ahinc.org

ARCHULETA COUNTY HOUSING AUTHORITY

SUBCONTRACTED TO:

Housing Solutions for the Southwest
Jolie Dokken, Sec. 8

AP ASPEN/PITKIN CO. HOUSING AUTHORITY

(Pitkin County)
Maureen Dobson, Executive Director
530 East Main St. Lower Level
Aspen, CO 81611
(970) 920-5050
(970) 920-5580 fax
cindvc@ci.aspen.co.us

SUBCONTRACTED TO:

Garfield County Housing Authority

Karen Sandblom, Sec 8
2128 Railroad Ave
Rifle, CO 81650
(970) 625-3589
(970) 625-0859 fax
housing@rof.net

- AT ATLANTIS COMMUNITY INC.**
 (Denver Metro)
 Tim Thornton, Director x 11
 Hector Lopez, Sec 8 x21
 201 S. Cherokee
 Denver, CO 80223
 (303) 733-9324
 (303) 733-6211 fax
rlopez4.1@netzero.com
- BR BRUSH HOUSING AUTHORITY**
FSS (Morgan County)
 Ray Danielson, Executive Director
 Rachel Helberg, Sec 8
 418 Edison/P.O. Box 666
 Brush, CO 80723-0666
 (970) 842-5046
 (970) 842-5007 fax
brushhousing@brushhousing.com
Rachel@brushhousing.com
- BU BURLINGTON HOUSING AUTHORITY**
 (Kit Carson County)
 Sandy Erker
 944 Lowell Avenue
 Burlington, CO 80807
 (719) 346-5464
 (719) 346-5077 fax
housing@plains.net
- CE CENTER HOUSING AUTHORITY**
 (Saguache County)
 Theresa Chavez, Executive Director
 Geraldine Martinez, Office Assistance
 138 South Worth/P.O. Box 759
 Center, CO 81125
 (719) 754-2537
 (719) 754-2477 fax
Theresal@amigo.net
cha@amigo.net
- IS COLORADO SPRINGS INDEPENDENT CENTER**
 Vicki Skoog, Executive Director
 Nancy Hunt, Director
 Barbara Austin, Sec. 8
 21 E Las Animas
 Colorado Springs, CO 80903
 (719) 471-8181 ext. 13
 (719) 471-9322 fax
barbaraa@csicindliving.org
- CM COMMERCE CITY HOUSING AUTHORITY**
FSS (Adams County)
 Cathy Fiscus, Housing Specialist
 5291 East 60th Avenue
 Commerce City, CO 80022
 (303) 289-3696
 (303) 289-3731 fax
cfiscus@ci.commercecity.co.us
- CI CONNECTIONS FOR INDEPENDENT LIVING**
 Beth Danielson, Executive Director
 Chanel Gomez, Sec 8
 1024 9th Ave, Suite E
 Greeley, CO 80631
 (970) 352-8682
 (970) 353-8058 fax
connectionsil@viawest.net

- CN CONEJOS CO. HOUSING AUTHORITY**
 (Conejos County)
 Lois Land, Executive Director
 510 Richfield Road/P.O. Box 366
 La Jara, CO 81140
 (719) 274-5417
 (719) 274 -0417 fax
rabbitt@mv.amigo.net
- CO COLORADO COALITION FOR THE HOMELESS**
 (Denver Metro)
 John Parvensky, Executive Director
 Mark Mastro, Sec. 8 Coordinator
 2111 Champa Street
 Denver, CO 80205
 (303) 298-8995/303 293-2309 fax
lenockson@coloradocoalition.org
pjacobs@coloradocoalition.org
mmastro@coloradocoalition.org
- CP COLORADO HEALTH NETWORK**
 (Denver Metro)
 Laurie Tomlinson, Executive Director
 Ellie Boyd, Sec 8 Coordinator
 701 E. Colfax, Suite 212
 Denver, CO 80203
 (303) 837-1501 x292
 (303) 861-8900 fax
boyd@coloaid.org
- DC DOUGLAS COUNTY HOUSING PARTNERSHIP**
FSS Craig Maraschky, Executive Director
 100 Third St. # 220
 Castle Rock, CO 80104
 (303) 814-2965
 (303) 814-2966 fax
cmarasch@douglas.co.us
- SEC 8 - SUBCONTRACTED TO:
- Sheridan/Englewood Housing Authority***
 Dawn Shepherd, Executive Director
 Delicia Fillmore, Sec 8
 3460 S. Sherman #101
 Englewood, CO 80113
 (303) 761-6200
 (303) 781-5503 fax
- HOUSING SOLUTIONS FOR THE SOUTHWEST**
 Administers the following programs:
- DU** La Plata County & Durango
SJ San Juan County
 Tony Stohl, Executive Director x16
 Jolie Dokken, Rental Assistance
 295 Girard
 Durango, CO 81301
 (970) 259-1086 x13
 (970) 259-2037 fax
jdokken@swcommunityresources.org
- EA EAGLE COUNTY HOUSING AUTHORITY**
FSS (Eagle County)
 K.T. Gazunis, Sec. 8
 500 Broadway/P.O. Box 179
 Eagle, CO 81631
 (970) 328-8770
 (970) 328-7185 fax
kt.gazunis@eaglecountv.us
www.eagle-countv.com

SUBCONTRACTED TO:

Garfield County Housing Authority

Karen Sandblom, Sec 8
2128 Railroad Ave
Rifle, CO 81650
(970) 625-3589
(970) 625-0859 fax
housing@rof.net

GC GRAND CO. HOUSING AUTHORITY
(Grand County, Jackson County, & Routt County)
Jim Sheehan, Director
Linda Blackwell, Sec 8
P.O. Box 2560
Fraser, CO 80442
(970) 726-4572
(970) 726-4579-fax
jsheehan@cowebblink.net

GJ GRAND JUNCTION HOUSING AUTHORITY
(Mesa County)
Jody M. Kole, Executive Director
Mary Gregory, Housing Specialist
Lori Rosendahl
1011 N 10th Street
Grand Junction, CO 81501
(970) 245-0388
(970) 241-5514 fax
lorirosendahl@gjha.org

GU GUNNISON COUNTY HOUSING AUTHORITY
FSS (Gunnison County)
Shary Templeton, Executive Director
Kristin Wills, Sec. 8
200 E. Virginia Ave.
Gunnison, CO 81230
(970) 641-7900
(970) 641-7931 fax
stempleton@co.gunnison.co.us
kwills@co.gunnison.co.us

MO INDEPENDENT LIFE CENTER, INC.
RB (Moffat County & Rio Blanco County)
Evelyn Tileston, Executive Director
Jona Wigginton Section 8
P.O. Box 612
Craig, CO 81626
(970) 826-0833
(970) 826-0832 (fax)
indlife@cmn.net

LA LAMAR HOUSING AUTHORITY
(Prowers County)
Sandra Ellison, Interim Executive Director
Melanie Gurule, Sec 8
804 S. Main St.
Lamar, CO 81052-3431
(719) 336-9575
(719) 336-9529 fax
ihahouse@cminet.net

LI LIMON HOUSING AUTHORITY
FSS (Lincoln County, Elbert County)
Carolyn Miller, Executive Director
1880 Circle Lane
Limon, CO 80828

(719) 775-9309
(719) 775-9309 fax (same as phone number)
hud@plains.net

- LO LOVELAND HOUSING AUTHORITY**
(Larimer County)
Sam Betters, Executive Director
Moofie Miller, Sec. 8
Peggy Conrad, Housing Specialist (x12)
375 West 37th Street, Suite 200
Loveland, CO 80538
(970) 667-3232
(970) 667-2860 fax
mmill@lovelandhsg.org
- MV MONTE VISTA HOUSING AUTHORITY**
(Rio Grande County)
Alonzo Espinoza, Executive Director
551 Monroe/P.O Box 581
Monte Vista, CO 81144
(719) 852-5505
(719) 852-9873 fax
alonzo_e_99@yahoo.com
mvcha@amigo.net
- MO MONTROSE CO. HOUSING AUTHORITY**
FSS (Montrose County)
Tim Heavers, Executive Director
Marty Thompson, Hsg. Specialist
Cindy Schmalz, FSS Coordinator
222 Hap Court
Olathe, CO 81425
(970) 323-5445
(970) 323-6179 fax
heavers@montrose.net
mcha@montrose.net
- OC OTERO COUNTY HOUSING AUTHORITY**
(Otero County, Crowley County)
Tony Mascarenas, Director
Bob Apodaca, Sec 8
315 East 5th Street/P.O. Box 376
La Junta, CO 81050
(719) 384-9055
(719) 384-7221 fax
lihous@yahoo.com
- PU PUEBLO CITY HOUSING AUTHORITY**
FSS (Pueblo County)
Jack Quinn, Executive Director
Terry Lown, Sec 8 (719) 584-7644
1414 North Santa Fe Ave., 10th fl.
Pueblo, CO 81003
(719) 544-6230
(719) 546-5364 fax
tllown@hapueblo.com
jqinn@hapueblo.com
- SC PUEBLO CENTER FOR DISABILITIES**
Dr. Larry Williams, Executive Director
1304 Berkeley
Pueblo, CO 81004
(719) 546-1271
(719) 546-1374 fax
ilcpueblo@yahoo.com
- SW SOUTHWEST CENTER FOR INDEPENDENCE**
Larry Wales, Section 8
835 E. 2nd Ave. #200
Durango, CO 81301

(970) 259-1672
(970) 259-0947 fax
larry@swcidurango.org

ST STERLING HOUSING AUTHORITY

FSS (Logan County)
William Herboldt, Director
Sharon Boyd, Sec 8
1200 North 5th Street
Sterling, CO 80751
(970) 522-1999
(970) 522-6902 fax
brigadon@kci.net

SU SUMMIT CO. HOUSING AUTHORITY

FSS (Clear Creek, Park Cty, & Summit County)
Eileen Friedman, Interim Director
106 N. Ridge St./P.O. Box 188
Breckenridge, CO 80424
(970) 453-3557
(970) 453-3554 fax
eileenf@co.summit.co.us

**TL TELLURIDE - SAN MIGUEL
REGIONAL HOUSING AUTHORITY**

(San Miguel County)
Elke Mulllens, Sec. 8 ext.2
P.O. Box 840
Telluride, CO 81435
(970) 728-3034
(970) 728-5371 fax
smrha@telluridecolorado.net

**UPPER ARKANSAS AREA OF COUNCIL
OF GOVERNMENTS - UAACOG**

Administers the following programs:

CC FREMONT COUNTY (Canon City)

CH CHAFFEE COUNTY

CU CUSTER COUNTY

LE LAKE COUNTY

TE TELLER COUNTY

FSS Judy Lohnes, Executive Director
Sharon McKinsey, Housing Director 719-269-7687
Autumn Dever, Housing Specialist 719-275-9566
330 Royal Gorge Blvd./P.O. Box 510
Canon City, CO 81215
(719) 275-9566 x3
(719) 275-2907 fax
housing@uaacog.com
section8@uaacog.com

WA WALSENBURG HOUSING AUTHORITY

(Huerfeno County)
David Mockmore, Executive Director
Sandy Wagner, Sec 8
220 Russell Avenue/ P.O. Box 312
Walsenburg, CO 81089
(719) 738-2720
(719) 738-2258 fax
wha@qwest.net

YU YUMA CITY HOUSING AUTHORITY

FSS (Yuma County, Washington County)
(Sedgwick County, Phillips County)
Janelle Devlin, Executive Director
700 West 3rd Avenue
Yuma, CO 80759
(970) 848-5590
(970) 848-5611 fax
jkdevlin@plains.net

SEARCH TIME

The DOH gives extensions to the standard 60-day period to search for a unit in the following circumstances:

- Hospitalization
- Family emergency
- Request For Lease Approval turned in but unit never passed HQS, and remaining search period too short of a time frame
- Barriers in locating accessible unit
- Family needs a unit size which the PHA determines is difficult to locate

ADMISSIONS PREFERENCE

- Income targeting:
The DOH plans to satisfy the federal targeting requirements of 75 percent of all new admissions to the Voucher Program to families at or below 30 percent of the area median income, and the remaining 25 percent of new admissions to families at or below 50 percent of the area median income.
- Preferences:
DOH employs the following admission preferences:
 - Victims of violence, natural disaster or government action
 - Homelessness
 - Those currently enrolled in educational, training, or upward mobility programs.
 - Those previously enrolled in educational, training, or upward mobility programs.
 - Those who are currently working.
 - Those currently participating in one of the three (3) DOH TBRA pilot programs.

The DOH admission preferences are prioritized by a “1” that represents our first priority, a “2” representing our second priority, and so on. DOH gives equal weight to one or more of these choices. **Note: Elderly and disabled families will be given equal preference as those who are working toward FSS.**

- 1 Victims of violence, natural disaster or government action
- 1 Homelessness

- 2 Those enrolled currently in educational, training, or upward mobility programs
- 2 Those previously enrolled in educational, training, or upward mobility programs
- 2 Families currently working
- 2 Those currently participating in one of the 3 DOH Tenant Based Rental Assistance pilot programs
- 2 Elderly and Disabled Families
- 3 Date and Time

Applicants on the waiting list with equal preference status are selected by date and time of application. DOH contractors may alternate between the preference list and those without a preference to ensure all families on the list are given a chance to participate in the program.

The relationship of preferences to income targeting requirements is not applicable because the pool of applicant families ensures that the PHA will meet income-targeting requirements.

SPECIAL PURPOSE SECTION 8 ASSISTANCE PROGRAMS

- The policies governing eligibility, selection, and admissions to any special-purpose Voucher Program administered by the PHA are contained in the Section 8 Administrative Plan.
- The DOH announces the availability of any special-purpose Voucher Programs to the public through published notices and announcements to local government agencies.

4. RENT DETERMINATION POLICIES

PAYMENT STANDARDS

- The DOH payment standard is set at 100 percent of the FMR. A contractor may request a payment standard increase up to 110 percent of the FMR. Each request will be reviewed by the DOH on a case-by-case basis.
- Agencies may request payment standards higher than the FMR for their area for the following reasons:
 - FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
 - Increase reflects market or sub-market
 - To increase housing options for families
 - Payment standards are reevaluated for adequacy annually.
 - The factors the DOH considers in its assessment of the adequacy of its payment standard are:
 1. Success rates of assisted families
 2. Rent burdens of assisted families
 3. Cost of vacancies
 4. Number of vacancies
 5. Housing Agency Board resolution to increase the payment standard

MINIMUM RENT

- The DOH minimum rent is set at \$50.00.
- The DOH follows the minimum rent exceptions as established by the QHWRA, and has not adopted any discretionary minimum rent hardship exemption policies.

5. OPERATIONS AND MANAGEMENT

ORGANIZATIONAL SETUP

Under the direction of the Colorado State Housing Board and the Director of the Colorado Division of Housing (DOH), staff of the DOH administers the Voucher Program's day-to-day operations. The staffing information contained in this section includes only those positions directly responsible for the Program at the State level.

COLORADO STATE HOUSING BOARD

The Colorado State Housing Board (SHB) was created in 1970 to advise the General Assembly, the Governor, and the Colorado Division of Housing on Colorado's Housing needs. The governor-appointed seven member SHB reviews financing requests and adopts regulations and policies for the administration of the DOH programs. Colorado SHB approves DOH PHA Agency Plan, Administrative Plan and SEMAP reporting requirements.

EXECUTIVE DIRECTOR

The Director of the Colorado Division of Housing serves as the Executive Director of the State of Colorado public housing agency.

PROGRAM MANAGER

This position is responsible for contracting with local agencies for delivery of the program services and fiscal year activities. The program manager is also responsible for the overall coordination of the program and development of necessary agreements between participating local agencies. In addition, the manager establishes and maintains effective contact with groups or individuals representing program related interests and is responsible for the general program management. The program manager develops program materials and disseminates information to local agencies, supervises day-to-day activities of the DOH staff, and develops training sessions for the Contractors in program regulatory requirements as well as agency responsibilities.

HOUSING ASSET MANAGERS

There are five Asset Managers on staff and each is assigned a different geographical area of the state. These positions are responsible for programmatic monitoring of the Contractors in Section 8 compliance and Housing Quality Standards. The Asset Managers train new and existing housing agencies in federal rules and regulations concerning Section 8 rental assistance and FSS programs. In addition, Asset Managers review vacancy reports on utilization of the program. Technical assistance to trouble shoot problems is also provided to the Contractors concerning family moves, income/rent adjustments, recertification, tenant/landlord relations, terminations, etc.

PROGRAM ASSISTANT

This position is responsible for supervising two Administrative Assistants who enter HUD form 50058 information into the Section 8 Program database. The Program Assistant is responsible for PIC transmittal, administrative fee payment to contractors, software interface with the COFRS accounting system and assisting in training Section 8 contractors on the requirements for payment through the state system. This position is also responsible for numerous spreadsheets that are used for tracking financial information for the program and the overall office administration for tracking payments for various aspects of the Program.

ADMINISTRATIVE ASSISTANTS

These two positions are responsible for daily data entry, filing, and preparation of electronic and paper payment vouchers. These positions answer complex informational calls from DOH

contractors, landlords and families, receiving rental assistance. Each assistant maintains and updates 50058 family files, which contain information on the rental subsidy to be paid and utility allowance. This position assists in landlord payment reimbursement process and the monthly reconciliation of the Section 8 database to the DOH contractor request. This position organizes logistics for meetings and trainings for the Section 8 Program and other programs in DOH.

ACCOUNTING DEPARTMENT

The Department of Local Affairs Accounting Division works closely with the Section 8 staff to approve all financial payments generated concerning the Program. Accounting staff maintains escrow spreadsheets, year-to-date budget spreadsheets, CUBS payment reconciliation spreadsheets and other tracking mechanisms to assist in maintaining the financial integrity of the program. The year-end and quarterly financial statements are also submitted to REAC by this office.

DOH STAFF FUNCTIONS

The DOH staff is responsible for administering the Section 8 Rental Assistance Program beginning with responding to HUD's Notice of Fund Availability (NOFA) to training Contractors in program administration and landlord housing assistance payments throughout the state.

The DOH considers the housing needs throughout the state by referencing the Colorado Consolidated Plan, which provides the guidance for the development of the state public housing agency strategies. DOH and its Contractors are charged with full responsibility of administering the housing programs designed to provide rental assistance to qualified families in privately owned dwelling units.

DOH activities include:

- Applicant preference determinations
- Technical Assistance in tenant/owner issues
- Mediator for informal hearings
- Coordinate and prepare funding applications
- Set policy, procedures and strategies for Administrative Plan and Agency Plan
- Prepare budgets, financial reports and control/monitor funding allocations
- Prepare DOH housing reports
- Send housing assistance payments to landlords
- Quality control HQS inspection of 5% of dwelling units
- Quality control monitoring of Section 8 family files
- Payment of administrative fees to contractors
- Develop and revise housing forms
- Provide training and on-going technical assistance to contractors

Activities of the DOH contractor include:

- Marketing and outreach in local community
- Income qualifying families and annual income certifications
- Notifications to applicants, participants and landlords on critical program rules
- Maintaining the Section 8 Waiting List
- Issuing of vouchers
- Conducting individual/group briefings
- Monitoring and assisting Voucher holders in finding suitable housing
- Initial and annual HQS unit inspections
- Negotiating rents and preparing contract and lease documents

- Maintaining active leases and contracts during year
- Resolving tenant/owner disputes
- Conducting move-out inspections
- Preparing special claims
- Conduct informal reviews and hearings
- Provide input for budgets, policies and procedures

EARNED ADMINISTRATIVE FEES

On-going administrative fees for the Section 8 Rental Assistance Program are utilized in the following manner: The first 600 units shall be calculated using the HUD published Column A - Fee Dollar Amount. Any additional units over the first 600 will be calculated using Column B - Fee Dollar Amount. Administrative fees will be calculated by the number of units leased up on the first day of each month. The DOH portion of the administrative fee earned is 30% and the contractor portion is 70%.

LEGAL JURISDICTION

The Colorado Division of Housing is a Public Housing Agency. The DOH Public Housing Agency satisfies the statutory definition of a public housing agency that has been set forth in 24 C.F.R. 982.51. DOH's legal jurisdiction is the state of Colorado and the State of Colorado Department of Law Office of the Attorney General rendered a legal opinion regarding this on September 16, 1980. This opinion is on file at the Colorado Division of Housing.

STATUTORY AUTHORITY

Colorado Revised Statutes, Part 7, Division of Housing - Colorado Housing Act of 1970, 24-32-701. Legislative declaration. It is hereby declared that there exists in this state a need for additional adequate, safe, sanitary, and energy-efficient new and rehabilitated dwelling units; that a need exists for assistance to families in securing new or rehabilitated rental housing; and that, unless the supply of housing units is increased, a large number of residents of this state will be compelled to live under unsanitary, overcrowded, and unsafe conditions to the detriment of their health, welfare, and well-being and to that of the communities of which they are a part. It is further declared that coordination among private enterprise and state and local government are essential to the provision of adequate housing, and to that end it is desirable to create a Division of Housing within the Department of Local Affairs. The general assembly further declares that the enactment of these provisions as set forth in this part 7 are for the public and statewide interest.

HUD PROGRAMS UNDER PHA MANAGEMENT

Program Name	Units or Families Served at Year Beginning	Expected Turnover
Section 8 Vouchers	1,874	13%
Section 8 Mod Rehab	52	5%
Special Purpose Section 8 Vouchers (list individually)	Mainstream Vouchers for Disabled 200	10%
	Non-Elderly Person Disabilities related to certain Developments 200	
	Homeless with Substance Abuse 75	
	Designated Vouchers for AIDS Victims 40	
Family Unification Program	100	11%
TOTAL	2,541	

MANAGEMENT AND MAINTENANCE POLICIES

Section 8 Management

- Administrative Plan
- State PHA Plan
- State of Colorado Management Policies

6. GRIEVANCE PROCEDURES

The DOH has established informal review procedures for applicants to the Section 8 tenant-based assistance program and informal hearing procedures for families assisted by the Section 8 tenant-based assistance program in addition to federal requirements found at 24 CFR 982:

- All written correspondence by the agency or the family must be answered by the other party within 10 business days
- Applicants or assisted families must contact their local office, to review the State Administrative Plan that governs Eligibility, Selection, and Admissions, and to initiate the informal review and informal hearing process

7. HOMEOWNERSHIP PROGRAMS ADMINISTERED BY THE DOH

SECTION 8 TENANT BASED ASSISTANCE

DOH plans to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982.

Program Description:

DOH will not limit the number of families participating in the Section 8 homeownership option.

PHA-established eligibility criteria

DOH program will have eligibility criteria for participation in its Section 8 homeownership option program in addition to HUD criteria.

- Section 8 participants must be receiving the rental assistance for one year and be in good standing with the housing agency contractor and DOH.
- Section 8 participants must provide \$1,000 of their own money toward the purchase of the house.
- DOH will provide the mortgage subsidy to the lender via an electronic fund transfer.
- Each DOH contracting agency may establish a policy of performing an annual HQS inspection for the duration of the homeownership assistance. It is the responsibility of the contractor to assess the need for the annual HQS Inspection.

8. DOH COMMUNITY SERVICE AND SELF-SUFFICIENCY PROGRAMS

PHA COORDINATION WITH THE WELFARE (TANF) AGENCY

Cooperative agreements:

Several DOH contractors have entered into cooperative agreements with TANF agencies (as listed in the table below), to share information and/or target supportive services (as contemplated by section 12(d)(7) of the Housing Act of 1937). Funding for TANF is provided to each county based on a formula basis and each county develops a plan for the use of their funds. The DOH feels the cooperative agreements established at the local level are most effective.

Coordination efforts between the DOH agencies and TANF agencies include:

- Client referrals
- Information sharing regarding mutual clients (for rent determinations and otherwise)
- Coordinate the provision of specific social and self-sufficiency services and programs to eligible families
- Jointly administer programs
- Partner to administer a HUD Welfare-to-Work voucher program
- Joint administration of other demonstration programs
- **Other** (describe):

The DOH will require that Housing Agencies under contract to the DOH must demonstrate coordination efforts between the HA and TANF agency before participants in that jurisdiction can participate in the home ownership program. These coordination efforts may include any of the efforts listed above.

SERVICES AND PROGRAMS OFFERED TO RESIDENTS AND PARTICIPANTS

Self-Sufficiency Policies

The DOH will employ the following discretionary policies to enhance the economic and social self-sufficiency of assisted families in the following areas:

- Section 8 admissions policies
- Preferences for families working or engaging in training or education programs for non-housing programs operated or coordinated by the PHA
- Preference/eligibility for Section 8 homeownership option participation

Economic and Social self-sufficiency programs

Yes No: DOH contracted agencies coordinate, promote, and/or provide programs to enhance the economic and social self-sufficiency of families. The following agencies have entered into the agreements with TANF, and other supportive service agencies to enhance the economic and social self-sufficiency of the families they serve.

	ALAMOSA COUNTY	ELBERT COUNTY	CHAFFEEC USTER, FREMONT, PARK & TELLER	GUNNISON COUNTY	LA PLATA COUNTY	LOGAN COUNTY	SAGUACHE COUNTY	YUMA and WASHINGT ON COUNTIES	MONTRÖSE COUNTY
TANF	X	X	X	X	X	X	X	X	X
DOLE	X	X	X	X	X	X	X	X	X
Family Crisis			X						
Local Community College	X		X						
Cooperative Extension				X					
Watershed District				X					
Consumer Credit Counseling					X				
Mental Health Center	X				X				
Resource & Other Center(s)	X	X		X	X			X	X
Rural Development	X	X							
Local Health Dept	X		X	X					
County Govt			X	X		X		X	X

FAMILY SELF-SUFFICIENCY PROGRAMS

Participation Description

Family Self Sufficiency (FSS) Participation		
Program	Required Number of Participants (Start of FY 2005 Estimate)	Actual Number of Participants (As of: 01/01/05)
Public Housing	N/A	N/A
Section 8	120	117

Yes No: The most recent FSS Action Plan addresses the steps the DOH plans to take to achieve at least the minimum program size.

WELFARE BENEFIT REDUCTIONS

The DOH is complying with the statutory requirements of section 12(d) of the U.S. Housing Act of 1937 (relating to the treatment of income changes resulting from welfare program requirements) by:

- Establishing or pursuing a cooperative agreement with all appropriate TANF agencies regarding the exchange of information and coordination of services
- Establishing a protocol for exchange of information with all appropriate TANF agencies
- Other: Establishing a protocol for exchange of information with the Department of Labor and other agencies that provide direct services providers, e.g.: entering into memorandums of understanding or service agreements.

9. CIVIL RIGHTS CERTIFICATIONS

Civil rights certifications are included in the PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations. This certification can be viewed at the main PHA office and is listed as supporting documentation.

10. FISCAL AUDIT

Yes No: Is the PHA required to have an audit conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h))?

Yes No: Was the most recent fiscal audit submitted to HUD?

Yes **No**: Were there any findings as the result of that audit?

Yes No **N/A**: If there were any findings, do any remain unresolved?
If yes, how many unresolved findings remain? NONE

Yes No **N/A**: Have responses to any unresolved findings been submitted to HUD?
If not, when are they due (state below)?

11. STATEMENT OF CONSISTENCY WITH THE CONSOLIDATED PLAN

Consolidated Plan jurisdiction: **State of Colorado**

- The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction:
- The DOH has based its statement of needs of families in the jurisdiction on the needs expressed in the State of Colorado 2005 Consolidated Plan.
- DOH prepares the State of Colorado Consolidated Plan.
- The State of Colorado Consolidated Plan includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice.
- The DOH Section 8 Tenant Based Program staff consulted, planned and collaborated with DOH staff who are responsible for the preparation of the state's Consolidated Plan.
- All DOH staff members were involved with the public hearings held throughout the state for public comment

The Consolidated Plan for the State of Colorado supports the PHA Plan with the following actions and commitments:

- The DOH will direct 75% of its Section 8 Rental Assistance to families at or below 30% Area Medium Income meeting the federal mandate.
- Leverage private or other public funds to create additional housing opportunities for households with incomes below 30% AMI transitioning from welfare to work and for households transitioning from homelessness.
- Partner with local housing providers to create additional housing opportunities to create 30 “step up” rental-housing units by providing equity for acquisition of older units with rents affordable to these households.
- Implement DOH Voucher Program admissions preference for those who are homeless or are a victim of domestic violence or a natural disaster.
- Implement DOH Voucher Program admissions preference for those currently working or who are enrolled or previously enrolled in educational, training or upward mobility programs that have an interest in working toward self-sufficiency.
- Implement a flexible voucher homeownership program that can be adapted to all communities within the state.
- Update the DOH Tenant briefing packet to expand the information on fair housing, Voucher Program regulations and DOH Voucher policy.

12. RESIDENT MEMBER ON THE PHA GOVERNING BOARD

Colorado Division of Housing is a state public housing agency that only administers the Section 8 Housing Choice Voucher Program. The DOH State Housing Board is not required to have a resident on its board. The State Housing Board is a bi-partisan board appointed by the governor. DOH invites all Section 8 families to participate on the Resident Board by making comments on the PHA Plan that can be viewed at the local contractor's office or on the DOH website.

ATTACHMENT A

MEMBERSHIP OF RESIDENT ADVISORY BOARD

Colorado Division of Housing will conduct a state public hearing on **March 31, 2005** inviting comment and participation concerning the Colorado Division of Housing (DOH) PHA Agency Plan.

DOH has required its contractors to post a notice of the Resident Advisory Board requirements at the contractors' onsite offices. The notice contains information on how Voucher Program participants can access the PHA Plan on the DOH web page or at the contractor's office. To date, DOH has not received any responses via e-mail, mail or telephone concerning the DOH PHA Plans.

Therefore, per Notice 2000-36, all Section 8 participants have been appointed to the Resident Advisory Board and have been given the opportunity to comment on the Agency Plan via access to the document at each contractor's office or on the Internet.

ATTACHMENT B

STATEMENT OF PROGRESS IN MEETING THE FIVE-YEAR STRATEGY

DOH Strategic Goal: To increase the number of 30% AMI families receiving rental assistance and leverage funds to create additional housing for 30% AMI families. (HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing).

- **Apply for additional rental vouchers so that additional families in the state will have the opportunity to be assisted with rental assistance.** *DOH received the following:*
Fiscal Year 2001 - 152 Fair Share Vouchers, 100 Family Unification and 167 Opt Out Vouchers from the East Village Project.
Fiscal Year 2002 –186 Fair Share Vouchers
Fiscal Year 2003 – 200 Vouchers for the disabled related to certain developments, and 50 Opt Out Vouchers from Castle Commons (Douglas County).
Fiscal Year 2004 – 50 Vouchers for the disabled through the Mainstream Program, 20 Opt Out Vouchers from Castle Creek Commons (Douglas County), 48 Opt Out Vouchers from the Ridgeview Apt. foreclosure (Moffat County), 7 Opt Out Vouchers in San Miguel County and 3 Opt Out Vouchers in Denver County.
Fiscal Year 2005 – Fair Share vouchers were not available this year. DOH will receive 28 vouchers through an opt out in Leadville, Colorado.

DOH Strategic Goal: To increase the number of families receiving rental assistance who are disabled, homeless or displaced due to domestic violence or a natural disaster.

- **Apply for additional special population rental vouchers (homeless with substance abuse or mainstream for persons with disabilities) so that additional families in the state will have the opportunity to be assisted with rental assistance.**
Fiscal Year 2001- DOH applied for Mainstream Vouchers but was not selected in the lottery.
Fiscal Year 2002 - DOH applied for Mainstream Vouchers but was not selected in the lottery. Even though DOH did not receive a Mainstream award, DOH committed 50 vouchers of its FY 2003 award to Independent Living Centers throughout the state.
Fiscal Year 2003 - DOH applied for Mainstream Vouchers but was not selected in the lottery. DOH did receive 200 vouchers for the disabled related to certain developments.
Fiscal Year 2004 - DOH received 50 Mainstream Vouchers.
Fiscal Year 2005 – DOH applied for 20 Mainstream Vouchers but has not heard from HUD on this application.
- **Implement DOH Voucher Program admissions preference for those who are homeless or are victims of domestic violence or a natural disaster.** *DOH has implemented these preferences in its annual and administrative plans to ensure that those who are the most in need receive assistance as soon as possible.*
- **DOH will respond to a natural disaster within 24 hours of a Governor’s Declaration of Disaster.**
Fiscal Year 2001- Fiscal Year 2002, DOH responded to a tornado that destroyed several mobile homes in Ellicott Springs within El Paso County. In coordination with the Colorado Springs Housing Authority and the El Paso County Independent Center, victims of the tornado who qualified for a voucher were serviced.

Fiscal Year 2003 – DOH responded to the wild fires of Colorado (Hayman Fire) by providing vouchers to those who lost their homes in the fire and who were income qualified. DOH provided two vouchers in the Fremont County area.

Fiscal Year 2004 – DOH fortunately did not have to respond to a disaster this year.

Fiscal Year 2005 – To date, DOH fortunately has not had to respond to a disaster this year.

- **DOH staff will assist in coordinating efforts to place victims in emergency housing and provide rental assistance if the family is eligible.** *DOH provides rental assistance in 47 counties of the state, therefore DOH has Section 8 Contractors who can be called upon to administer rental assistance when a natural disaster hits. DOH has also developed a housing plan to assist victims of natural disaster.*

DOH Strategic Goal: Improve the quality and delivery of the Section 8 Rental Assistance program.

- **Improve Voucher Program management by reviewing and revising (if needed) the current quality control processes in place regarding HQS inspections and payments to landlords.** *Since DOH is a state government agency, several processes are in place for quality control on landlord payments. For example, every landlord or organization that is paid a rental subsidy must submit a federal identification number or a Social Security number to ensure that the person or organization is valid. The IRS crosschecks the federal identification and Social Security information on landlords annually. DOH staff enter in HUD 50058 information on the family and the landlord in the DOH Voucher Program database. The database interfaces with the state accounting system. Accounting information is entered in by state accounting staff. DOH staff do not approve any subsidy payments; only state accountants are allowed to approve payments. DOH staff reconcile monthly HAP requests from its contractors to what is actually within its database, which eliminates overpayments to landlords. DOH has developed a system to cross-reference and reconcile accounting reports to payments generated in the database. DOH and DOLA OIS staff have developed a report that shows the funds downloaded into the state accounting system prior to approval of payment. Electronic Fund Transfers are monitored monthly by staff for irregularities, and Asset Managers monitor the family units of those landlords who receive this type of payment when doing on-site monitoring. Currently, DOH performs HQS inspections on 5% of all of the units assisted to ensure quality control. DOH is currently working on a system that will allow contractors to access their family files through the web in order to eliminate duplicative work.*
- **Revise factors for monitoring frequency status to better identify projects at risk of having monitoring findings.** *DOH has revised its monitoring documents to reflect the requirements of SEMAP. DOH continually reviews its monitoring documents to ensure that its contractors are being reviewed correctly regarding implementation of the Rental Assistance Program.*
- **Provide on-site and Internet based training/publications on Section 8 federal funding regulations, grant management, organizational management and homeownership design.** *DOH provides on-and off-site training for all of its contractors. DOH has developed a web-site training on Housing Quality Standards Inspection. DOH has formalized its Homeownership Guidelines since the publication of the final rule on the homeownership program, and DOH has since trained its contractors*

on this program.

- **Sponsor twice-yearly DOH Section 8 Contractor training to review DOH policy and federal regulation, which governs the program. DOH sponsors a state contractor meeting twice a year.**

Fiscal year 2001 – DOH conducted training on July 18, 2000 and March 15, 2001.

Fiscal Year 2002 -DOH conducted contractor training on January 17th and 18th, 2002 and sponsored a Nan McKay Rent Calculation training for DOH contractors on July 8th and 9th of 2002.

Fiscal Year 2003 – DOH conducted a contractor training on August 8th and 9th of 2002. A special training for Independent Living Centers was conducted on November 21, 2002 and a new staff rent calculation training was conducted on April 2, 2003.

Fiscal Year 2004 – DOH conducted a contractor training on September 9th and 10th of 2003. DOH held a “Section 8 101” training on June 14th and 15th of 2004 and a Homeownership training on April 15th and 16th 2004.

Fiscal Year 2005 – DOH conducted a contractor training September 16th & 17th, 2004. A Section 8 101 course was held on November 15, 2004 for new contractor staff. An FSS training is scheduled for May of 2005.

- **DOH will provide funds and improve staff assistance to agencies approved for online access to the Colorado Unemployment Benefits System (CUBS) database. This service benefits housing authorities throughout the state of Colorado. DOH has entered into a contract with the Department of Labor and Employment in order to allow housing authorities to access the Colorado Unemployment Benefits Systems (CUBS). DOH pays the annual maintenance fee on behalf of 23 housing authorities in the state. This maintenance fee is \$800.00 annually. DOH staff also bill housing authorities throughout the state for the use of the system. This system will be converting its information to the web.**
- **DOH Quality Assessment Team conducts an annual quality of service survey. DOH staff reviews survey information and identifies areas of improvement concerning the Voucher Program. Annual surveys are conducted. Suggestions are utilized to develop future action items. DOH annually conducts a quality of service surveys within the state. DOH has consistently scored between 4 - 4.5 on a scale of 1 - 5, 5 being considered excellent service.**

DOH Strategic Goal: Increase assisted housing choices.

- **Increase voucher payment standards for Section 8 Contractors in high rental cost areas of the state by 10%, where warranted. Contractors must submit documentation to DOH annually to justify an increase in their payment standard. Several high cost areas within the state have done so, and DOH has granted the allowable 10% increase.**
- **Update the DOH Tenant briefing packet to improve the information on housing choices. Updating the briefing packet is done annually to provide current information to families receiving rental assistance and to state contractors.**
- **Implement a flexible voucher homeownership program that can be adapted to all communities within the state. DOH has implemented a statewide homeownership program and a guideline book that can be used by both state contractors and families**

wishing to participate in this program. To date, DOH has had seventeen (17) families currently taking advantage of the home ownership program. DOH has formed partnerships with Colorado Housing Finance Authority, Bank One, Wells Fargo and Rural Development to provide mortgage assistance to families receiving rental assistance and those who are disabled. DOH provides on-going contractor training on the homeownership program.

- **Coordinate DOH Homeownership Down Payment and Single Family Owner Occupied Rehabilitation Programs with Section 8 Contractors who are interested in implementing a voucher homeownership program in their community.** DOH has provided within the State Homeownership Guidebook a listing of DOH down payment and single-family owner occupied rehabilitation programs available throughout the state along with other resources a family may use. The Homeownership training held in 2004 included the DOH Downpayment Program grantees.

DOH Strategic Goal: Promote self-sufficiency and asset development for assisted households. (HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals).

- **Increase the number of families enrolled in the Family Self-Sufficiency (FSS) Program and/or Welfare To Work (WTW) Program by an additional 100 families by June 30, 2005.** DOH has developed a preference for families working toward self-sufficiency (see Section 3 - Policies Governing Eligibility, Selection and Admissions). DOH currently has 117 families participating in the FSS Program.
- **Continue to promote and support cooperation agreements at the local level between the Department of Human Services, Department of Labor and Employment and other supportive service providers.** DOH has requested that its contractors enter into Certifications of Cooperation Agreements with DOLE and DHS to better serve low-income families within the state. In coordination with Supportive Housing and Homeless Programs (SHHP), DOH has developed a state wide utility allowance. This will assist contractors that do not have the capacity to develop their own.
- **Continue to set-up and administer escrow accounts for families participating in the FSS programs.** Roughly 65 families within the state are taking advantage of the escrow account offered through the FSS program.

DOH Strategic Goal: Ensure equal opportunity and affirmatively further fair housing. (HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans)

Continue to improve the distribution of information to Coloradoans who contact the DOH wanting fair housing information. DOH has sponsored several workshops on Fair Housing and accessibility standards. DOH incorporates fair housing and equal opportunity training on a regular basis into its annual trainings. DOH developed a technical brief called "What Renters Should Know About Fair Housing," and another called "Landlord/Tenant Rights," to assist renters and voucher holders in knowing what their rights are. DOH is currently working with CHFA to develop a statewide affordable housing database.