



Housing Needs Assessment and Balanced Housing Plan

Prepared by





Acknowledgments

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Executive Summary

What Is the Balanced Housing Plan?

The Adams County Balanced Housing Plan (BHP) establishes goals, strategies, and actions for County to respond to evolving community housing needs in the next six years. This BHP fulfills the requirements of Colorado Revised Statutes (C.R.S.) § 24-32-3705, Housing Action Plan (HAP), and draws from findings associated with the Housing Needs Assessment (HNA) completed in April 2026. This BHP focuses on strategies for housing in unincorporated Adams County while also considering partnerships and regional coordination frameworks.

What Are the County’s Housing Needs?

The BHP brings together the results of community engagement and key findings about the current housing landscape in Adams County to identify goals that address housing needs.

What Do the Data Say?

- ◆ **Population projections expect continued growth in Adams County.** The County added almost 90,000 residents between 2010 and 2023 (20% growth), with unincorporated areas growing by 12 percent during that time.
- ◆ **Increases in home prices are outpacing increases in income.** Homes in unincorporated Adams County saw nearly a 100 percent increase between 2015 and 2025, while median income grew by only 54 percent. For renter households in unincorporated areas, 61 percent experience housing “cost burden,” spending more than 30 percent of their income on housing.
- ◆ **DRCOG’s Regional Housing Needs Assessment (RHNA) identified a total need of 10,016 new housing units in unincorporated Adams County by 2036.** This total encompasses both “catch up” need to reflect current shortages and “keep up” need to accommodate growth. About 57 percent of this gap is estimated for lower-income households earning less than 50% of area median income (AMI).

Exhibit 1. Unincorporated Adams County, Combined Current and Projected Need by 2036

Need Type	0-50% AMI	50-80% AMI	80-100% AMI	100-120% AMI	120% AMI+	All Households
Catch Up (Current)	1,216	286	51	28	-	1,581
Keep Up (Projected)	4,454	757	789	537	1,897	8,435
Total	5,670	1,043	840	565	1,897	10,016

Source: DRCOG RHNA

What Do Community Members Prioritize?

- ◆ **Community members consistently highlighted affordability and accessibility as top concerns** for housing in Adams County.
- ◆ **Engagement participants also signaled support for a range of different housing options and housing near jobs and transit**, emphasizing opportunities to explore more expanded housing types like small-lot detached homes, senior housing, middle housing, and accessory dwelling units.
- ◆ **Residents expressed concern about preserving existing housing quality.** Engagement reflected unease about displacement pressures and an interest in seeing more housing resource information.
- ◆ **Housing stakeholders underlined the growing cost of developing housing.** In tandem with concerns about federally administered social service funds, these conditions put a particular strain on organizations supporting low-income renter populations.

How Will the County Address Housing Needs in the Next Six Years?

The BHP affirms and advances the 2018 BHP vision statement to create: **“A balance of housing for all types of families and people, at all stages of life and income levels.”**

In support of that vision, each strategy connects with six guiding goals:

- **Affordability:** Increase production of affordable housing particularly for those with the greatest need
- **Housing Diversity:** Enable smaller, attainable housing types like townhomes, duplexes, and ADUs
- **Housing Near Jobs and Transit:** Encourage development of housing near employment and transit centers
- **Preservation:** Support preservation of existing regulated and naturally occurring affordable housing
- **Stabilization:** Build stability for household at highest risk of displacement
- **Accessibility:** Enhance housing for seniors and people with disabilities

This BHP includes ten (10) recommended strategies to advance housing goals in unincorporated Adams County, organized in three key areas: **develop financing and incentives, remove barriers to diversifying housing types, and preserve and manage affordable housing.** Exhibit 2 provides an overview of these strategies, each of which includes an initial assessment of their potential timeline, capacity needed, and level of impact on housing needs.

Exhibit 2. Summary of Housing Strategies to Develop New Financing & Incentives to Support Affordable Housing Production

Strategies	Timeline	Capacity Needs	Potential Impact
1.1 Create a real property disposition policy that prioritizes regulated affordable housing development	Short	Medium	Medium
1.2 Expand current exemption process for road impact fees for regulated affordable housing	Short	Low	Medium
1.3 Investigate opportunities to address other system charges and fees	Medium	Medium	Medium
1.4 Provide rebates for building permit fees for regulated affordable housing	Short	Low	Low or Medium
1.5 Establish a local revenue source to support affordable housing	Medium	High	TBD

Exhibit 3. Summary of Housing Strategies to Remove Barriers and Encourage Diverse Housing Stock

Strategies	Timeline	Capacity Needs	Potential Impact
2.1 Allow for the construction of more middle housing options in more places	Short	High	High
2.2 Create more residential, by right options along strategic corridors	Short	High	High

Exhibit 4. Summary of Housing Strategies to Ensure That Preservation and Management of Affordable Housing Mitigates Displacement

Strategies	Timeline	Capacity Needs	Potential Impact
3.1 Create a policy to prioritize PAB for senior housing and affordable housing preservation	Medium	Medium	High
3.2 Investigate opportunities to support preservation of existing mobile home parks	Long	Medium	High
3.3 Improve awareness of and navigation through existing housing assistance programs	Ongoing	Medium	Medium

1. Overview

1.1 Purpose

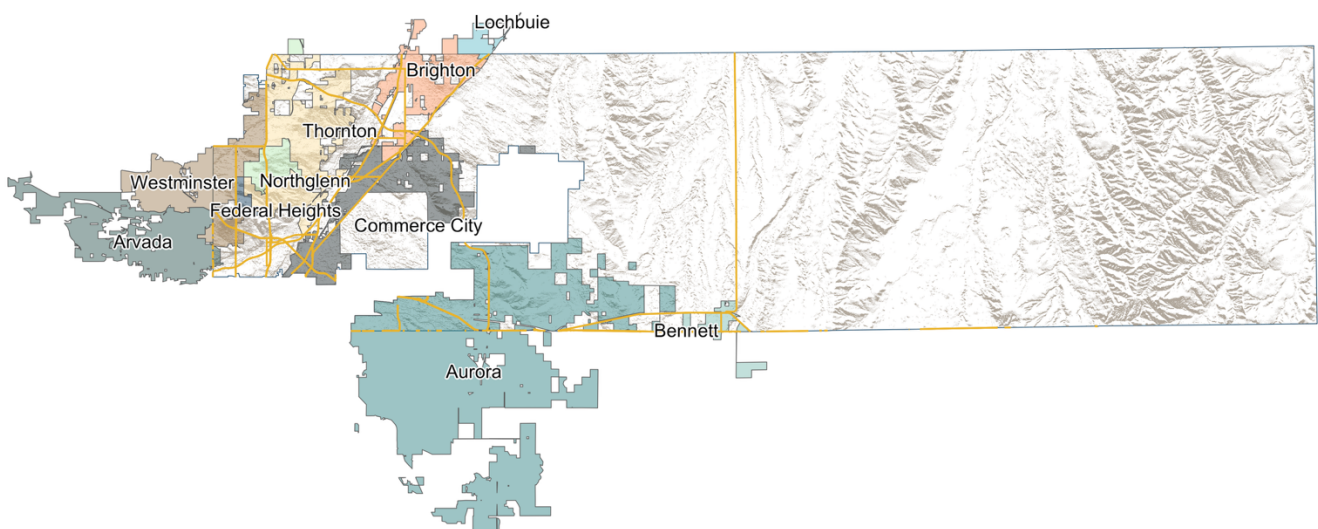
Adams County is amid pivotal changes in population and job growth, rising housing costs, and shifting socioeconomic trends that have fundamental implications for community housing needs. Adams County has already taken many steps to support and advance its housing objectives, like leveraging state and federal funding to invest in new affordable housing development, reducing development fees, reducing barriers to housing development, and opting into Proposition 123. The 2026 Balanced Housing Plan (BHP) builds on this momentum to move forward intentional strategies that ensure housing can meet the needs of all community members by increasing housing affordability, production, and preservation.

This report fulfills the requirements of Colorado Revised Statutes (C.R.S.) § 24-32-3705, Housing Action Plan (HAP), and operationalizes the findings of the Housing Needs Assessment (HNA), completed in April 2026, as well as other regional and county-level housing efforts. The HNA is included in Appendix A of this report.

The BHP addresses housing needs identified in unincorporated areas of Adams County.

There are ten incorporated towns and cities within Adams County, including Thornton, Westminster, Commerce City, Aurora, Brighton, Northglenn, Arvada, Federal Heights, Bennett, and Lochbuie, as well as several unincorporated communities like Strasburg and Henderson. Towns and cities with over 5,000 residents are required to complete stand-alone Housing Action Plans per C.R.S. § 24-32-3705. This BHP focuses on strategies for unincorporated areas while considering key partnerships and coordination throughout the county.

Exhibit 5. Adams County and Incorporated Areas



Source: ECOnorthwest using American Community Survey

Plan Organization

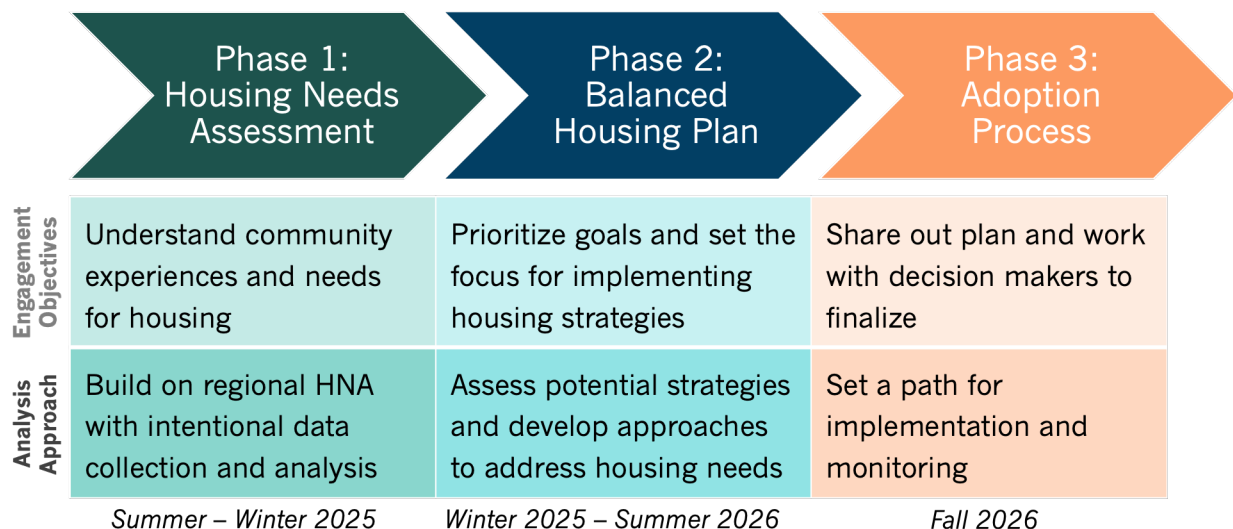
The BHP contains four main components and three appendices for additional plan context:

- ◆ **Section 1: Overview.** Provides a summary of the BHP, planning process, and connections with other plans
- ◆ **Section 2: Engagement Summary.** Synthesizes feedback shared by community members about the BHP and housing goals
- ◆ **Section 3: The Housing Landscape.** Summarizes key housing needs identified in the HNA and additional trends about housing production, zoning and density, displacement risk, transit areas, and other key factors to inform strategies
- ◆ **Section 4: Goals, Strategies, and Actions.** Creates an action-oriented plan to achieve the county’s objectives for housing production and preservation of needed housing
- ◆ **Section 5: Implementation and Monitoring.** Establishes a framework for moving strategies forward and tracking progress in the next six years
- ◆ **Appendices,** including the Housing Needs Assessment (A), Community Engagement Report (B), Zoning and Density Assessment (C), and Implementation and Monitoring Plan (D)

1.2 Process

The BHP took place over the course of late 2025 through the summer of 2026, including a combination of analysis, engagement, and strategy development. As outlined in Exhibit 6, Housing Planning Process, the approach for developing the BHP began with the HNA to evaluate current and projected housing trends. Another crucial part of the plan’s development process was engaging with residents throughout Adams County with a focus outside of towns and cities to learn about community experiences and insights. The findings from these initial steps informed strategy prioritization and implementation planning.

Exhibit 6. Housing Planning Process



1.3 Relationship to Other Plans

As part of an interconnected region, Adams County's housing needs are situated in the context of other planning efforts. Adams County most recently adopted its Comprehensive Plan (Advancing Adams) in September 2022. In 2024, the County also took part in the Denver Regional Council of Government's (DRCOG) Regional Housing Needs Assessment. As an ongoing function, the County approves a five-year Consolidated Plan to distribute Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding. In addition, the County has produced subarea plans for unincorporated communities like Square Lake, Welby, and Strasburg.

These documents cover housing planning at varied intensities, with the following focuses:

- ◆ **Adams County Housing Needs Assessment (2026):** This plan builds on findings identified in the County's Housing Needs Assessment that ECONorthwest prepared in preparation for this plan. The next section of this plan provides a complete summary of the assessment. ***See Appendix A for the full HNA.***
- ◆ **DRCOG Regional Housing Needs Assessment (2024):** Adams County participated in DRCOG's Regional Housing Needs Assessment (RHNA), which includes housing need estimates for the region and Adams County-specific estimates. The RHNA provided specific unit counts that the County needs to facilitate to "catch up" with its housing supply gap for each relevant income group while also providing the number of homes it needs to facilitate to "keep up" with population growth.
- ◆ **Advancing Adams (2022):** The Comprehensive Plan guides the future land use for Adams County, considering how to align future growth to the community's vision. That plan identified housing affordability and accessibility challenges with a main priority to permit higher-density residential areas and a larger range of housing types, as well as leverage partnerships to invest in housing that serve vulnerable populations.
- ◆ **Balanced Housing Plan (2018):** The previous iteration of this plan, the 2018 version summarized increasing unaffordability for county residents and underproduction of housing types that it wanted to prioritize. It supported reducing constraints to development, better connecting housing to community amenities, and preserving the existing housing stock.
- ◆ **2025-2029 Consolidated Plan:** The Consolidated Plan outlines how Adams County will dedicate Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) federal block grant funds over the planning period. This plan provides an overview of eligible programs that the County directly administers (e.g., Minor Home Repair) as well as the County's lead agency role in the HOME consortium.

2. Engagement Summary

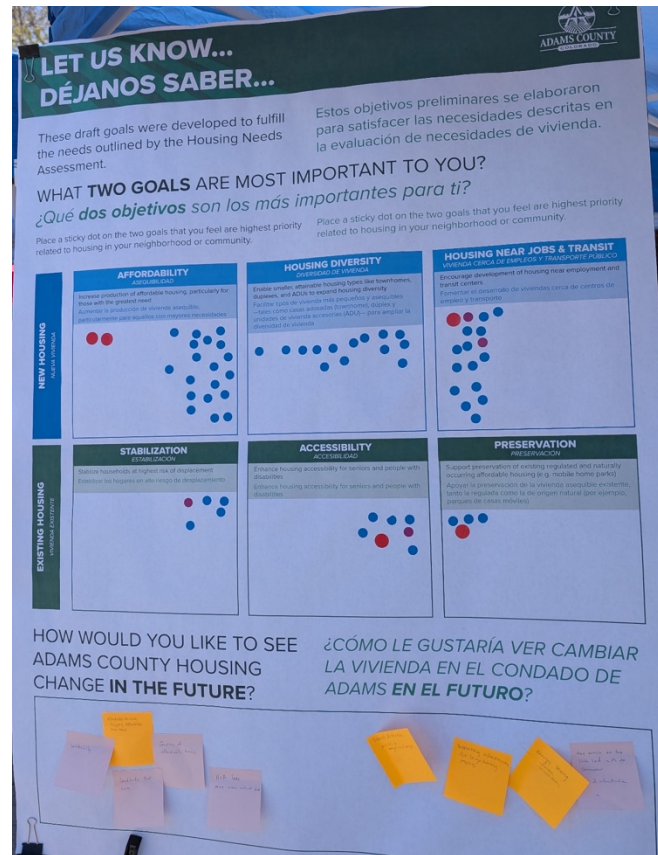
2.1 Engagement Methods

To help inform key project components and strategies within Adams County's BHP, facilitators hosted five (5) public outreach and engagement events in spring 2026. These events took place during the town hall in Strasburg (unincorporated Adams County), Earth Day celebration in Westminster, Thorntonfest in Thornton, Brighton Summerfest in Brighton, and Adams County Pride in Henderson (unincorporated Adams County).

Facilitators used a set of posters to share information from the HNA (Appendix A) and BHP with participants. These posters also served as a mechanism to gather participant input about key project components and BHP strategies via stickers and sticky notes.

All four events used the same set of materials to gather input on the same questions from community members across the county.

Exhibit 7. Westminster Earth Day Celebration Engagement Details



2.2 What We Heard

In each of the engagements, facilitators asked participants to vote for two housing goals that were most important to them by applying stickers to housing goals on the poster board. Participants then wrote down their opinions regarding future housing changes they would like to see in Adams County and placed their sticky notes on the poster board. Facilitators also provided a map of the county at each event for participants to mark their home location. Most participants (96) indicated that they live in incorporated Adams County, while fewer were from unincorporated Adams County (17) or outside of the county (6). The following key findings represent cumulative results across all five engagements.

Community members consistently prioritized housing affordability and accessibility.

“Affordability” was by far the most popular goal selection, receiving 37% of all votes provided for the first question. Engagement activities framed affordability as a general concept for participants to interpret based on their experiences, not by a formal definition by income level. Participants indicated that affordability affects nearly everyone. As comments reflected, single mothers needing support cannot find affordable housing for their families; individuals with disabilities cannot find enough Americans with Disabilities Act (ADA)–compliant affordable housing; seniors cannot find affordable housing to age in on a retirement income; families large and small cannot find affordable housing to fit; and vulnerable individuals cannot find affordable, supportive housing. Also related to affordability, participants mentioned the less discussed costs of housing, like homeowners association (HOA) fees, energy costs, taxes, infrastructure, and missing social resources.

“Accessibility” received the second most votes (16%) and reflects a general understanding that people with limited abilities need additional support in housing. Whether it is attaining accessible housing or maintaining existing accessible housing, participants understood that current housing stock is not sufficient for an aging population or residents with disabilities. Comments mentioned both the lack of affordable senior housing options as well as lacking ADA-compliant housing options, but a few individual comments also highlighted the need for supportive housing for those dealing with addiction or fleeing domestic violence situations, both of which benefit from additional support systems.

Remaining housing goals were less emphasized but still important to participants.

“Housing Near Jobs and Transit” (14%), “Stabilization” (12%), and “Housing Diversity” (12%) were most frequently found in the middle of the rankings, but these concepts are also often covered by “Affordability” or “Accessibility.” These themes ranking consistently in the middle is not unusual; someone who wants a larger affordable unit for their family may choose “Affordability” over “Housing Diversity” while envisioning the same thing, or someone hoping to age in their home may choose “Accessibility” over “Stabilization.”

Exhibit 8. Adams County Pride Engagement Details

LET US KNOW... DÉJANOS SABER...

These draft goals were developed to fulfill the needs outlined by the Housing Needs Assessment. Estos objetivos preliminares se elaboraron para satisfacer las necesidades descritas en la evaluación de necesidades de vivienda.

WHAT TWO GOALS ARE MOST IMPORTANT TO YOU? ¿Qué dos objetivos son los más importantes para ti?

Place a sticky dot on the two goals that you feel are highest priority related to housing in your neighborhood or community. Coloque un punto adhesivo en los dos objetivos que considere de mayor prioridad en relación con la vivienda en su comunidad.

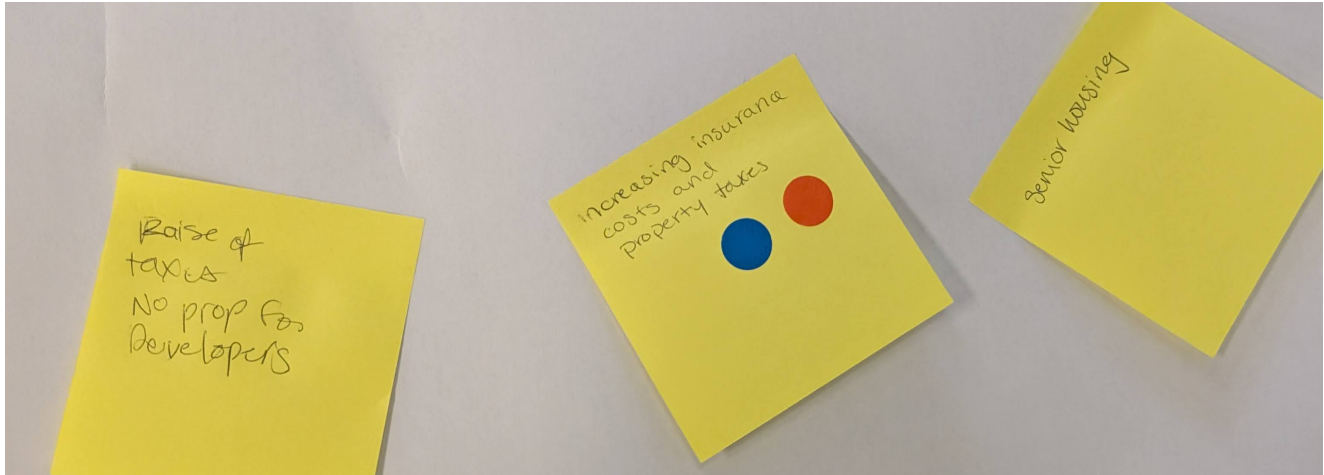
NEW HOUSING NUEVO VIVIENDA	AFFORDABILITY AFORDABILIDAD	HOUSING DIVERSITY DIVERSIDAD VIVIENDA	HOUSING NEAR JOBS & TRANSIT VIVIENDA CERCA DE EMPLEO Y TRANSPORTE
Provide a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.	Provide a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.	Provide a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.	Encourage development of housing near employment and transit. Fomentar el desarrollo de vivienda cerca de empleos y transporte.
EXISTING HOUSING EXISTENTE VIVIENDA <th>STABILIZATION ESTABILIZACIÓN</th> <th>ACCESSIBILITY ACCESIBILIDAD</th> <th>PRESERVATION PRESERVACIÓN</th>	STABILIZATION ESTABILIZACIÓN	ACCESSIBILITY ACCESIBILIDAD	PRESERVATION PRESERVACIÓN
Encourage a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.	Encourage a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.	Encourage a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.	Encourage a mix of housing types, including affordable and market-rate. Permitir una mezcla de tipos de vivienda, incluyendo vivienda asequible y vivienda de mercado.

HOW WOULD YOU LIKE TO SEE ADAMS COUNTY HOUSING CHANGE IN THE FUTURE? ¿CÓMO LE GUSTARÍA VER CAMBIAR LA VIVIENDA EN EL CONDADO DE ADAMS EN EL FUTURO?

“Preservation” received the fewest votes (9%), but written comments indicated this was not an unpopular goal. Whether it was fears of rising property taxes, maintaining affordability of existing housing, or expressing frustration at new management, the increasingly unpredictable stability of housing is discussed with and without the “Preservation” goal.

Exhibit 9. Brighton Summerfest Engagement Details

Question: How would you like to see Adams County housing change in the future?



Desires for future housing changes include systemic improvements related to partnerships, infrastructure, and taxes.

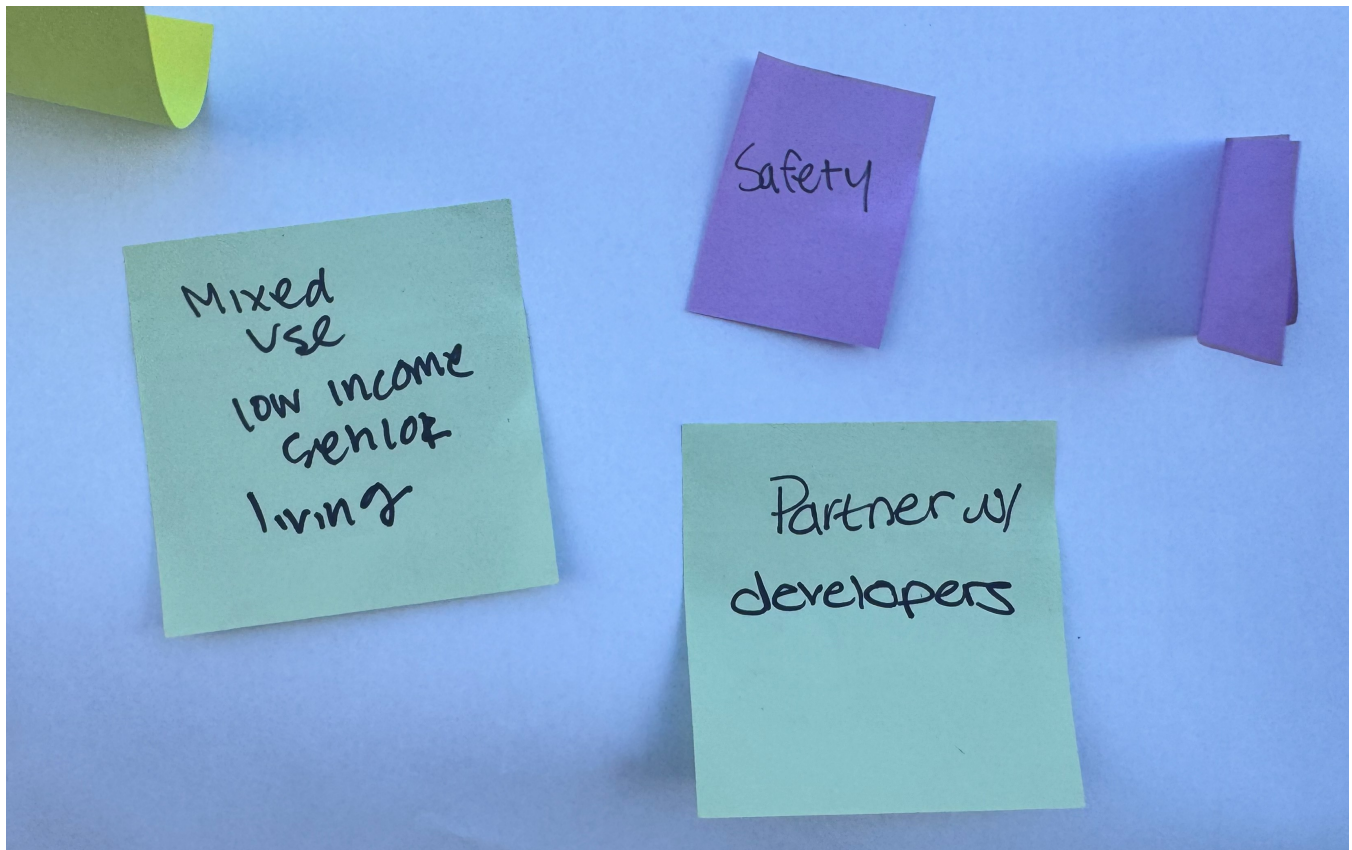
Some comments suggested broader systemic improvements that could be made by the County to more comprehensively affect the Adams County housing stock during the development phase. These responses included County-developer partnerships, supporting the infrastructure for larger housing developments, building more mixed-use options, and concerns with raising property taxes. Some potential regulatory concepts to investigate include the increasing prevalence of private equity in housing, as well as the impact of historic designations on housing costs.

Participants provided support for a range of different housing options.

One of those suggestions reflected in engagement included interest in expanding housing that could serve older adults throughout aging. In addition to finding ways to help homeowners age in place (e.g., by supporting fixed-income households with navigating increasing property taxes), participants encouraged finding more opportunities to develop senior housing. Other comments covered concerns about affordability and facilitating low-income housing options to aligning new housing locations to core services. Some of the responses related to elevating housing quality for older adults crossed over other engagement results that identified interests in more mixed-use and accessible housing.

Exhibit 10. Thorntonfest Engagement Details

Question: How would you like to see Adams County housing change in the future?



3. The Housing Landscape

3.1 Housing Conditions Today

Understanding housing trends and conditions is essential to driving goals, strategies, and actions for the BHP. Key demographic, economic, and housing market data captured in the HNA build a foundation for Adams County’s focus on housing for the next six years. Further analyzing existing conditions like zoning, transit, and available housing tools also supports closing the most important gaps and focusing on the steps most likely to make an impact. This section summarizes the Adams County HNA and adds this additional context.

Adams County also participated in the development of the RHNA through DRCOG for an area that covered nine Denver counties and a portion of Weld County. The Adams County HNA aligned with findings and outcomes of the RHNA while providing more detail to inform the local understanding of housing need. Wherever this report states “unincorporated Adams County,” it refers to all areas outside incorporated jurisdictions, while references to “Adams County” include both those jurisdictions and unincorporated areas.

3.1.1 Key Housing Needs

The Adams County HNA (Appendix A) identified the following key themes as the basis for focusing housing action strategies, both in housing trends and socioeconomic trends that relate to housing. As a part of public outreach for Adams County’s HNA, residents and stakeholders also provided qualitative feedback on housing needs throughout the county through in-person events, a survey, and focus groups.

Adams County is expected to keep growing in the next decade.

Adams County added 90,000 residents between 2010 and 2023 (reflecting 20% growth), with concentrated increases in cities like Commerce City and Aurora, while unincorporated Adams County grew at a slightly slower pace (12%). Population projections estimate that Adams County will grow at a rate of 18 percent (outpacing projected statewide estimates of 12%) between now and 2036. Continued population growth emphasizes the need to produce more housing to meet rising demand.

Exhibit 11. Adams County Projected Population Growth (2026 and 2036)

Place	2026	2036	Change (Number)	Change (Percent)	AAGR 2026-2036
Adams County	550,575	648,539	97,964	18%	1.8%
Colorado	6,022,776	6,732,386	709,610	12%	1.2%

Source: DRCOG Small Area Forecast, Colorado State Demography Office

Job growth may further contribute to housing demand.

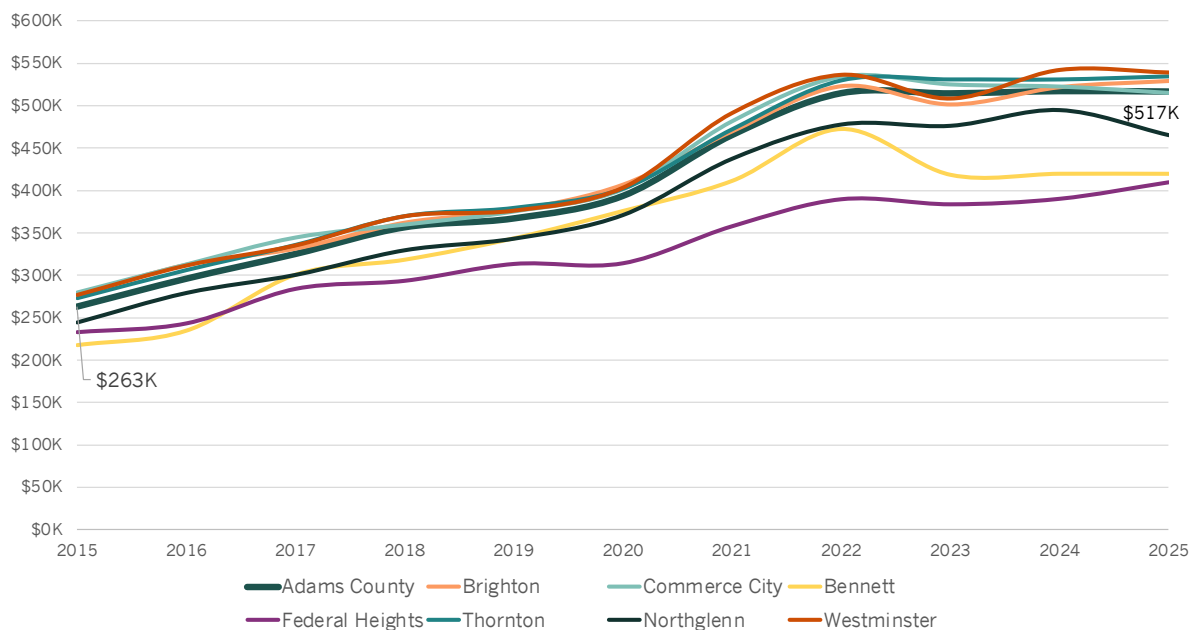
Between 2013 and 2023, Adams County added more than 90,000 jobs, amounting to a 43 percent increase. This growth contributed to a jobs-housing ratio in 2023 of 1.6, reflecting a large share of people who commute into the county for work but live elsewhere in the region. As job opportunities grow, these trends may also drive higher demand for housing. A continued increase in jobs will also see a need for housing near new employment centers.

Rising home prices are making homeownership less attainable countywide.

Home prices in unincorporated Adams County experienced a 101 percent increase between 2015 and 2025, while median household income countywide has only grown by about 54 percent (in nominal dollars). Across the county, a household would need an income of \$164,000 to afford a median-priced home (\$512,000), far above the county's median household income of \$98,100.

Residents also expressed a deep concern for affordability in accessing housing. More than 60 percent of survey respondents defined affordability as not living “paycheck to paycheck,” having a fair rent price, the ability to have a roof over one’s head, and having what one needs to live comfortably. On-site engagement echoed those sentiments, expressing concern for having an income that keeps pace with housing costs, the ability to purchase entry-level housing (small-lot, single-unit homes; condos; or townhomes), and additional home costs (property taxes and interest rates on mortgages).

Exhibit 12. Median Home Sale Price, Adams County, Comparison Communities (2015-2025)



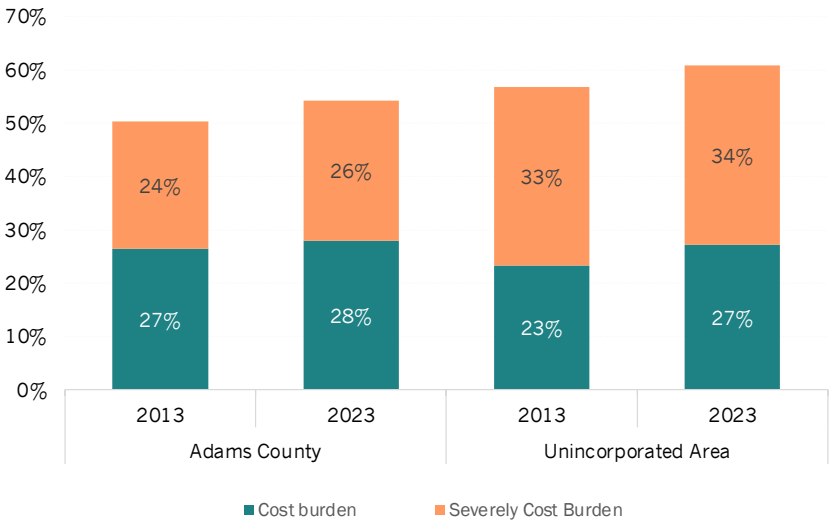
Source: Redfin

Note(s): Median home sale prices not inflation adjusted

Renters face increasing cost burden, especially in unincorporated areas.

Additionally, more than half of all renters in Adams County (54%) experience housing “cost burden,” spending more than 30 percent of their income on housing costs, with unincorporated areas seeing that share at 61 percent. Across the county, housing vacancies for all units represented 3.5 percent of the entire share of housing.

Exhibit 13. Renter Cost Burden and Severe Cost Burden, Adams County and Unincorporated Area (2013-2023)



Source: American Community Survey (ACS) 2023 5-year estimates

Participants in engagement also expressed worry about development pressures from new construction as well as preserving existing housing quality. On-site engagement responses covered anxiety about a lack of resources for public services, difficulty accessing utility providers, and a lack of information for residents trying to find affordable housing opportunities.

Unincorporated areas have larger households and more families.

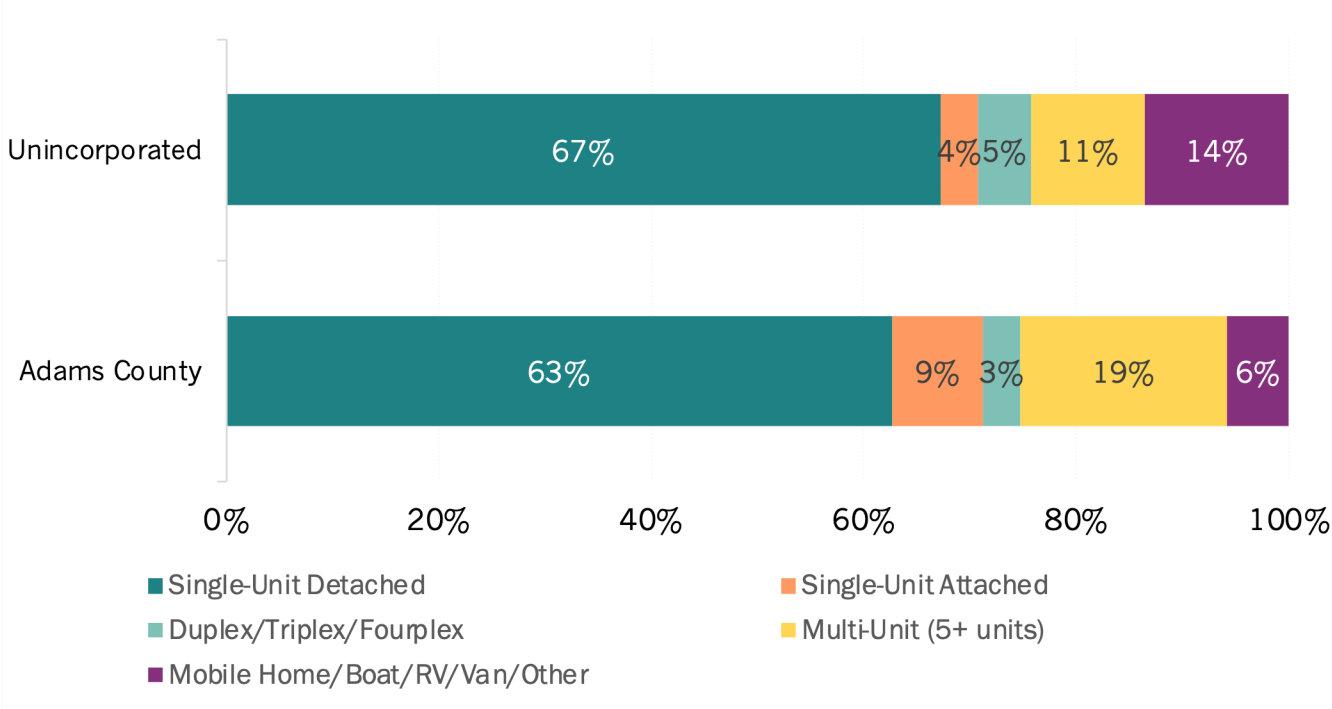
Unincorporated areas have a substantially higher share of large households, with those of seven or more persons making up 6 percent of households (three times the rate of the rest of the county). Unincorporated areas also have a higher share of children (28%). Countywide, families living in rental units also make up the largest share of overcrowded households. In addressing overcrowding in housing for families that have children, households will need to find spaces that reflect their composition and size.

Housing stock is older and less diverse in unincorporated areas.

In these areas, 58 percent of homes were built before 1970, compared to only 24 percent countywide. Single-unit detached homes compose most of the housing stock in Adams County (63%). However, unincorporated Adams County has a larger share of single-unit detached housing stock (67%). Manufactured homes comprise 14 percent of housing stock

in unincorporated areas, versus six percent countywide. Older homes may face specific challenges such as needed repairs, accessibility modifications, or weatherization.

Exhibit 14. Housing Units by Type, Adams County and Unincorporated Area (2023)



Source: American Community Survey (ACS) 2023 5-year estimates

Unincorporated areas need new housing to address current shortfalls and future growth.

Unincorporated Adams County will need a total of 10,016 new housing units by 2036. The county faces a current shortage of 1,581 units in unincorporated areas today according to the DRCOG Regional Housing Needs Assessment. An additional 8,435 housing units will also be needed in unincorporated areas to keep pace with projected population and household growth. Nearly all housing need relates to lower-income households, with 95 percent of unmet housing need in unincorporated Adams County being for those earning 80 percent or less of area median income (AMI). Of these total units to meet current and future need, 55 percent of these homes will target rental units, and 45 percent will target ownership.

Housing advocates have identified limited funding available to support high housing costs and supportive services.

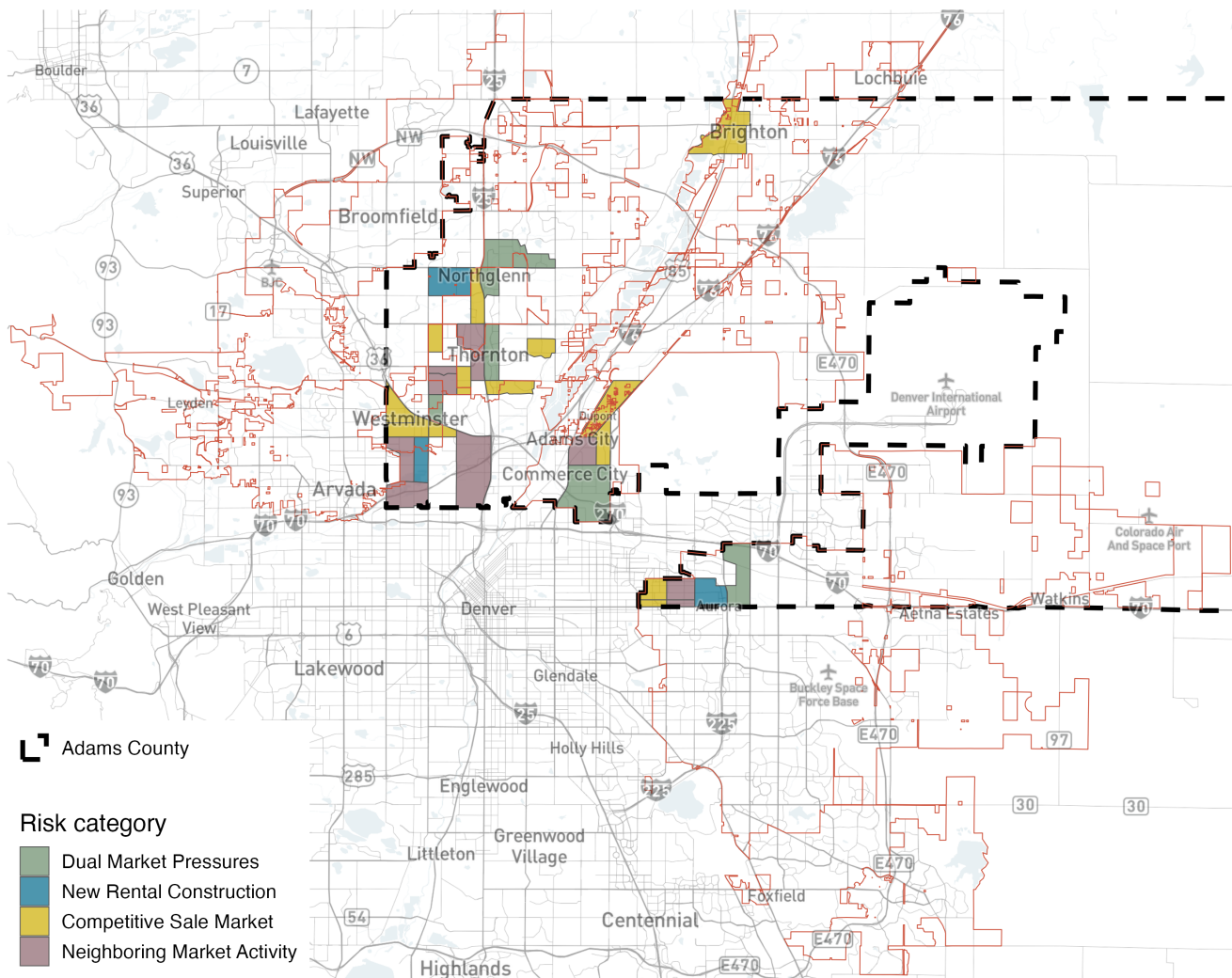
Stakeholders interviewed in focus groups voiced concern about the cost of developing housing, even for developments awarded Low-Income Housing Tax Credits (LIHTC). Uncertainty in the reliability of federally administered social services also emerged as a concern among organizations trying to support households in navigating an expensive environment for housing. Due to these challenges, stakeholders emphasized the importance of preserving any expiring regulated affordable housing buildings and naturally occurring affordable housing types like mobile homes and older apartment buildings.

3.1.2 Displacement Risk

“Displacement” is a term that describes when residents can no longer remain in their neighborhood or community due to rising costs, loss of housing, or changing conditions that make it difficult to stay. Generally, three different types of displacement speak to challenges that existing residents may face:

- ◆ **Direct** displacement pressures include redevelopment, eminent domain, lease non-renewals, evictions, and other pressures that have an immediate effect of forcing residents to move.
- ◆ **Economic** displacement pressures include rising rents, loss of income, and other conditions that affect housing affordability.
- ◆ **Cultural** displacement pressures include neighborhood change, loss of cultural assets, language barriers, and other conditions that affect a sense of belonging to a place and community.

Exhibit 15. Displacement Risk in Adams County



Source: ECONorthwest

While many household characteristics can contribute to displacement vulnerability, renters with lower incomes face the highest risk of displacement because they are the least capable of absorbing an increase in rent, navigating an eviction, or finding replacement housing. Displacement can happen in any community due to varying incomes, backgrounds, and life circumstances. This analysis focused on identifying areas at risk of direct and economic displacement.

As noted in the HNA, displacement is more likely to occur when housing market conditions change in neighborhoods that have a higher share of these vulnerable households. The HNA identified census tracts with a higher share of low-income renters compared to the region and places where current market activities compound the risk of displacement for those households. The following observations focused on urban areas of Adams County, as limited data and differing housing markets in rural communities can make it difficult to accurately estimate displacement in the same way.

This displacement risk assessment reflects a combination of pressures in addition to a baseline identifier of tracts with relatively high portions of incomes below 50 percent of AML. This can include new rental construction, a competitive sale market, dual market pressures, and neighboring market activity, described in more detail below:

- ◆ **New Rental Construction:** The tract is also in the top quartile of regional tracts ranked by new rental unit production, which may replace relatively more affordable units or indicate increasing market rents in an area.
- ◆ **Competitive Sale Market:** The tract also has a competitive single-unit for-sale market, which can increase the prices of purchasing a home in an area.
- ◆ **Dual Market Pressures:** The tract is also in the top quartile of regional tracts ranked by new rental unit production and has a competitive single-unit for-sale market.
- ◆ **Neighboring Market Activity:** The tract is adjacent to a minimum of two other tracts where at least one of the two conditions above are met.

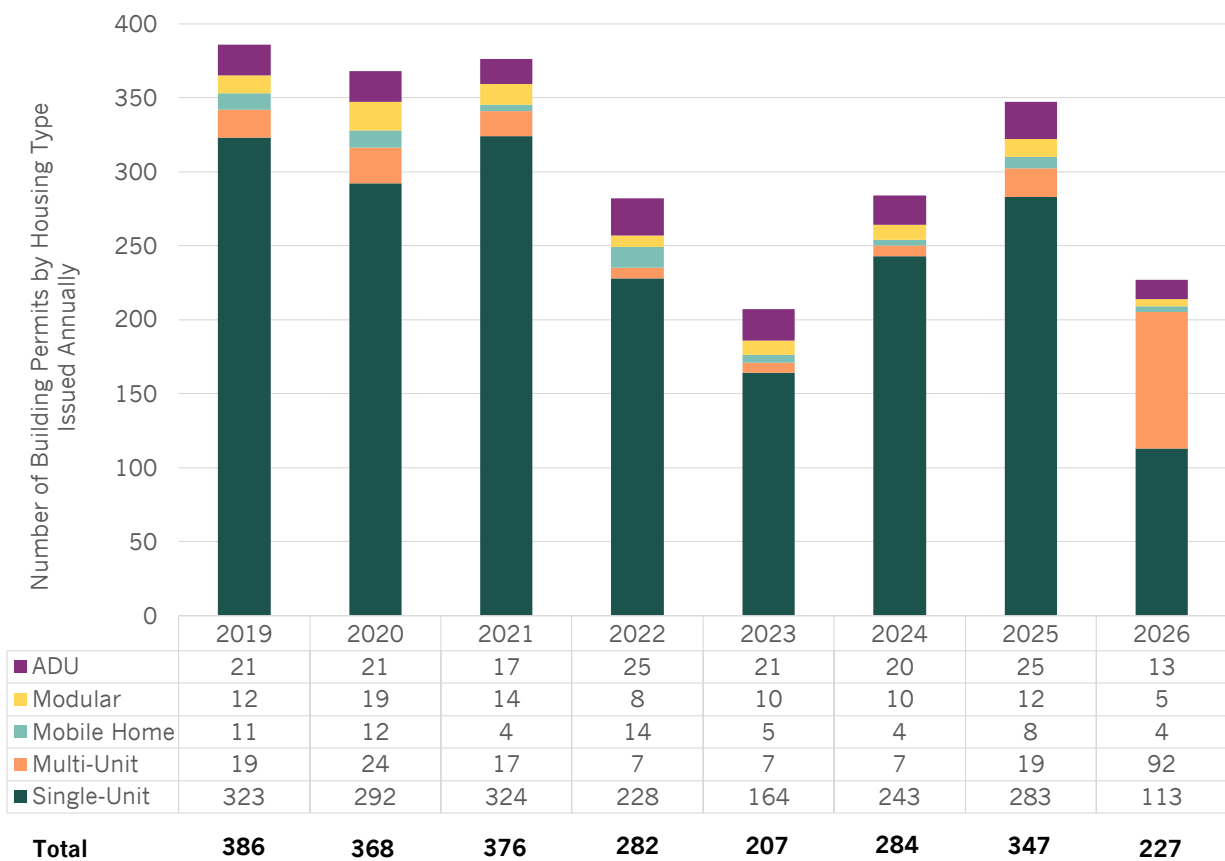
In incorporated areas of Adams County, potential displacement presents a serious risk in parts of Northglenn, Thornton, and Commerce City due to a combination of housing cost pressures, poor housing conditions, and legacy environmental burdens. While unincorporated areas are more difficult to map due to data limitations, engagement with the community also highlighted potential risks for naturally occurring affordable housing types like manufactured and mobile home parks, older apartment buildings, and expiring LIHTC properties. In these cases, economic pressures may give way to direct displacement pressures as property owners seek greater potential returns on their investment. Mobile home park owners may increase lot rents but may also seek to redevelop their park for other uses. Owners of older apartment buildings or those with expiring affordability restrictions may renovate or otherwise reposition their property seeking higher rents.

3.1.3 Housing Production Trends

Generally, building permit trends countywide reflect recent economic cycles, with a strong development surge in the early 2000s, followed by a drop in residential permits during the time of the Great Recession. Since then, development increased most dramatically between the 2010s and 2020s (see Appendix A for more detailed historical information on housing permits and production). Between 2019 to July 2026, the County approved 1,723 permits for residential construction, demonstrating production of housing types shown in Exhibit 16.

- ◆ Of the approved permits in this period, 2,477 (80%) represent **single-unit homes**, including both detached and attached (townhome) development.
- ◆ **Multi-unit** production encompasses an additional 8 percent of permits over the last six years, ranging from middle housing types like duplexes and triplexes to larger-scale developments. Permit data does not include the total number of units within these buildings, which could range from middle housing to larger buildings.
- ◆ 152 permits (7%) represent **mobile and modular homes** as different types of factory-built structures.
- ◆ **Accessory dwelling units (ADUs)** also saw steady permitting activity over this period.

Exhibit 16. Building Permits by Type, Unincorporated Adams County, (2019–July 2026)



Source: Adams County Building Safety Division

Note: Single-unit category includes attached townhomes; multi-unit includes the number of buildings with more than one unit

3.1.4 Existing Programs, Tools, and Partnerships

The Adams County HOME Consortium is a collaborative partnership between the Adams County CDBG Urban County jurisdictions and the cities of Commerce City, Thornton, and Westminster dedicated to increasing and maintaining the supply of permanent, affordable housing for low- to moderate-income residents. The consortium's mission includes expanding the capacity of nonprofit housing providers, strengthening the ability of local governments to provide housing, and leveraging private sector participation.

Within the consortium, several housing authorities work toward these shared goals. Maiker Housing Partners, formerly known as the Adams County Housing Authority, focuses on creating communities by providing quality, affordable housing and supportive services to individuals and families. Similarly, the Brighton Housing Authority has committed to providing affordable housing opportunities and fostering community development within the City of Brighton. The Commerce City Housing Authority also administers HVC and affordable housing units in the City. These organizations operate independently but collectively contribute to the County's overarching mission of ensuring access to decent, safe, and affordable housing throughout the county.

Adams County partners with housing authorities that provide a variety of affordable housing, emergency shelter, and social services programs, including the following organizations:

- ◆ **Maiker Housing Partners:** Maiker Housing Partners promotes community development in Adams County by creating opportunities for high-quality, affordable multi-unit apartment housing. Maiker also administers housing choice vouchers, project-based vouchers, veteran's vouchers, and other housing services to primarily low-income families and individuals, including the elderly, people with disabilities, and veterans.
- ◆ **Brighton Housing Authority:** Brighton Housing Authority develops and provides affordable apartments and duplexes for low-income households in the Brighton community. In addition, Brighton offers services such as housing navigation, tenant-based rental assistance, basic needs assistance, food distribution, career and college support, and more.
- ◆ **Commerce City Housing Authority:** The Commerce City Housing Authority provides affordable multi-unit housing to low-income residents, in addition to down payment assistance, home rehabilitation loans, housing choice vouchers, and senior housing assistance.
- ◆ **Aurora Housing Authority:** The Housing Authority of the City of Aurora provides affordable housing and rental assistance across the region, administering Section 8 Housing Choice Vouchers and managing over 800 affordable rental units while supporting roughly 2,000 households through its programs and partnering with government and nonprofit entities to expand access to safe, decent housing for low-income families, seniors, and individuals.

- ◆ **Arvada Housing Authority:** The Arvada Housing Authority, a public housing agency overseen by the city, delivers rental assistance through the Housing Choice Voucher Program and other voucher types, supports affordable housing development and preservation, and aims to improve access to diverse, safe, and affordable housing for low-income families, veterans, seniors, and people with disabilities in the community.

Adams County collaborates with many partners that work to improve social and housing conditions throughout the county and region. These partners help the county provide a more holistic array of supports to the community by supplementing the existing housing and social programs with institutional supports, long-term early childhood and career strategic planning, and policy advocacy.

3.2 Zoning and Density Assessment

Adams County has been in the process of updating its Development Standards and Regulations (DSR), publishing a public review draft during summer 2026.¹ The DSR includes zoning regulations that govern the use and development of private property, as well as dimensional requirements that affect structure size, placement, and type across unincorporated areas of Adams County. This assessment compares the current and draft DSR where it regulates the ability for property owners to construct new housing options to help meet housing needs. The draft DSR retains existing residential zone district names and boundaries, allowing for direct comparison (though it changes commercial district names). Updated standards will address development barriers across the county's diverse land use contexts. A more complete assessment of these changes is available in Appendix C.

3.2.1 Zoning and Density Overview

Code updates address zoning barriers to housing in a variety of contexts.

The county's zoning regulations govern notably different settings throughout unincorporated areas. Neighborhoods surrounding Denver and other cities in the southwestern area include some of the highest-density residential land uses in unincorporated areas of Adams County. Transitional spaces in the northwestern area, as well as between existing neighborhoods and agricultural areas, feature large-lot single-unit homes. Agricultural and vacant land in the eastern part of the county occupy the largest geographic areas.

Proposed changes to the DSR help to address current barriers to more housing, including:

- ◆ Allowing multiple units per lot in residential zone districts
- ◆ Decreasing minimum lot sizes and reducing parking requirements for middle housing and multi-unit buildings

¹ [Current Development Standards and Regulations](#) and [Proposed Development Standards and Regulations](#)

- ◆ Assigning dimensional standards relative to new building types (i.e., two-family dwelling or multiplex dwelling) across lower-density residential districts that decrease lot width and establish more flexible setbacks
- ◆ Expanding accessory dwelling unit (ADU) applicability to support production efforts
- ◆ Creating new building type standards for different situations with added flexibility for cluster, compact, and infill development options
- ◆ Allowing select residential uses in commercial zones
- ◆ Allowing for two single-unit homes on agricultural properties over 35 acres to decrease pressure to reclassify future land use, rezone, or subdivide

Exhibit 17 shows how changes would affect residential zone districts, including comparable dimensional standards between similar building types. The draft DSR zone districts offer varying density, lot sizes, and lot widths based on building type and development option.

Exhibit 17. Sample of Proposed Changes in Residential Zones

Zone District	Current Building Types or Densities	Proposed Building Types or Densities	Current Lot Size and Width	Proposed Lot Size and Width
R-1-C: Residential Low Density	One single-unit home and ADU	One duplex or one single-unit home and an ADU for each unit	7,000 square feet and 65 feet	4,500 square feet and 50 feet
R-2: Residential Mixed	One single unit home or duplex	One duplex and an ADU for each unit; single unit home, up to a four-unit multiplex, or townhomes (up to 20 units per acre)	3,500 square feet and 35 feet	2,250 square feet and 25 feet
R-3: Residential Moderate Density	Townhouses or multi-unit buildings up to 14 units per acre	Townhouses or multi-unit buildings up to 23 units per acre	3,200 square feet per unit	1,500 square feet per unit
R-4: Residential Mixed High Density	Multi-unit buildings up to 35 units per acre	Multi-unit buildings up to 50 units per acre	2 acres and 150 feet	10,000 square feet and 50 feet

Source: Adams County and ECONorthwest

Note: Particularly in the proposed changes to the DSR, each zone district has varying maximum densities, minimum lot sizes, and widths depending on the development and building type. This table provides relative comparisons of potential building types.

Lower-density residential zones contain most of the parcels the proposed DSR changes would affect.

Considering the scope of where these changes would affect parcels in the County, Exhibit 18 identifies the number of parcels in each residential zone district and the share in terms of both parcel count and area for the respective zone districts.

Exhibit 18. Current Residential Zone Parcel Count and Share of Residential Parcels

Zone District	Parcel Count	Share of Residential Parcels	Share of Residential Area
RE: Residential Estate	882	5%	24%
M-H: Mobile Home	19	<1%	3%
R-1-A: Residential Low Density	181	1%	1%
R-1-C: Residential Low Density	14,018	78%	60%
R-2: Residential Mixed	1,653	9%	8%
R-3: Residential Moderate Density	875	5%	2%
R-4: Residential Mixed High Density	451	2%	2%

Source: Adams County GIS and ECOnorthwest

Note: Does not include residential PUDs

R-1-C properties reflect the majority of both the amount of residential land and the number of parcels that would see underlying changes, representing 78 percent of residentially zoned parcels. The moderate-density zones (R-2 and R-3) make up 14 percent of the number of residential parcels and 10 percent of the land area, with R-4 parcels comprising two percent of each. Collectively, approximately 17,000 parcels in this grouping would see changes to underlying zoning capacity, with more than 14,000 of them shifting from current allowances for a single-unit and ADU to a moderately higher density.

Updates will create more opportunities for administrative approvals in more places.

No current commercial districts allow for by-right housing development. Proposed changes to the DSR would consolidate six different commercial zones to three and allow housing in two of those new zones. Neighborhood and local-serving commercial areas near lower- and middle-density areas would shift to a Neighborhood Commercial district, permitting single-unit detached, duplex, and multiplex housing formats. More active commercial areas without light industrial uses would transition to General Commercial and allow multi-unit development, including mixed-use development at both vertical and horizontal scales in places that currently do not permit housing without rezoning.

By changing the standards of the underlying residential districts, the proposed code will reduce barriers by allowing more housing options. Adams County may consider additional changes to the DSR to continue reducing barriers to developing new housing. One additional change could be to allow more administrative approvals to allow for quicker and more predictable reviews for housing developers and property owners.

3.2.2 Transit Station Areas

Unincorporated Adams County includes several areas served by commuter rail, with stations on the G, B, and N Lines, as well as planned bus rapid transit (BRT) service on Federal Boulevard. In the preliminary transit-oriented communities (TOC) analysis after Colorado House Bill 24-1313, the County identified many areas in proximity to rapid transit stations as exempt based on existing industrial uses, environmental considerations, or other exemptions allowed in state statute.

The BHP assessment of opportunities to achieve the development of higher-density and regulated affordable housing near major transit stops in unincorporated Adams County leverages this preliminary TOC analysis, identifying that:

- ◆ Transit-proximate areas along the N Line closely interlock with developed areas in the cities of Commerce City, Thornton, and Northglenn. Consequently, higher-density, regulated affordable housing opportunities in unincorporated Adams County near the N Line may be better served through municipal planning and annexation.
- ◆ Industrial uses and zoning surround Pecos Junction on the B Line, limiting higher-density, regulated affordable housing opportunities.
- ◆ The interconnected areas of Clear Creek Station and the proposed Federal Boulevard BRT offer the most promising opportunities for transit-proximate, higher-density, regulated affordable housing in unincorporated Adams County. The County's Comprehensive Plan (Advancing Adams) identifies this area as a strategic corridor. Westminster Station also serves areas at the north end of this corridor segment.

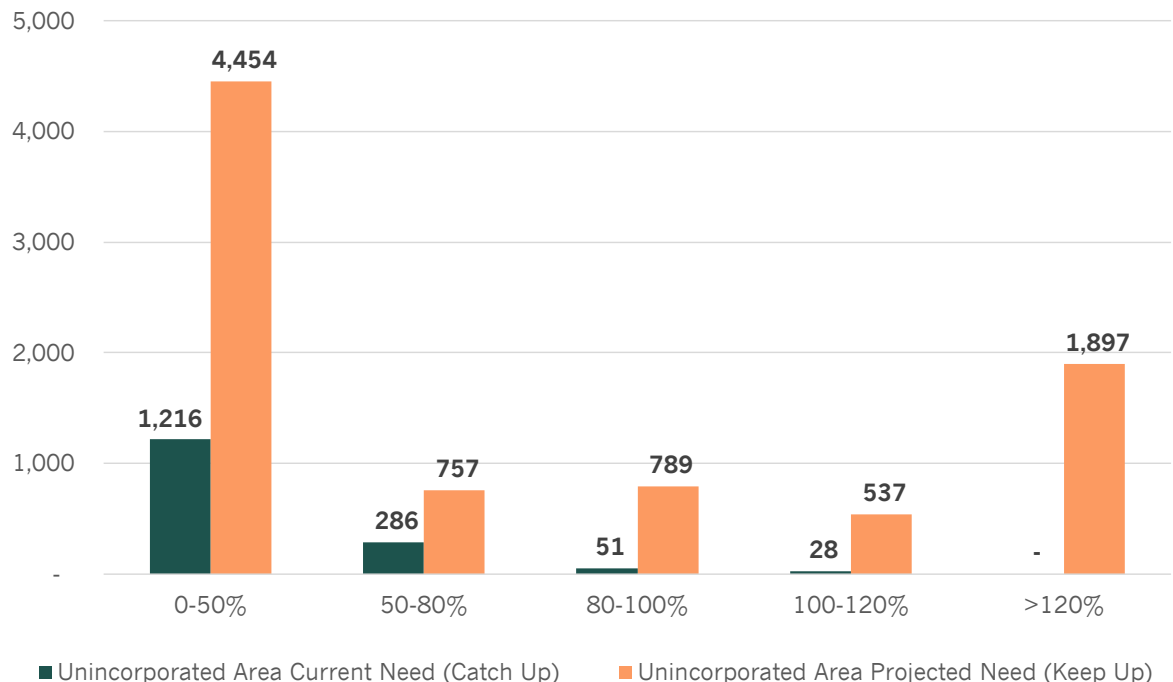
Regulated, higher-density affordable housing along the Federal Boulevard Strategic Corridor faces the same infrastructure and environmental challenges that all development along the corridor would. Advancing Adams outlines these challenges, as well as opportunities to address them.

3.3 Gap Assessment

This BHP functions as a set of strategies and actions to address identified housing needs in unincorporated areas of the county. Adams County participated in DRCOG's Regional Housing Needs Assessment (RHNA), which includes housing need estimates for the Denver region, Adams County, and unincorporated areas. Through this regional allocation, **unincorporated areas of Adams County will need at least 10,016 housing units by 2036** to both accommodate growth and reduce existing housing shortages.

Of those units, over half of those needed in unincorporated areas are rental units (56 percent or 4,675 units), and an additional 44 percent (or 3,760 units) are needed for homeownership. The AMI levels with the greatest need are households with very low incomes (at or below 50 percent of AMI), accounting for 4,455 new units (primarily for rent).

Exhibit 19. Unincorporated Adams County, Combined Current and Projected Need by 2036



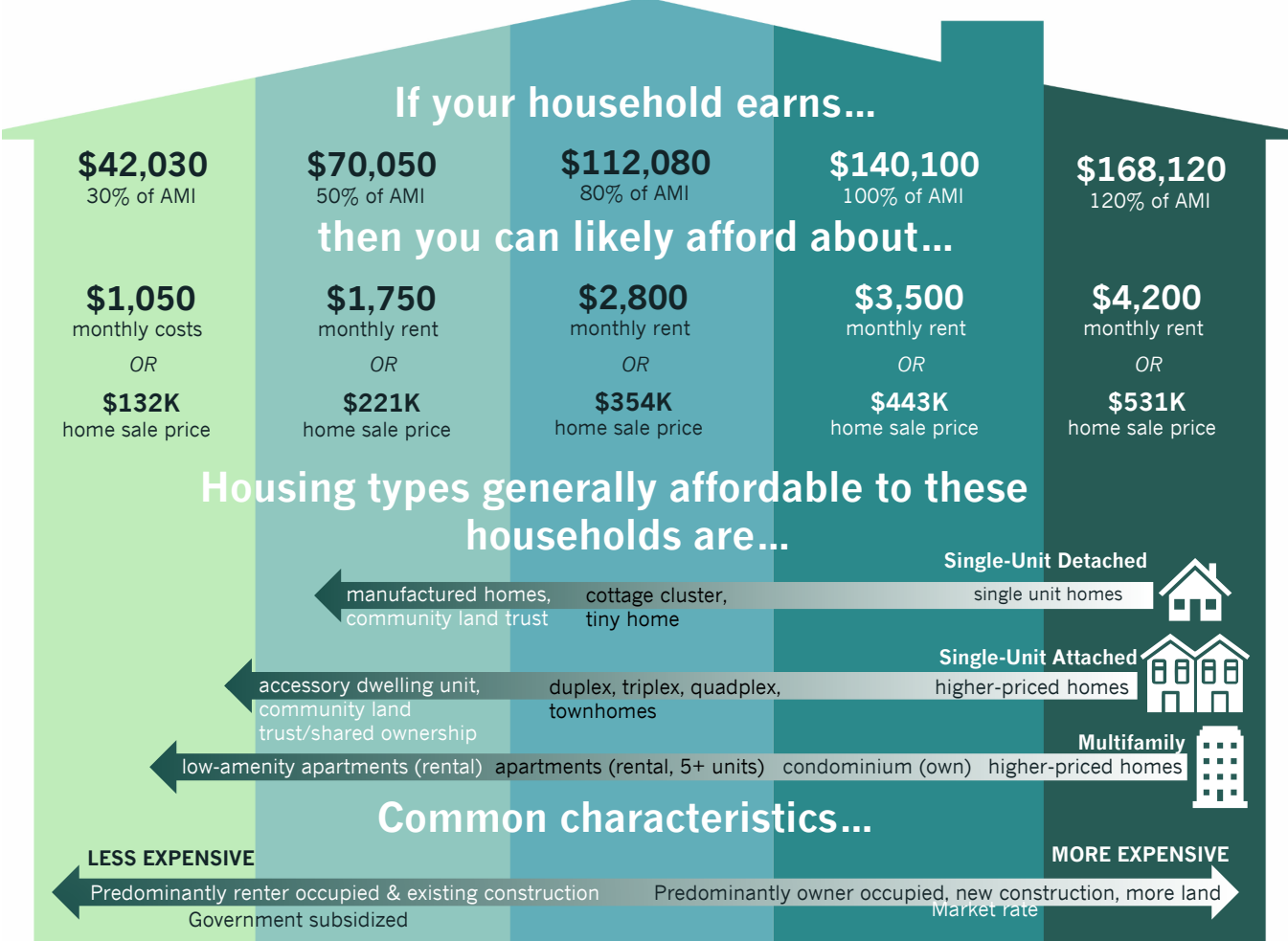
Source: DRCOG RHNA

As housing costs rise, the gap between wages and affordable housing is rising for many households, including low-, moderate-, and middle-income households. In 2025, a household earning 100 percent of AMI could not afford to purchase the median-priced home in Adams County (Exhibit 20). However, a household in this range could afford the average multi-unit rent.

Adams County’s housing market is becoming increasingly unaffordable for even middle-income families in terms of homeownership. Households at 100 percent of AMI (\$140,100) cannot afford the median home price of \$517,000, which requires an approximate income of \$164,000 or more. While rents generally appear affordable to a wider range of households, newer rental units and larger units with more bedrooms typically see pricing at the higher end of the market, making them less accessible to the average household.

For higher-income households above 120 percent of AMI, this plan assumes that market-rate production will provide sufficient housing options. However, some strategies in the BHP may improve other housing features regardless of income level, such as accessibility, proximity to services, or family-sized housing.

Exhibit 20. Housing Affordability in Adams County for a Family of Four (2025)



Source: HUD, BLS Wage Data by Area and Occupation, ECONorthwest Calculations

Note(s): 1. Affordable home sale price assumes 30-year mortgage at seven percent with five percent down payment and 20 percent of the payment covering property taxes, homeowners association (HOA) fees, private mortgage insurance (PMI), and homeowners' insurance. It also assumes an affordable mortgage payment where the monthly mortgage does not exceed 30 percent of a household's income.

2. Affordable monthly rent assumes that households do not spend more than 30 percent of their income on rent.

These findings about the county's housing landscape today underscore the need for targeted efforts to address the unique housing challenges faced by specific types of households in unincorporated areas of Adams County. While recent and upcoming housing initiatives are making progress toward these goals, meeting the challenge will take intentional concentration on needed housing types and features. Exhibit 21 highlights those different housing needs from target populations and what types of housing can address them.

Exhibit 21. Populations with Unmet Housing Needs

Target Population	Scale of Housing Need	Housing Types Needed
Extremely Low Income (0 to 50% AMI)	• 5,670 new units needed through 2036 • Can afford up to \$1,750 (at 50% AMI) in monthly housing costs	New subsidized housing; preserving existing income-restricted housing and “naturally occurring affordable housing” (e.g. mobile home parks)
Low Income (50% to 80% AMI)	• 1,043 new units needed through 2036 • Can afford up to \$2,800 (at 80% AMI) in monthly housing costs	New subsidized housing; preserving existing income-restricted housing and “naturally occurring affordable housing” (e.g. mobile home parks)
Moderate Income (80% to 100% AMI)	• 840 new units needed through 2036 • Can afford up to \$3,500 (at 100% AMI) in monthly housing costs	New market-rate rental housing and smaller market rate homes for ownership; preserve existing smaller, older homes
Middle Income (100% to 120% AMI)	• 565 new units needed through 2036 • Can afford up to \$4,200 (at 120% AMI) in monthly housing costs	New market-rate rental housing and smaller market-rate homes for ownership; preserve existing smaller, older homes
People of Color (POC), including Latine	• Two-thirds of residents in unincorporated Adams County (66%) identify as Hispanic or Latino, well above the county average of 42% • Systemic and historic discriminatory practices may create additional barriers for people of color related to homeownership and housing stability² • Engagement from Festival Latino for the HNA process spoke to concerns about increasing development pressures from new construction activities	Increased access to affordable housing options; access to housing without discrimination; increased access to affordable and wealth-building homeownership opportunities
People with a Disability	• 58,839 residents, or 11.3% of Adams County’s population, report having at least one disability • 21,540 households have at least one member with an ambulatory disability	Housing with accessibility features that meet their needs; access to services and transit

² Habitat for Humanity, Historic housing discrimination in the U.S.’ <https://www.habitat.org/historic-housing-discrimination-us>

Target Population	Scale of Housing Need	Housing Types Needed
Seniors (Age 65+)	• 9% of Adams County residents in unincorporated areas are age 65+ • 35.2% of Adams County residents age 65 and older report a disability	Senior housing; ability to age in place or downsize to 1- or 2-bedroom rentals, middle housing, or accessory dwelling units (ADUs); single-level units
Families with Children	• 21% of households in unincorporated county have 5+ people, compared to 13% in Adams County overall • Overcrowding affects 990 households with multiple unrelated family households	Increased access to affordable family-sized housing options like 3+ bedroom rentals or ownership opportunities; access to schools and services
People Experiencing Homelessness	• Adams County had an estimate of 970 unsheltered homeless people in 2024 (not disaggregated by unincorporated areas)	Emergency assistance and shelter; permanent supportive housing; transitional housing; deeply affordable units

4. Goals, Strategies & Actions

4.1 Vision & Goals

The 2018 Balanced Housing Plan articulated a vision for housing in Adams County to create:

“A balance of housing for all types of families and people, at all stages of life and income levels.”

This plan continues to advance that vision and builds on it with six key goals identified through public engagement and an updated assessment of key housing needs:



Affordability: Increase production of affordable housing, particularly for those with the greatest need



Housing Diversity: Enable smaller, attainable housing types like townhomes, duplexes, and ADUs



Housing Near Jobs & Transit: Encourage development of housing near employment and transit centers



Preservation: Support preservation of existing regulated and naturally occurring affordable housing



Stabilization: Build stability for households at highest risk of displacement



Accessibility: Enhance housing for seniors and people with disabilities

4.2 Strategy Framework

State statute requires that a housing action plan identify, at minimum, two standard affordability strategies, one long-term affordability strategy and one displacement mitigation strategy. Statute asks local governments to consider high-level strategies from the *Colorado Affordability and Displacement Mitigation Strategies Directory* created by the state pursuant to C.R.S. § 24-32-3706. The following framework provides a clear approach to both implementing recommendations and ensuring alignment with state rules.

The BHP includes ten (10) key recommended strategies to advance housing goals in unincorporated Adams County. These are organized around three key strategy areas to address both production and preservation of needed housing:

- ◆ Develop New Financing & Incentives to Support Affordable Housing Production
- ◆ Remove Barriers and Encourage Diverse Housing Stock
- ◆ Ensure That Preservation and Management of Affordable Housing Mitigates Displacement

Exhibit 22. Summary of Housing Strategies

Strategy	Key Area	Compliance
1.1 Create a real property disposition policy that prioritizes regulated affordable housing development	Develop Financing & Incentives	Standard Affordability Strategy B
1.2 Expand current exemption process for road impact fees for regulated affordable housing	Develop Financing & Incentives	Standard Affordability Strategy C
1.3 Investigate opportunities to address other system charges and fees	Develop Financing & Incentives	Standard Affordability Strategy C (continued)
1.4 Provide rebates for building permit fees for regulated affordable housing	Develop Financing & Incentives	Standard Affordability Strategy F
1.5 Establish a local revenue source to support affordable housing	Develop Financing & Incentives	Long-Term Affordability Strategy A
2.1 Allow for the construction of more middle housing options in more places	Remove Barriers to Diversifying Housing Types	Long-Term Affordability Strategy D
2.2 Create more residential, by-right options along strategic corridors	Remove Barriers to Diversifying Housing Types	Long-Term Affordability Strategy E
3.1 Create a policy to prioritize PAB for senior housing and affordable housing preservation	Preserve & Manage Affordable Housing	Displacement Mitigation Strategy F
3.2 Investigate opportunities to support preservation of existing mobile home parks	Preserve & Manage Affordable Housing	Displacement Mitigation Strategy I
3.3 Improve awareness of and navigation through existing housing assistance programs	Preserve & Manage Affordable Housing	Displacement Mitigation Strategy C

Each recommended strategy includes an initial assessment with the following elements:

Description providing a strategy overview, and key considerations as applicable for:

- ◆ Alignment with HNA findings
- ◆ Addressing community needs
- ◆ Key policy mechanisms/options

Timeline that is built around the mandatory 3-year review timeline for state statute:

- ◆ Short-Term: 1-3 years
- ◆ Mid-Term: 3-6 years
- ◆ Long-Term: Beyond 6 years (ongoing work)

Type of Strategy, including key areas as iterated in the HNA:

- ◆ Financing & Incentives that help needed housing types to become feasible
- ◆ Preservation & Management of existing housing types at risk for turnover
- ◆ Land Use & Zoning actions that lower barriers to needed housing types
- ◆ Partnerships that leverage local and regional actions
- ◆ Programs that support residents, builders, and housing providers

Key Implementation Considerations:

- ◆ County Role: Lead or partnership actions (including key partners)
- ◆ Associated Goals: Correspondence with stated Adams County housing goals
- ◆ Housing Needs Addressed: AMI level, housing type, tenure, and other needs
- ◆ Level of Effort & Impact: Low / Medium / High
- ◆ Compliance with State Legislation: Fulfillment of Housing Action Plan requirements

4.3 Housing Strategies

1. Develop Financing & Incentives to Support Affordable Housing Production

Unincorporated Adams County will need at least 10,016 new homes by 2036, with the greatest need among lower-income households. The private market is not likely to produce enough housing affordable to these households without public subsidy. Affordable housing developers also face barriers to making new projects pencil due to a number of factors like land, construction, infrastructure, and permitting costs. The County can help close these gaps by seeking options to reduce the gap and exploring new dedicated local revenue sources for affordable housing.

1.1 Create A Real Property Disposition Policy That Prioritizes Regulated Affordable Housing Development

Adams County owns land and buildings it puts to use in fulfilling its statutory responsibilities and functions. As needs and functions evolve, the County may find that certain properties are no longer needed. The County can choose to sell such excess or surplus property to put it back to productive use. Alternatively, the County can repurpose the land for affordable housing development. This has the effect of subsidizing an affordable housing project by reducing or eliminating land costs as one of the project's development costs.

Adams County has successfully used the repurposing option. In one case, the County donated the decommissioned Adams County Youth and Family Services building to Maiker Housing Partners. In 2021, Maiker Housing Partners successfully completed an adaptive reuse of the existing office building and added two additional buildings. The donation resulted in 116 new affordable rentals. In another example, Adams County donated land to Brighton Housing Authority to add additional affordable housing units in the City of Brighton. The future development will be known as Adams Pointe.

While Adams County's approach to surplus public land has successfully yielded affordable housing development, a potential option would be for the County to create a formal policy prioritizing the transfer of surplus land or buildings to an affordable housing developer after establishing an database of county-owned property. The policy could:

- ◆ Establish the screening process and the frequency with which the County evaluates whether its properties are surplus.
- ◆ Identify the types of locations that would be well positioned for affordable housing, such as access to jobs and transit.
- ◆ Outline the process to select an affordable housing development partner.
- ◆ Document how to value the property transfer or discount to align with reasonable affordability expectations.

- ◆ Create transparency through additional expectations around timelines, processes, roles, and oversight.

By covering these items, the policy would help create a consistent and transparent framework that handles key policy choices before a specific property or development partner is involved.

1.1 Create a real property disposition policy that prioritizes regulated affordable housing development

Housing Needs Addressed: A County disposition program would likely focus on typical affordability levels, unit type, and tenure associated with regulated affordable housing to maximize use of County resources and work with existing organizations (but could have opportunities to target other objectives, like affordable homeownership with certain partners).

- ◆ **AMI:** 50-80%
- ◆ **Unit Type:** Multi-Unit
- ◆ **Tenure:** Rental

Implementation Considerations: This program would require capacity from staff to periodically monitor and evaluate the County's inventory. However, an established process would streamline decision-making on how to allocate those properties.

- ◆ **Timeline:** Short-Term
- ◆ **Capacity Needs:** Medium
- ◆ **Anticipated Impact:** Medium

County Role & Intergovernmental Coordination: County lead and partner with Housing Authority / local jurisdictions as relevant

State Compliance: Standard Affordability Strategy

- ✓ Leverage publicly owned, sold, or managed land. C.R.S. § 24-32-3706(1)(b)

Key Housing Goals:



Affordability



Access to Jobs & Transit

Others may be included depending on conditions / opportunities of specific sites

1.2 Expand Current Exemption Process for Road Impact Fees for Regulated Affordable Housing

Impact fees are onetime, up-front charges on new development. Local governments and utility districts may establish these fees as capital contributions to fund a roughly proportional share of off-site infrastructure expansion or recover the cost on past off-site infrastructure expansion. In the context of affordable housing, these fees are part of project development costs that a developer must recover through revenue, factoring them into target rents or sales prices.

Adams County levies a regional road impact fee on new development. The County uses the regional road impact fee to help fund county road system improvements needed to deal with growth. Adams County Development Standards and Regulations already include an exemption process for road impact fees for housing units at or below 100 percent of the area median income (AMI) with affordability secured for a minimum of 20 years (Adams County Code 5-06-06-02).

A potential option for Adams County would be to expand what types of projects and units are eligible for a road impact fee exemption. The County could align the affordability threshold by including housing units serving households at or below 120 percent of the area median income in alignment with the threshold for Colorado's Middle-Income Housing Tax Credit.

1.2 Expand current exemption process for road impact fees for regulated affordable housing

Housing Needs Addressed: Expanding the current exemption would likely focus on middle-income households, as well as unit type and tenure associated with regulated affordable housing in using County tools, to encourage housing developers to build that housing type.

- ◆ **AMI:** 50-100% (current exemption) / 100-120% (expanded)
- ◆ **Unit Type:** Multi-Unit
- ◆ **Tenure:** Rental

Implementation Considerations: Expanding the current exemption to include households earning up to 120% AMI would align income requirements with Colorado's Middle-Income Housing Tax Credit. The County may also explore further coordination with other special utility districts.

- ◆ **Timeline:** Short-Term
- ◆ **Capacity Needs:** Low
- ◆ **Anticipated Impact:** Medium

County Role & Intergovernmental Coordination: County lead and partner with special and utility districts/local developers as relevant

State Compliance: Standard Affordability Strategy

- ✓ Create or expand a program to subsidize or reduce impact fees for regulated housing development. C.R.S. § 24-32-3706(1)(c)

Key Housing Goals:*Affordability*

1.3 Investigate Opportunities to Address Other System Charges and Fees

Similar to impact fees, special or utility districts may levy other system charges for new development, such as water and sewer tap fees. Adams County does not have the authority to waive special district fees and would have to subsidize such costs. For example, Adams County has secured onetime state funding to support accessory dwelling unit construction by subsidizing utility district water tap fees.

A potential strategy for Adams County could be to identify a sustainable funding source to subsidize utility district impact fees. While not serving regulated affordable housing development, the County's onetime funding award from the state's Accessory Dwelling Unit Grant program offers the county a chance to develop and pilot processes for awarding such subsidies. Alternative ways to structure an impact fee or development charge subsidy could involve a revolving loan fund with favorable terms.

Intergovernmental Collaboration Opportunity

Adams County may also find itself in a position to advocate for reduced fees or greater flexibility in when or how special or utility districts assess fees. However, utilities may have limited room to adapt. Because utility districts rely on tap fees and ongoing user fees, discounts for affordable housing would have to be recouped from other projects and system users. The County may be able to make the case that the impact of specific, more affordable housing types warrants fee reductions in line with changes to state statute under Colorado House Bill 25-1211. Additionally, helping negotiate the timing of fee assessment can have a meaningful impact on overall development costs. Developers who pay a fee earlier in the process likely have to finance and carry that cost along with interest charges.

1.3 Investigate opportunities to address other system charges and fees

Housing Needs Addressed: Subsidizing external impact fees or other development charges from special or utility districts would likely focus on typical affordability levels, unit type, and tenure associated with regulated affordable housing to maximize use of County resources and work with existing districts (but could have opportunities to target other objectives, like affordable homeownership, in certain situations).

- ◆ **AMI:** TBD
- ◆ **Unit Type:** Multi-Unit
- ◆ **Tenure:** Rental

Implementation Considerations: A current subsidy program for ADU utility fees receives state support for implementation, and this strategy could involve identifying a new funding source to expand its scope to more housing types. The County may advocate for lower impact fees in reference to House Bill 25-1211 by centering affordable housing warrants fee reductions. The County may also advocate for updating the timing of fee assessments to encourage districts to not require payment as early in the process to reduce carrying costs.

- ◆ **Timeline:** Mid-Term
- ◆ **Capacity Needs:** Medium
- ◆ **Anticipated Impact:** Medium

County Role & Intergovernmental Coordination: County support to partner with special and utility districts

State Compliance: Standard Affordability Strategy

- ✓ Create or expand a program to subsidize or otherwise reduce impact fees for regulated housing development. C.R.S. § 24-32-3706(1)(c)

Key Housing Goals:



Affordability



Housing Diversity

1.4 Provide Rebates for Building Permit Fees for Regulated Affordable Housing

Adams County levies building permit fees on new development. The building permit fee helps the County recover costs associated with plan review, inspections, and other staff time associated with the building permit process. Adams County currently offers no exemption or waiver process for building permit fees.

A potential option for Adams County would be to create an exemption or waiver through its adopted fee schedule. Similar to the road impact fee exemption, the County could establish a

minimum affordability period and unit affordability threshold relative to the area median income.

The County's building permit fee schedule establishes a graduated scale with different tiers depending on the value of the building. Because the purpose of building permit fees is for cost recovery associated with staff time, the size of permit fees may not reduce overall development costs as much as other incentives. For one recent affordable housing project, building permit fees of \$110,000 covered a project providing 116 affordable housing units. In that case, a waiver would have reduced the development cost of each unit by approximately \$900.

1.4 Provide rebates for building permit fees for regulated affordable housing

Housing Needs Addressed: Subsidizing building permit fees would likely focus on typical affordability levels, unit type, and tenure associated with regulated affordable housing in utilizing County tools to work with housing developers (but could have opportunities to target other objectives, like affordable homeownership, in certain situations).

- ◆ **AMI:** TBD
- ◆ **Unit Type:** Multi-Unit
- ◆ **Tenure:** Rental

Implementation Considerations: The County has an impact fee waiver program in place, and providing rebates for building permit fees would add another layer of production support to housing developers. The County may explore how to make fee and waiver exemptions more navigable and continuous across schedules for developers in expanding the current exemption.

- ◆ **Timeline:** Short-Term
- ◆ **Capacity Needs:** Low
- ◆ **Anticipated Impact:** Low or Medium

County Role & Intergovernmental Coordination: County lead and partner with special and utility districts as relevant

State Compliance: Standard Affordability Strategy

- ✓ Create or expand a program to subsidize or reduce permit fees for regulated affordable housing development. C.R.S. § 24-32-3706(1)(f)

Key Housing Goals:



Affordability

1.5 Establish a Local Revenue Source to Support Affordable Housing

As a statutory county in the State of Colorado, Adams County has well-defined roles and responsibilities to fulfill with its general fund revenues. Initiatives pursued by area home rule municipalities may not be possible for the County unless supported through outside funding or the development of alternative revenue sources. Outside funding, such as the U.S. Department of Housing and Urban Development (HUD) entitlement community block grant formula funds, may offer only a narrow range of eligible activities. In the case of these formula funds, the County’s share has remained steady in nominal terms, which (when adjusted for real purchasing power) reflects a decline in funding while housing need has increased. As a result, existing programs and commitments through the County’s Consolidated Plan leave little room for the creation of new programs and initiatives.

Identifying sustainable, long-term funding would help Adams County support a wider range of strategies and actions to further affordable housing production and preservation. Adams County and other partners sought dedicated funding in 2024 to help create more housing opportunities via a 0.15 percent sales tax increase (Ballot Issue 1A), but it was rejected by voters.

Potential options include:

- ◆ The County has researched the potential for a commercial impact fee and other linkage fees that could generate dedicated funding to help address housing needs.
- ◆ After Colorado House Bill 26-1202, the County could choose to use a portion of its real estate conveyance document filing fee for affordable housing. Such fees currently fund staff time and resources for filing and recording documents.
- ◆ After Colorado Senate Bill 26-001, the County could choose to budget a portion of its ad valorem tax revenue to support housing. Creating this new budget category would require trade-offs with existing budget commitments.
- ◆ The County has pursued efforts to create a County Revitalization Authority. Under such authority, a county can create plans for revitalization of an area that includes housing-related goals. Tax increment financing under a revitalization plan could help create area-specific local revenue for housing.

1.5 Establish a local revenue source to support affordable housing
Housing Needs Addressed: Creating a new local revenue source to support affordable housing would likely focus on typical affordability levels, unit type, and tenure associated with regulated affordable housing in utilizing County finance tools. ◆ AMI: 50-80% ◆ Unit Type: Multi-Unit ◆ Tenure: Rental

Implementation Considerations: New state legislation has enabled more expansive ways for counties to establish financial housing assistance. In pursuing this strategy, the County may have to shift some of its budget from current commitments to new ones or choose to pursue commercial impact, linkage fees, or tax increment financing mechanisms. The County may establish a program for households earning a specific percentage of AMI tied to this funding source.

- ◆ **Timeline:** Mid-Term
- ◆ **Capacity Needs:** High
- ◆ **Anticipated Impact:** TBD

County Role & Intergovernmental Coordination: County lead and partner with Housing Authority / local jurisdictions as relevant

State Compliance: Long-Term Affordability Strategy

- ✓ Establish local revenue for affordable housing. C.R.S. § 24-32-3706(2)(a)

Key Housing Goals:



Affordability



Access to Jobs & Transit



Stabilization

2. Remove Barriers and Encourage Diverse Housing Stock

The existing housing stock in unincorporated areas of Adams County today does not fully meet the range of housing needs for residents. Single-unit detached homes account for the majority of housing supply, while more diverse options like accessory dwelling units, middle housing, smaller homes, and multi-unit housing can offer a wider range of choices for different types of households. The County can explore ways that land use regulations and approval processes can shape where, how quickly, and at what cost new, diverse housing types can be built.

2.1 Allow for the Construction of More Middle Housing Options in More Places

Adams County Development Standards and Regulations (DSR) govern zoning and land use options in its unincorporated areas. The zoning and density assessment in Section 3.2 identifies the current state of these zoning regulations and how they govern the ability for property owners to construct more housing, as well as the County's ongoing efforts to update them. This strategy recognizes the role of specific potential changes in meeting County housing needs.

At the time of drafting this plan, the County is in the process of updating the DSR. Through the updates to the DSR, Adams County has the opportunity to welcome more density in existing and developing neighborhoods. Current drafts of the DSR seek to allow more building types in existing zone districts and more development options to fit different contexts, including new infill standards. Outlining standards for new building or housing types can make it easier to build more on existing lots in lower-density residential areas and can lower barriers to infill middle housing and higher-density buildings. In retaining the existing zone districts names and updating the standards for them, the County can enable development changes on existing lots without requiring a rezoning.

The addition of development type provisions in the updated DSR can improve the code's flexibility and appropriateness for the variety of development contexts in the County. It can target modest increases in the built density of greenfield developments while elevating housing capacity for sites in areas already served by infrastructure for infill development.

Updated dimensional standards would make it easier to build to increase density and simplify implementation. As proposed, the DSR moves away from applying dimensional standards universally across each zone, using new form-based building and development-type regulations to address different situations. Across the lower-density zone districts (R-1-C and R-2), the County proposal reduces barriers by lowering minimum lot sizes and reduces building setbacks for new building types. Proposed changes would also reduce parking minimums for middle housing and multi-unit buildings, which could help improve infill opportunities.

2.1 Allow for the construction of more middle housing options in more places

Housing Needs Addressed: Allowing for more housing on existing lots, as well as making it easier to build ADUs, duplexes, and multiplexes, can increase the number of units in a place without drastically changing the scale of buildings in a neighborhood. Middle housing options typically support middle-income earners in owning their homes but can also offer rental opportunities.

- ◆ **AMI:** 80-120%+
- ◆ **Unit Type:** Middle Housing
- ◆ **Tenure:** Rental and Ownership

Implementation Considerations: The County has presented a public draft of the updated DSR in summer 2026. Changes would update underlying standards for existing residential zones to permit more middle housing options where the current development code restricts them.

- ◆ **Timeline:** Short-Term (in progress)
- ◆ **Capacity Needs:** High
- ◆ **Anticipated Impact:** High

County Role & Intergovernmental Coordination: County lead

State Compliance: Long-Term Affordability Strategy

- ✓ Amend zoning to allow ADUs, duplexes, triplexes, quadplexes, and townhomes. C.R.S. § 24-32-3706(2)(d)

Key Housing Goals:



Housing Diversity



Accessibility

2.2 Create More Residential, By-Right Options Along Strategic Corridors

The Adams County Comprehensive Plan identifies a series of strategic corridors. These corridors represent a range of development opportunities that take advantage of key transportation corridors and transit nodes. They also host a wide range of existing uses that reflect a legacy of industrial and commercial purposes. Existing zoning for these commercial and industrial properties may not allow redevelopment for residential purposes without a rezoning or conditional use permit, both of which rely on public hearing processes. Public hearing requirements can make review processes more complex, lengthier, and subject to discretion of an elected or appointed board. Affordable housing projects benefit from the certainty offered through administrative approvals, which also offer the opportunity to reduce the risk that a project could be stalled by opposition at a public hearing.

A potential option for Adams County is to add more residential housing types as permitted uses in key zoning districts on its strategic corridors. The updated Development Standards and Regulations (DSR) seeks to allow more residential options in the Neighborhood Commercial (currently C-0 or C-1) or General Commercial (currently C-2 or C-3) districts. Combined with this action, the County could consider rezoning along strategic corridors to avoid Heavy Commercial (currently C-4 or C-5) because the updated DSR does not seek to allow residential uses in such zones. The County could identify segments of strategic corridors where existing uses conform to Neighborhood or General Commercial to avoid creating nonconforming uses.

Beyond the standard zoning designations in County Development Standards, parcels with custom Planned Unit Development (PUD) zoning may require additional actions that preserve the existing entitlements but provide an alternative or new underlying zoning option that allows for residential redevelopment without individual parcel-by-parcel rezoning hearings. Taking action to create by-right residential development in PUDs may require additional investigations to find administratively efficient and legal options. Additional investigations may be worth the cost of time and effort because PUDs cover nearly 21,000 acres in unincorporated Adams County.

2.2 Create more residential, by-right options along strategic corridors
Housing Needs Addressed: Allowing denser housing in corridors with transportation service can align new residential uses with existing public assets across all incomes and unit types, although it may be directed more toward middle-income renters. Directing housing near transit typically supports multi-unit development, either in vertical or horizontal mixed-use areas, while middle housing options may be more appropriate in some areas or in transitioning between key corridor and adjacent low-density existing residential neighborhoods. ◆ AMI: All ◆ Unit Type: Multi-Unit and Middle Housing ◆ Tenure: Rental and Ownership
Implementation Considerations: Proposed development code changes would permit some mixed-use development in commercial zone districts. Some parcels along key corridors in the county have Planned Unit Development (PUD) zoning where proposed code updates would not apply, and the County may need to intervene in additional ways to allow for residential redevelopment. ◆ Timeline: Short-Term (in progress) ◆ Capacity Needs: High ◆ Anticipated Impact: High

County Role & Intergovernmental Coordination: County lead and partner with local jurisdictions / special and utility districts as relevant.

State Compliance: Long-Term Affordability Strategy

- ✓ Use administrative processes for housing approvals, eliminating public hearing requirements. C.R.S. § 24-32-3706(2)(e)

Key Housing Goals:



Access to Jobs & Transit



Housing Diversity



Accessibility

3. Ensure That Preservation and Management of Affordable Housing Mitigates Displacement

In addition to new housing, preserving existing housing stock can ensure that deed-restricted apartments, older rental properties, and mobile and manufactured home parks continue to provide needed housing. This is especially important in unincorporated areas, where a higher share of renters experience housing cost burden. Property sales, expiring affordability restrictions, rising rents, and deferred maintenance can all place residents at risk of displacement. The County can respond by directing financing toward affordable housing preservation, supporting the continued affordability and improvement of mobile home parks, and helping residents find and navigate existing assistance.

3.1 Create a Policy to Prioritize Private Activity Bonds for Senior Housing and Affordable Housing Preservation

Regulated affordable housing is often governed by deed restrictions that limit rents to keep units affordable to households at or below specific income levels. Developers put these deed restrictions in place as a condition required to accept affordable housing funding, financing, or other incentives. Conditions typically require that the deed restrictions only need to be in place for a specific period, after which a property owner can convert units to achieve market-rate rents, resulting in loss of affordable housing stock as the Balanced Housing Plan seeks to increase affordable housing. Working with a development partner to finance and acquire or even rehabilitate units with expiring deed restrictions can help preserve these units as other strategies seek to increase overall levels of affordable housing.

PAB represent tax-exempt bond issuing authority of the state and local governments. The Internal Revenue Service establishes caps on the amount of bonds that can be issued within a state each year. Colorado allocates up to half of its cap to cities and counties based on population. A local government PAB cap allocation does not directly represent funding for a local government. Financing through PAB can help an eligible project achieve lower borrowing costs, as any interest paid to bondholders is exempt from Federal income tax.

Adams County has right of first refusal (ROFR) to purchase certain regulated affordable housing properties when owners are pursuing a sale under state statute. This section of state statute is currently set to expire at the end of 2029. The County currently assigns this authority to its housing authority, Maiker Housing Partners, in the case that properties become available to preserve as affordable housing.

A potential option for Adams County is to create a policy that prioritizes Adams County's PAB cap for senior housing and affordable housing preservation. Acquisition and rehabilitation of affordable multi-unit housing is an eligible use for PAB, including affordable senior housing.

The policy could:

- ◆ Establish key roles and responsibilities for Adams County and its housing authority, (Maiker Housing Partners) who owns and operates affordable housing, alongside other owners and operators of affordable housing. Integrate existing roles and responsibilities, such as ROFR.
- ◆ Identify secondary priorities for the County's PAB cap during periods without preservation opportunities, including affordable senior housing.
- ◆ Set expectations around property rehabilitation and unit accessibility.
- ◆ Outline the processes and mechanisms for committing the County PAB cap.
- ◆ Integrate other County funding and incentives that could make preservation feasible.

Intergovernmental Collaboration Opportunity

Adams County can coordinate with its local governments to potentially participate in prioritizing housing preservation with their PABs. Regardless of local priorities, Adams County can also coordinate with local governments to assign PABs through Maiker Housing Partners to ensure continued local investment of the tax-advantaged financing opportunities.

3.1 Create a policy to prioritize Private Activity Bonds for senior housing and affordable housing preservation

Housing Needs Addressed: Revising Adams County's PAB policy to set priority to advance affordable housing preservation. Acquiring and rehabilitating housing would focus on typical affordability levels, unit type, and tenure associated with regulated affordable housing. Establishing a policy with secondary objectives could also serve affordable senior housing.

- ◆ **AMI:** 0-80%
- ◆ **Unit Type:** Multi-Unit
- ◆ **Tenure:** Rental

Implementation Considerations: In revising relevant policy, the County would identify key roles and responsibilities as well as primary and secondary PAB priorities. The County could also directly or indirectly incorporate local governments into this policy.

- ◆ **Timeline:** Mid-Term
- ◆ **Capacity Needs:** Medium
- ◆ **Anticipated Impact:** High

County Role & Intergovernmental Coordination: County support and partner with Housing Authority / local jurisdictions as relevant.

State Compliance: Displacement Mitigation Strategy

- ✓ Preserve existing affordable housing. C.R.S. § 24-32-3706(4)(f)

Key Housing Goals:*Affordability**Preservation**Stabilization*

3.2 Investigate Opportunities to Support Preservation of Existing Mobile Home Parks

Mobile Home Parks represent a substantial source of naturally occurring affordable housing (NOAH) in unincorporated areas within Adams County. Residents in manufactured or mobile home parks face unique risks based on property ownership and management structures. Many residents may own or pay a mortgage to own their mobile home but still be subject to increases in rents for lot rent. Sudden park sales and redevelopment pressures may contribute to rent pressures and displacement. Deferred maintenance by park owners or managers can lead to deteriorating infrastructure and possibly unsafe living conditions. Residents may find that moving a mobile home from a park requires more financial resources than it is worth, is impractical because of limited relocation options, or is infeasible due to the condition of the mobile home.

State statute requires notice periods prior to any mobile home park sale. This gives residents the chance to find funding and financing to match the sale value and convert the mobile home park to a resident-owned community. However, parks having residents with limited wealth or income, as well as parks facing greater infrastructure needs, may have difficulty assembling the funds necessary for such a purchase.

The State Affordable Housing Fund offers Mobile Home Programs to help with the acquisition and improvement of mobile home parks through a nonprofit community partner, local government, or resident-owned community in jurisdictions that have made a Proposition 123 commitment. The state's Mobile Home Park Acquisition Fund, created through SB22-160, offers additional low-interest, flexible loans for the same purposes. Additionally, the County's Mobile Home Initiative offers legal representation and advice through the Colorado Poverty Law Project for mobile home residents.

A potential option for Adams County could be in providing gap funding or financing. Short of establishing a local revenue source for this purpose and prioritizing funds for mobile home parks, Adams County could investigate and support a tax rebate for resident-owned communities or park owners seeking to improve conditions and maintain affordability. Colorado Senate Bill 24-002 allows counties to identify an area of specific local concern and

provide qualifying property owners tax rebates on a county's portion of property taxes. A county can set the qualification criteria to help preserve affordability. Because county assessors apply the residential assessment rate on mobile home parks, a tax rebate may not be large. However, it may still be meaningful in reducing ongoing operating costs to help offset the cost of additional debt service that's financing a resident-owned community purchase or infrastructure improvement.

3.2 Investigate opportunities to support preservation of existing mobile home parks

Housing Needs Addressed: Exploring ways to preserve existing mobile and manufactured home parks can preserve naturally occurring affordable housing (NOAH) and stabilize residents at risk of displacement. Residents may own their mobile or manufactured home but rent the land for their pad and be susceptible to redevelopment pressures.

- ◆ **AMI:** 50-80%
- ◆ **Unit Type:** Mobile and Manufactured Homes
- ◆ **Tenure:** Ownership / Mixed

Implementation Considerations: Preserving these spaces could leverage potential state funding sources: the state may provide funding through a nonprofit community partner in jurisdictions that have made a Proposition 123 commitment to preserving NOAH in support of converting a community to resident owned. The County may also explore a tax rebate for residents in addition to its current strategy of coordinating legal representation through the Colorado Poverty Law Project.

- ◆ **Timeline:** Long-Term
- ◆ **Capacity Needs:** Medium
- ◆ **Anticipated Impact:** High

County Role & Intergovernmental Coordination: County lead and partner with local jurisdictions as relevant.

State Compliance: Displacement Mitigation Strategy

- ✓ Other strategies that provide displacement mitigation. C.R.S. § 24-32-3706(4)(i)

Key Housing Goals:



Affordability



Housing Diversity



Preservation



Stabilization

3.3 Improve Awareness of And Navigation Through Existing Housing Assistance Programs

As part of an interconnected region, residents of unincorporated areas of Adams County have access to housing resources provided by the County as well as other public and nonprofit partners. These programs cover a range of housing needs for both renters and homeowners, including those in the table below. Appendix E provides additional considerations for an equitable implementation framework of housing-related programs for Adams County residents.

Exhibit 23. Existing Housing Programs for Unincorporated Adams County Residents

Program	Provider	What Does It Cover?
Minor Home Repair	Adams County	Essential health and safety repairs or accessibility modifications for income-qualified homeowners
Down Payment Assistance	Colorado Housing and Finance Authority (CHFA)	Down payment assistance or closing cost assistance for low- and moderate-income first-time buyers
Emergency Rental Assistance	Almost Home (nonprofit)	Past-due rent and eviction prevention for households experiencing sudden financial changes (e.g., loss of a job)
Long-Term Rental Assistance	Brighton Housing Authority	Tenant-based rental assistance for low- to moderate-income renters for a minimum of 12 months
Low-Income Energy Assistance (LEAP)	Adams County	Water, power, or gas bills for households experiencing sudden financial changes
Homeownership Education	CHFA	Homebuyer education classes, budgeting, and credit counseling for first-time homebuyers
Tenant Rights Education	Colorado Housing Connects (nonprofit) Colorado Legal Services (nonprofit)	Information sharing about leases, landlord communication, or legal assistance for renters
ADU Development Resources	Adams County	Information about developing ADUs for homeowners

Despite this network of options, residents still express facing barriers to some of the challenges that these programs are designed to support. The County can seek to expand the reach of these programs through tailored outreach and marketing, especially in unincorporated areas that may have different options than incorporated communities. This may include more accessible communication materials (e.g., translation, accessible formats),

partnering with trusted community organizations, reducing administrative barriers, and monitoring opportunities to expand existing programs that are working.

This strategy could also continue to build on existing initiatives by coordinating programs into clearer pathways that better align assistance programs as households grow. For example, connecting programs for homebuyer education or credit building with down payment assistance resources once households are ready to pursue homeownership opportunities. A

3.3 Improve awareness and navigation through existing housing assistance programs

Housing Needs Addressed: Supporting residents in need of assistance across all housing types stabilizes households to remain where they are and can preserve existing housing stock. Rental households may need more guidance navigating programs related to tenant rights, rental assistance, and down payment assistance, while homeowners could benefit from a better understanding of repair programs and resources related to developing ADUs.

- ◆ **AMI:** All
- ◆ **Unit Type:** All types
- ◆ **Tenure:** Rental and Ownership

Implementation Considerations: The County already either operates or assists existing programs, with service providers and other jurisdictions also supporting residents in the County. More attention to navigating those programs could focus on households with a high risk of displacement in more accessible formats.

- ◆ **Timeline:** Ongoing
- ◆ **Capacity Needs:** Medium
- ◆ **Anticipated Impact:** Medium

County Role & Intergovernmental Coordination: County lead and partner with local jurisdictions / service providers as relevant.

State Compliance: Displacement Mitigation Strategy

- ✓ Establish a housing counseling and navigation program. C.R.S. § 24-32-3706(4)(c)

Key Housing Goals:



Preservation



Stabilization



Accessibility