Substantive Highlights

*Housing an Inclusive Denver* was prepared by Denver’s Housing Advisory Committee, the Office of Housing and Opportunities for People Everywhere (HOPE), and Office of Economic Development in partnership with Enterprise Community Partners Inc. The five-year plan was adopted by the Denver City Council in February 2018 and outlines strategies for creating and preserving stable and affordable housing in neighborhoods with high opportunity for jobs and economic mobility, comprehensive health services, access to quality education, and mobility and transit connections. In addition to developing five-year plans, the City is required by [local legislation](#) to develop an annual action plan to determine and fund policy priorities to achieve the overarching goals of *Housing an Inclusive Denver*. The City Council does not directly approve the annual action plans but can influence spending priorities through the budgetary process.

*Housing an Inclusive Denver* identifies legislative, regulatory, and investment strategies aimed at the following four core goals:

- Creating affordable housing in vulnerable areas and in areas of opportunity
- Preserving affordability and housing quality
- Promoting equitable and accessible housing
- Stabilizing residents at risk of involuntary displacement

The quantifiable goals of the plan are to complete the following by year 2023:

- Create 2,000 new affordable units
- Preserve 1,000 existing affordable units
- Serve 20,000 households with program resources such as homebuyer counseling.
down payment assistance, and supportive services
- Serve 10,000 households through programs such as tenant-landlord counseling, eviction assistance, and emergency home repair

_Housing an Inclusive Denver_ will be funded in part by federal grants such as the Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grants (ESG). Other funding will come from local sources such as a new, one-time housing linkage fee on commercial and residential developments, existing property taxes, and interest on loans to local businesses from the Denver Office of Economic Development.

**Process**

In 2016, Denver's city council approved a dedicated, 10-year, $150 million housing fund supported through development impact fees and property taxes. The same year, the City published a study on gentrification in Denver. The study served as an essential building block for strategies outlined in _Housing an Inclusive Denver_, which aims to protect residents from involuntary displacement.

Throughout 2017, the Housing Advisory Committee received input from over 200 public meeting attendees and 1,000 public survey responses to inform the housing plan. _Housing an Inclusive Denver_ is also intended to build on and be integrated into previously established Denver City plans such as Denveright, a community-based planning process that outlines Denver City's vision for land-use, transit, and parks.

In 2018, the City Council adopted and began implementing _Housing an Inclusive Denver_. Each year since the City of Denver has produced a detailed action plan which describes the pieces of the plan that have been accomplished and outlines the steps expected to be completed in the upcoming year.

**Metrics, Targets, and Implementation**

The plan will implement four core goals between 2018 and 2023. In addition to the five-year plan, an Annual Action Plan schedule will outline the priorities for the city to designate local and federal funds for each fiscal year during the five-year plan period.

If local and federal resources remain consistent with current levels, the City and its partners will aim to:

- Create 2,000 new affordable units by 2023. (1,030 units in year 2020)
- Preserve 1,000 existing affordable units by 2023. (100 units in year 2020)
- Promote equitable and accessible housing options with program resources such as homebuyer counseling, down payment assistance, and supportive services for
20,000 households by 2023. The goal for 2020 only is 4,030 households.

- Stabilize residents at risk for involuntary displacement through program investments such as tenant-landlord counseling, eviction assistance, and emergency home repair for at least 10,000 households by 2023. The goal for 2020 only is 5,680 households.

**Implementation Status**

Adopted by City Council in early 2018, *Housing, an Inclusive Denver*, identifies 28 specific priority strategies to be implemented over five years. Currently, just 20 months into the plan’s implementation, 10 of the priority strategies have been completed.

Completed actions include:

- Stabilizing households through tax relief programs (Legislative and Regulatory Priorities)
- Leveraging publicly owned land for affordable housing development (Strategic Use of Land to Support Affordable Housing)
- Implementing tools to promote long-term affordability of housing, including land trusts, throughout Denver communities (Strategic Use of Land to Support Affordable Housing)
- Building housing capacity through policy and funding alignment (Housing for Residents Experiencing Homelessness)
- Promoting programs that help households stay in their existing rental housing through comprehensive eviction assistance (Affordable and Workforce Rental Housing)

Priority strategies to be continued in 2020 include:

- Analyzing existing housing resources for performance, structure and sustainability
- Pursuing regional collaboration with partners across the Denver Metro Area to promote inclusive communities
- Developing more consistent standards for affordable housing in major redevelopment areas
- Enhancing protections and assistance for renters, including exploring a rental registry
- Exploring a framework and methodology for determining a preference in new housing for residents at risk of displacement
- Facilitating acquisition of land directly and through partners for housing development
- Expanding investments in housing options for residents experiencing homelessness
and integrate providers across the housing continuum
- Preserving existing income-restricted affordable rental housing in vulnerable neighborhoods and near transit and existing income restricted homeownership
- Promoting programs that help households maintain their existing homes

### Coverage of Four Policy Pillars

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<th></th>
<th>Not Covered</th>
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<tbody>
<tr>
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<td>Promote affordability by reducing barriers to new supply</td>
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<td>Help households access private-market homes</td>
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<td></td>
<td></td>
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<tr>
<td>Protect against displacement and poor housing conditions</td>
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### Participating Agencies

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<td>Department of Planning &amp; Development</td>
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<td>Permitting/Inspections Department</td>
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<td>Finance/Tax Department</td>
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<tr>
<td>Public Housing Authority</td>
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<td></td>
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<tr>
<td>City/County Council</td>
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</tbody>
</table>

### Policy Tools

**Housing and Affordability Investments**
- Analyze existing housing resources for performance, structure, and sustainability
- Explore opportunities to expand existing resources for housing investments
- Coordinate housing investments with the City’s other affordability resources
- Pursue regional collaboration with partners across the Denver Metro Area to promote inclusive communities

**Legislative and Regulatory Priorities**
- Strengthen the City’s Preservation Ordinance. Clarify processes already in place (i.e. right-of-first-refusal), strengthen relationships with preservation partners, and explore ways to enhance provisions within the preservation ordinance (i.e. right-of-
first-option, support for residents of income-restricted properties, and extension of
the minimum affordability period for city subsidized projects).

- Expand and strengthen land-use regulations for affordable and mixed-income
  housing, evaluate the success of the “tiny home” and “incentive overlay for building
  heights” pilot programs, and create incentive packages for developers of affordable
  housing (i.e. parking reductions, special staff support, and lower permit fees).

- Develop more consistent standards for affordable housing in major redevelopment
  areas and explore tax-increment financing as support for anti-displacement
  strategies, in partnership with Denver Urban Renewal Authority and Denver Public
  Schools.

- Enhance protections and assistance for renters, including exploring a rental
  registry. Conduct a citywide analysis of staffing capacity to develop and administer
  a rental registry and explore implementation of standard leasing practices.

- Stabilize households through tax relief programs. Promote participation in existing
  tax-relief programs through community-based organizations and explore tax-relief
  for multi-unit property owners who do not qualify for nonprofit exemption.

- Explore a framework and methodology for determining a preference in new housing
  for residents at risk of displacement, leverage existing data to understand
  demographic characteristics of Denver neighborhoods, and explore similar policies
  in peer cities to inform preference policies in Denver.

- Enhance the existing State Low Income Housing Tax Credit in partnership with
  Colorado Housing and Finance Authority and Colorado Division of Housing and
  extend current program beyond 2019.

Strategic Use of Land to Support Affordable Housing

- Leverage publicly owned land for affordable housing development after evaluating
  suitability based on transit proximity and neighborhood indicators and develop
  procurement processes to identify development partners.

- Facilitate acquisition of land directly and through partners for housing
  development. Leverage existing financial resources for acquisition, especially in
  vulnerable neighborhoods in proximity to high-performing schools and job centers.

- Explore tools to promote long-term affordability of housing, including land trusts,
  throughout Denver communities.

Housing for Residents Experiencing Homelessness

- Expand investments in housing options for residents experiencing homelessness
  and integrate providers across the housing continuum. Expand Coordinated Entry
  Systems (CES), align policies with the Metro Denver Homeless Initiative, and employ
  shelter diversion strategies.

- Build housing capacity through policy and funding alignment. Develop criteria for
providing operating subsidies from the dedicated housing fund, evaluate homeless support projects, and complete a comprehensive financial model for the analysis of costs, sources and use of resources for supportive housing.

- Prioritize supportive services “gap” funding for approved supportive housing projects. Prioritize funding of existing permanent supportive housing (PSH) and create framework for a ranking system to determine funding for upcoming PSH projects.

**Affordable and Workforce Rental Housing**

- Preserve existing income-restricted affordable rental housing in vulnerable neighborhoods and near transit by maintaining a list of priority preservation projects, using proactive strategies (i.e. acquisition, rehabilitation financing, and low-income tax credits), and developing bridge financing for properties at risk of converting to market rate.
- Preserve affordability of unsubsidized large-scale affordable rental properties by educating owners of available finance tools (i.e. PACE funding) and by providing bridge financing and low-income tax credits.
- Preserve affordability of unsubsidized small-scale affordable rental properties by incentivizing owners with financial tool packages (i.e. rehabilitation resources and tax relief) or by acquiring such properties using San Francisco’s Small Site Acquisition Program as a model.
- Promote programs that help households stay in their existing rental housing through comprehensive eviction assistance including direct financial assistance, connections to legal aid, and education about tenant rights.
- Promote development of new affordable, mixed-income and mixed-use housing through mechanisms such as gap financing, bridge financing, and loan guarantees and exploring support for live-work units for artists.
- Promote programs that help households access affordable rental housing including the LIVE Denver program to buy down affordability of vacant units in high-opportunity areas and the Tenant Based Rental Assistance program to help residents experiencing homelessness return to housing.

**Attainable Homeownership**

- Promote programs that help households maintain their existing homes including homeowner rehabilitation programs (i.e. The Denver Urban Renewal Authority’s Single-Family Rehab and Emergency Home Repair programs) and financial literacy programs.
- Promote development of new affordable and mixed-income homeownership stock by evaluating the pilot mixed-income condo and exploring models such as cohousing development.
• Preserve affordability of existing income restricted homeownership stock by exploring partnerships with nonprofits and foundations and educating homeowners about Denver’s affordable homeownership covenant.
• Preserve affordability of existing unsubsidized affordable for-sale housing using tools such as shared appreciation loans.
• Promote programs that help households access for-sale housing, including down payment and homebuyer assistance programs (i.e. the Metro Mortgage Assistance Plus program), tax credit programs (i.e. Metro Mortgage Credit Certificate program), and the LIVE Denver pilot escrow model which allows a portion of each month’s rent to contribute to a down payment.

### Income Groups Targeted

<table>
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<th>Moderate Focus</th>
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<tr>
<td>Market Rate</td>
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### Principal Housing Policy Objectives

- Increasing Homeownership
- Increasing Rental Affordability
- Expanding affordable housing in resource rich neighborhoods
- Reducing Homelessness
- Expanding access to public transit
- Preserving the affordability of subsidized rental housing
- Preventing Displacement

### Which Linkages With Housing Are Addressed?

- Transportation
- Employment
- Education

### Which Local Funding Sources Are Proposed?

Housing Linkage Fee on commercial/residential development

Existing property taxes
Interest on loans from the Office of Economic Development

Regional Transit-Oriented Development fund

Loans from Community development financial institutions

See also:
Profiles of Local Housing Strategies
Comprehensiveness and balance – key attributes of a local housing strategy
Balancing increases in affordable housing in resource-rich areas with investments in low-income neighborhoods