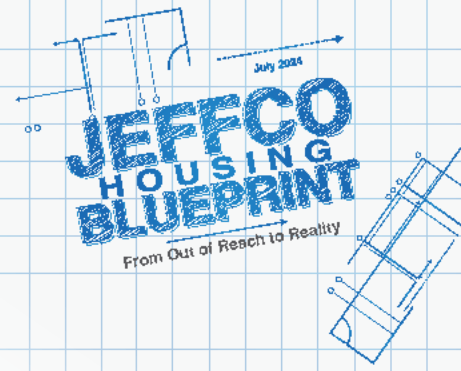




Working together  
for affordability





## EXECUTIVE SUMMARY



### Overview

Jefferson County (Jeffco) faces a serious housing affordability crisis. According to 2019 data referenced in Jefferson County's 2020-2024 Consolidated Plan and 2020 Action Plan, Jeffco is short more than 20,000 housing units. In addition, median home prices in Jeffco are 50% higher than the national average. This high cost of housing paired with the county's shortage puts a lot of pressure on middle-income households, especially those earning 60-120% of the Area Median Income (AMI). Many of these residents, including teachers, nurses, police officers and first responders, are considered cost-burdened, meaning they spend more than 30% of their income on housing costs, which makes it difficult for them to afford other necessities.

In Jeffco as of 2024, 60-120% AMI is \$54,780-109,560 for a one-person household or \$78,240-156,480 for a

four-person household. This income places residents in a squeeze – their income is too high for traditional subsidies but too low for market-rate housing. With a significant gap in housing that is affordable for these residents, addressing their needs specifically will bridge the affordability gap, enabling inclusive and healthy local economies and a thriving county poised for growth.

#### Jeffco 2024 » 60-120%AMI

##### One-Person Household



\$55,000-\$110,000

##### Four-Person Household



\$78,000-\$156,000

A 2022 Housing Needs Assessment Study (Study), commissioned by Colorado Gives Foundation (CGF), recommended convening key stakeholders across the county to explore strategic actions, develop partnerships, support county-wide housing efforts, and pursue additional state and federal resources. In response, CGF launched the Jeffco Housing Advocacy Steering Committee (Committee) in 2022 to create an innovative approach to housing throughout the county, focusing specifically on housing for residents earning 60-120% AMI.

*To address the housing shortage, CGF seeded an impact investment fund called the Bring It Home Fund with \$15M to provide financing for the preservation and development of housing affordable for individuals and families with incomes between 60-120% AMI in Jefferson County.*



### Phases

**Phase 1 » Jeffco Housing Advocacy Steering Committee**  
In October 2022, CGF convened the Committee, composed of elected officials and community leaders across the county to develop and implement strategies that increase the availability of safe and affordable housing for all residents, particularly for households earning 60-120% AMI.

#### Phase 2 » Policy Recommendations

In partnership with Root Policy, the Committee looked at ways to improve affordable housing, including using policy rules and regulatory tools to help people who make 60-120% AMI get more affordable housing options. From their assessment, the Committee recommended offering rewards to create more income-qualified affordable housing, incorporating zoning changes that allow more types—and prices—of homes in each locality, and using local and state resources for increased housing production.

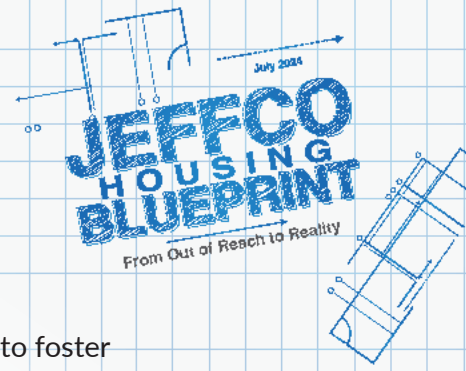
#### Phase 3 » Jeffco Affordable Housing Blueprint

To support these recommendations, the Committee drafted the Jeffco Affordable Housing Blueprint (Blueprint) to serve as a regional plan for increasing affordable middle-income housing in Jeffco. Anchored by three pillars – community input and engagement; best practices in policy and program development; and advancing inter-jurisdictional collaboration – the Blueprint reflects shared values of partnership, flexibility, and respect for local priorities, guiding efforts towards a resilient, enduring solution to Jeffco's housing crisis.

#### Phase 4 » Blueprint Implementation

The Blueprint will serve as a dynamic tool to address the county's housing challenges in responsive, innovative, and effective ways. As it evolves, the Committee commits to tracking progress, sharing lessons learned, and adjusting strategies to ensure the Blueprint's goals are met.





## POLICY PLATFORM

Driven by CGF's commitment to Jeffco, the Committee developed a policy platform to foster affordable housing for individuals earning 60-120% AMI, forming the foundation for initiatives that benefit middle-income households and promote sustainable community development.



### Community Development

The Committee supports policies that uphold the legal authority of home rule, preserve local control, and reduce barriers to housing opportunity, including:

- » **Maintaining the authority of local governments** to require affordable housing in new developments and provide incentives to create more affordable, middle-income (60%-120% AMI) housing.
- » **Developing comprehensive plans** that reflect local government and community input.
- » **Reforming construction defect laws** that constrict the development of affordable multi-family homeownership opportunities that often meet the income needs of middle-income individuals and families.
- » **Protecting and/or expanding existing programs** that promote affordable housing through preservation, redevelopment, and infill development.



### Collaboration and Partnership

The Committee was formed on the premise that housing affordability is a regional challenge that requires a regional solution, such as:

- » **Facilitating collaboration and partnerships among governments, nonprofits, and private agencies** that are flexible and incentivize innovative solutions.
- » **Acknowledging, supporting, and/or funding regional planning, programming, and implementation**, such as the Jefferson County Housing Continuum Task Force and the Denver Regional Council of Governments (DRCOG).



### Housing Resources

The Committee advocates for efforts that will bring additional resources to promote a diverse range of housing options for individuals earning 60-120% AMI, including:

- » **Increasing resources at the federal and state levels** that are flexible and applicable to housing development that meets the needs of those earning 60-120% AMI, including rental housing development and homeownership opportunities.
- » **Taking advantage of existing programs and their funding** to deploy resources in an efficient and effective manner.

### Community Development

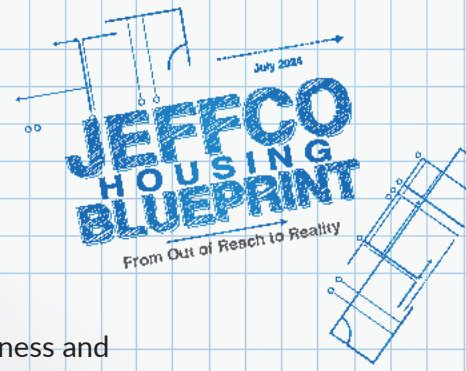
Support preservation of local control and reduce barriers to housing.

### Collaboration & Partnership

Engage government, nonprofit & private agencies within the Jeffco region.

### Housing Resources

Increase range of housing options focused on individuals earning 60-120% AMI



## CORE VALUES AND GUIDING PRINCIPLES

Core values and principles that guided the Committee's work include promoting fairness and accessibility, ensuring respect for all participants, balancing local control with regional collaboration, respecting each jurisdiction's unique context, and fostering partnerships across the county.

### Local Control & Regional Collaboration

We believe local control and regional collaboration are not mutually exclusive. The best policy solutions will balance the need for local control while advancing strategies for regional partnership across Jeffco. Achieving this balance requires respect, collaboration, and innovation.

01

Respect



**We respect that each jurisdiction or entity is unique**, and that jurisdictions have local control and legal authority to adopt and implement the policies that best meet the needs of their communities while they work to establish regional solutions.

02

Collaboration



We believe that a **regional approach to housing affordability will be successful only if stakeholders work together** in partnership and are responsive to the changing needs of Jeffco.

03

Innovation



**We embrace creative thinking** that is flexible, can adapt to changing conditions, and acknowledges stakeholder needs while fostering a shared vision, identifying common ground, and advancing new solutions.

### Inclusion & Forward Momentum

We believe that achieving our vision for Jeffco requires rigorous engagement and a commitment to inclusion. Understanding community priorities while balancing stakeholder needs is crucial. We will make meaningful progress through education, leadership, and by fostering an inclusive environment that reflects our commitment to both local control and regional collaboration.



01  
Inclusion

**We take responsibility** to express and consider differing perspectives and ideas through proactive, transparent, and honest communication and open-mindedness. Our collaborative efforts are informed and guided by a balanced representation of local voices, ensuring an equitable input process.



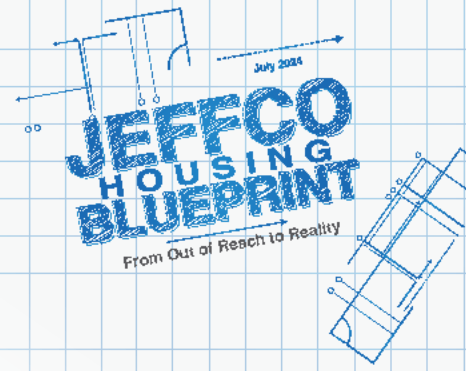
02  
Education

We believe the best policy and strategies are shaped by **informed decision-making**. Advancing knowledge of best practices and educating policymakers, practitioners, and the community is essential for our long-term success.



03  
Leadership

As stewards of a collaborative process with complex dynamics, **local leaders are empowered to represent their local interests** while aligning with the broader regional goals. We navigate divergent interests by seeking common ground to create a productive environment where both local and regional needs are met.



## BLUEPRINT ELEMENTS

### Purpose

Embracing a bold vision, the Blueprint is an innovative response to one of our era's most pressing challenges. **This transformative guide disrupts the norms of traditional housing strategies and rewrites the approach to developing affordable housing that meets the needs of each community within Jeffco.** The Blueprint takes a holistic approach to housing with a deliberate focus on supporting residents earning 60-120% of AMI, a crucial segment of residents typically ignored by housing policies.

The Blueprint's **recommendations serve to simplify and accelerate affordable housing development** while also creating pathways for new, innovative opportunities in Jeffco. Acknowledging the complexities of housing policy, this effort requires sustained commitment and accountability of all stakeholders, including local governments, housing agencies, community organizations, and developers. Changing housing policy is a gradual process, and this Blueprint serves as a foundational framework for a responsive, resilient, and long-lasting solution to Jeffco's housing challenges.

### Framework

**The Blueprint provides context on housing in Jeffco**, sharing the Committee's findings on housing affordability issues and the reasons behind the goals and strategies. It is based on three main pillars, each with important elements, goals, strategies, and success measures identified by the Committee.

**The Blueprint is a flexible guide** that starts the work and allows for changes as new strategies and resources come up. Progress towards the goals will be tracked regularly, sharing lessons learned and adjusting strategies as needed.

## THREE PILLARS

Increasing housing affordability begins with deepening our community's understanding of what affordable housing is, why it is important, and how to support initiatives that increase its availability, including helping local governments create policies and programs that increase the supply of affordable housing in Jeffco. Together, local governments must work regionally to identify effective initiatives with the help of the three pillars:





## PILLAR ONE

Foster **input and participation** in strategies that support affordable housing.

### Why This Matters

Community input is crucial for balanced policy development and good decision making on housing projects. Currently, there is limited input from individuals and families who are being 'priced out' of housing options. Encouraging and listening to diverse voices from across the county will ensure broader perspectives are incorporated into an inclusive decision-making process for housing policy discussions.

[Learn more](#)

### Essential Elements

- » **Develop Advocates**  
Support advocacy from citizens and community leaders to diversify community discussions and shape policy outcomes.
- » **Public Education**  
Engage with local groups to help them build a greater understanding of the housing problem and possible solutions through targeted education initiatives.
- » **Local Business Engagement**  
Strengthen engagement and partnerships with local Jeffco businesses to garner support for affordable housing initiatives.





## PILLAR TWO

Support **policy and program development** in Jeffco jurisdictions by sharing best practices, tracking progress, and activating resources.

### Why This Matters

Without robust policies and programs tailored to the unique needs of Jeffco, efforts to address housing affordability may fall short. This pillar focuses on supporting policy and program development within local jurisdictions to drive meaningful changes for affordable housing availability.

### Essential Elements

- » **Policy Support and Education**  
Provide decision makers with the knowledge and tools necessary to formulate effective policies that support affordable housing initiatives.
- » **Stakeholder Engagement and Activation**  
Ensure diverse voices are considered in the development and implementation of affordable housing policies and programs, fostering a more inclusive and responsive decision-making environment.
- » **Policy Implementation and Monitoring**  
Create mechanisms to ensure accountability and transparency in the policymaking process, ensuring that policies are effectively implemented to achieve desired outcomes.



### #1 Goal

#### SUPPORT BEST PRACTICES IN POLICY & PROCESS

Support local elected officials' understanding of the development process, including the roles of key stakeholders and the interests that influence the success of affordable housing development in their communities.



### #2 Goal

#### SUPPORT POLICY & ACTIVATION

Identify pivotal moments in policy and development process for support, and activate citizens and other stakeholders for engagement.



[Learn more](#)





## PILLAR THREE

Identify specific **programs and projects** for collaboration across jurisdictions and agencies to increase housing that is affordable in the county.

### Why This Matters

Collaborative efforts across jurisdictions are essential to addressing Jeffco's affordable housing crisis comprehensively. By identifying specific programs and projects for inter-jurisdiction and agency collaboration, Pillar Three encourages the collective harnessing of resources towards increasing affordable housing options countywide.

### Essential Elements

- » **Stakeholder Collaboration**  
Work closely across jurisdictions and groups to achieve common goals.
- » **Best Practice Sharing**  
Share what works to help others learn and improve.
- » **Resource Activation**  
Activate available resources to support affordable housing efforts effectively.

## #1 Goal

### ENGAGE IN REGIONAL, STATE AND FEDERAL POLICY

Identify policy efforts at the regional, state, and federal level where Jeffco can engage as a united front.

## #2 Goal

### DEVELOP STRATEGIC TRANSPORTATION/HOUSING PARTNERSHIPS

Optimize corridors and community hubs to maximize land use, housing, and transportation resources expanding affordable housing options across Jeffco.

## #3 Goal

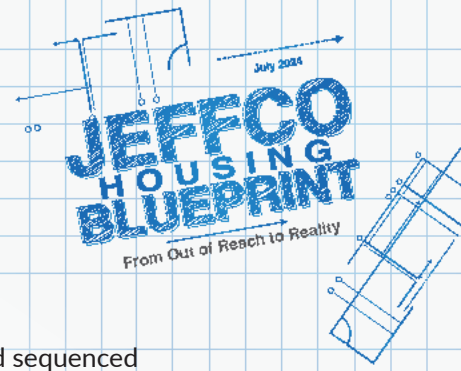
### FACILITATE JOINT HOUSING PROJECTS

Use networks to share knowledge and resources, creating successful partnerships and increasing affordable housing.



[Learn more](#)





## ACHIEVING OUR GOALS AND OUTCOMES



This Blueprint represents the work of stakeholders, agencies and community leaders, and as the initiative transitions to the implementation phase, the Committee is committed to continued leadership and oversight of the process.

The Blueprint was designed with a **three-year time horizon**, and the corresponding subgoals and strategies represent work that can be achieved in that timeframe. In addition, each set of detailed strategies have been sequenced by the following criteria and priorities:

- » Strategies that represent the greatest immediate opportunity to meaningfully achieve the subgoal outcomes will be addressed first, AND
- » Strategies that build upon completed work have also been ordered sequentially to ensure successful outcomes.

In addition to prioritized and sequenced strategies, each subgoal has detailed outcomes which define the success of the strategy and fulfillment of the subgoal. As the work transitions to the implementation phase, each strategy will be measured through the following process:

- » Identify appropriate measures for each strategy as defined by the outcomes;
- » Execute strategy and track results;
- » Review outcomes and assess if strategy produced desired outcomes; review approach and modify strategies as needed to support outcomes and achieve subgoal.

## APPENDIX

- » [Blueprint Endorsements](#)
- » [JeffCo Housing Advocacy Steering Committee Roster](#)
- » [2022 Affordable Housing Study from Syntrinsic Social Capital](#)
- » [Workforce Housing Policy Recommendations Report from Root Policy Research](#)

