
Report of the
GOVERNOR'S UNIFIED
HOUSING TASK FORCE

State of Colorado

November 1988

The Governor's Unified Housing Task Force

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Members of the Task Force participated as representatives of their respective organizations, positions or experience.

The Housing Triad term is used throughout this report and refers to the partnership among three major housing players: state and local government (public); private, for-profit; and nonprofit organizations and foundations.

Public
(State & Local Government)



**The
Housing
Triad**

**Nonprofit (Organizations &
Foundations)**

Private (For-profit)

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“There is a paradox of housing in the United States. For most, housing is a dream fulfilled; for many others, housing is unaffordable, unavailable or unfit.

“The progress that has been made in recent decades is indisputable and a matter of pride for the nation and its policy makers. By coupling the best of public and private efforts, we have raised the standards of housing in which our people live, alleviated much of the overcrowding and unfit conditions, and increased the rate of ownership. The promise of a ‘decent home and a suitable living environment,’ set forth by the Housing Act of 1949, has become a reality for most of our citizens.

“But the 1949 commitment was ‘for every American family.’ And for millions of our families, we have not only fallen short but are losing ground. Across the country, civic, political, business, labor and religious leaders are speaking out about the increasing numbers of people who live so miserably alongside of those who live so well.”

*A Decent Place to Live
The Report of the National
Housing Task Force -- 1988.*

INTRODUCTION

The Governor's Unified Housing Task Force was established by Governor Roy Romer through Executive Order in April 1988. With an aggressive six-month time frame, the Governor's charge to the Task Force was to identify existing housing resources, uses and needs; develop and recommend a state housing policy; define a mechanism for the implementation of a statewide housing agenda; and develop a structure for annually updating the housing agenda.

The Colorado Housing Council and the Colorado Affordable Housing Partnership, among others, strongly supported the Governor's action in creating the Task Force. The Task Force focused its efforts on developing and recommending a framework for action, rather than providing instant solutions.

Sponsored and funded through a triad of public, private and nonprofit interests, the Task Force was composed of 19 members who have diverse experience in housing policy, finance, management and development. With representatives of private industry, housing and related associations, nonprofit organizations, state and local government, and community service, the nonpartisan group was led by James M. Mulligan, chairperson, and Janet Scavo, vice chairperson.

The Task Force members commenced a thorough analysis of housing issues, problems and solutions at an organizational conference in May 1988. Three subcommittees were created to coordinate the group's efforts: Issues and Trends, Management Structure, and Information/Database.

The group gathered and analyzed housing related information through a series of meetings. Housing experts participated in these meetings. Many individuals and organizations submitted extensive written materials. The Governor's Homeless Task Force, the Colorado Foreclosure Prevention Task Force, and the Denver Urban Housing Task Force also contributed information and opinions.

During its issue identification and prioritization process, the Task Force received over 80 responses to a housing survey, reviewed over 50 position papers, and solicited expert testimony on housing policy and housing program ideas from interest groups and individuals at four statewide public hearings.

The Task Force examined a wide range of housing issues during the course of its research. Those issues ranged from expiring project subsidies and financing programs to a need for elderly independent living programs and the economic implications of foreclosures (see chart on page 13).

From Meeker to Durango, from Pueblo to Fort Morgan, citizens, advocates and industry representatives testified at public hearings, responded in surveys, and presented position papers regarding critical needs and innovative solutions related to the housing agenda.

The affordability, availability and accessibility of housing are critical issues affecting a cross section of the entire population in the State of Colorado. Affordable housing is a problem for young couples and single parents trying to purchase their first home. Seasonal agriculture and resort employees are affected by housing availability and have difficulty finding affordable housing within commuting distance of their work. Accessibility is a concern of citizens with special needs, ranging from accommodations for the physically handicapped to those whose housing options are limited by discrimination.

Economic Impact Breakdown:	
Colorado Home Building Industry	
	1987
Direct labor earnings	\$ 570,000,000
Materials purchased	896,500,000
Local Government permits, fees, sales and use taxes	39,800,000
Plant investments (water treatment along Front Range only)	113,400,000
State sales and use tax	33,800,000
Other costs (land sales, architectural, etc.)	237,600,000
Gross profit, corporate income taxes, etc.	268,900,000
1987 Indirect Impacts	
Labor earnings	770,000,000
Other business receipts	1,527,000,000
Total Economic Receipts	\$4,457,000,000

Source: CAHB; Hammer, Siler, George & Associates of Denver

Employment Contributions
Colorado Home Building Industry **1987**

Directly Employed - 23,700



Indirectly Employed - 42,700



Total - 66,400

Source: CAHB; Hammer, Siler, George & Associates of Denver

Most difficult, however, is the increasing number of very low-income individuals and families in need of housing assistance. A decrease in federal programs and incentives (over 70 percent since 1980) has substantially reduced the subsidies previously available to bridge the affordability gap. Simultaneously, housing costs continue to outpace individual income. This "double hit" has created the necessity to look to other sources for solutions.

The Task Force is greatly encouraged that, over the last decade, a new delivery system and support partnership has emerged to address these housing needs. These community-based efforts have forged an effective housing triad, consisting of state and local governments, nonprofit organizations and foundations, and private, for-profit industry. Local financial institutions, the general business community, and religious organizations are also important partners in creating this "new wave" of local initiatives.

The housing industry has a substantial impact on both employment and the state's overall economic well being. From 1980 through 1986, the home building industry contributed, directly and indirectly, almost 6 billion dollars and over 90,000 jobs each year to the state's economy. During 1987, a very depressed time in Colorado's home building industry, 4.5 billion dollars and over 66,000 jobs were sustained by homebuilding activity. Home building additionally contributes to the formation and expansion of small businesses. Construction, finance and insurance, professional (legal, accounting, brokerage), architecture, property management, and other trades and services are integral to the housing production process.

The Task Force is grateful for staff support received from the Colorado Division of Housing. The Colorado Housing and Finance Authority additionally provided initial financial support, office space, equipment, and administrative services. The private and nonprofit sectors, including the Colorado Association of REALTORS®, the Piton Foundation, and members of the Colorado Mortgage Bankers Association also contributed funds to support the Task Force efforts.

Some housing advocates may feel the recommendations contained in this report do not go far enough. Others may feel that they go too far. Although each member of the Task Force did not endorse every statement in the report, consensus was reached on the importance of a state housing policy, consolidation of resources, and centralization of housing information.

The Task Force sought to present realistic and fiscally sound action proposals that focus attention on housing.

The Governor's Unified Housing Task Force believes it is the collective responsibility of the private, public and nonprofit sectors to provide available, affordable and accessible housing for its citizens. This document provides the mechanisms for leadership and action so urgently needed in order to realize this goal for all Coloradans.

GUIDING PRINCIPLES

The Governor's Unified Housing Task Force approached the development of a state housing policy and agenda with the following, underlying principles in mind:

- Housing does not exist in a vacuum and issues cannot be addressed by any one entity. A cooperative relationship among state and local governments, private business, and nonprofit organizations is critical.
- A statewide policy should encourage diverse local and regional solutions to a variety of housing issues in the state. However, there is a benefit to coordinating appropriate resources on a state level.
- A representative group of citizens - targeted recipients and program participants - must be actively involved in recommending the policies that will guide the State's agenda.
- Fair housing, equal opportunity and civil rights practices should be pursued to the full extent of the law.

EXECUTIVE SUMMARY OF RECOMMENDATIONS

The Governor's Unified Housing Task Force's recommendations, further explained in the next section, are summarized below.

Recommendation #1

Adopt a Statewide Housing Policy:

The Governor should exercise leadership and bring together private and public sector leaders to develop, implement and maintain a state housing agenda. Adoption of a state housing policy is the initial action to be taken in establishing the agenda. The Governor should act on this immediately.

The Task Force recommends the following state housing policy:

Public and private resources should be marshalled and coordinated to provide affordable, adequate and accessible housing to every resident of Colorado.

Recommendation #2

Develop a Statewide Housing Agenda:

In order to give meaning to the adopted housing policy, an agenda must be developed that will initiate action consistent with the direction suggested by the policy.

Recommendation #3

Manage and Update the Agenda (Through the State Housing Board):

The Governor should charge the State Housing Board with the management responsibility to direct the state housing agenda. The Board should provide annual reports to the Governor and the General Assembly that include assessments of and revisions to that agenda.

Recommendation #4

Implement the Agenda (Through the Division of Housing):

The Governor should assign the Division of Housing the responsibility to manage the day-to-day implementation of the state housing agenda, under the direction and guidance of the State Housing Board. In order to assure the commitment of resources needed to implement many of the anticipated agenda programs, the Governor and the General Assembly should, while recognizing fiscal constraints, support the allocation of necessary personnel within the Division and the restoration of the 1986 level of funding to the Division of Housing's Grant Program.

Recommendation #5

Establish and Charge an Interdepartmental Coordinating Council:

The State of Colorado should encourage further coordination and, where necessary, consolidation in managing the delivery systems for housing and respective support services. The Governor should establish a cabinet level, Interdepartmental Coordinating Council, chaired by the Executive Director of the Department of Local Affairs. The Council should be accountable to the Governor. The Governor should initiate the Interdepartmental Coordinating Council by the beginning of 1989.

Recommendation #6

Design and Develop a Statewide Information Database on Housing:

The Division of Housing, under the direction of the State Housing Board, should develop a centralized database and clearinghouse of housing related statistics, programs and resources affecting Colorado. This should be initiated immediately, and the Division should periodically update the Governor and Department of Local Affairs through the State Housing Board on progress. By November 1989, the Division of Housing should report to the State Housing Board on the status of its efforts.

Recommendation #7

Create a Multi-phase Colorado Housing Opportunity Fund:

A Colorado Housing Opportunity Fund (CHOF) should be created to stimulate and support initiatives to provide housing for low-income residents of Colorado. The Fund should be started and initially funded by the Colorado Housing and Finance Authority at the beginning of 1989 and have a multi-phase development component. Support by private and nonprofit matching funds will be solicited during the fund's initial year. Investment from the Colorado General Assembly will then be sought after the Fund is operational and initial programs are in place.

Recommendation #8

Establish a Statewide Technical Assistance Plan:

The State Housing Board should convene a representative advisory group to research and recommend a statewide technical assistance plan and program. With an initial focus on the rural areas and small towns within the state, the plan should provide for the mechanisms and resources needed to implement public information, training and technical assistance outreach programs to local agencies, providers and users. This advisory group should be convened during the first half of 1989 and report back within six months.

Recommendation #9

Assess and Address the Cost-Effectiveness of Housing-Related Regulations:

One of the State Housing Board's initial efforts should be to ascertain the effect - the real cost - of state and local regulations affecting the supply and development of residential land and infrastructure, as well as the construction of housing. A roundtable of affected constituency leaders should be convened by the State Housing Board to pursue independent research into these costs. It should produce a report summarizing the findings and make specific recommendations for action to assure cost-effectiveness in housing regulatory matters. This roundtable should be appointed, convened and charged during 1989 with a report due in one year.

Recommendation #10

Support the Homeless Task Force Efforts:

Housing is one of many interrelated issues involved in addressing the needs of homeless individuals and families. The Task Force recommends that the State Housing Board support the efforts of the Governor's Homeless Task Force and work with them by coordinating housing resources into consolidated efforts for the homeless population. The Interdepartmental Coordinating Council (recommended above) should be one means of initiating and maintaining close communication between housing and related homeless issues and programs.

Recommendation #11

Encourage Foreclosure Prevention and Related Initiatives:

While charged with addressing statewide housing needs over the long term, the Task Force is sensitive to the more immediate issue of increased foreclosures. The impact of the crisis level of foreclosings, particularly in the urban/metropolitan areas, deserves deliberation and thoughtful comment. The Task Force supports the efforts of the Foreclosure Prevention Task Force and encourages continued communication with HUD, VA and FmHA with regard to prevention and disposition policies.

The Housing Issues Matrix on the opposite page lists prevalent issues found throughout the public input process conducted during the summer of 1988 by the Governor's Unified Housing Task Force. They were used as the foundation for the development of recommendations outlined in this report.

ISSUES MATRIX

	1	2	3	4
Housing Issue/Item	Recommendation Category			
Legislative Housing Awareness/Understanding	X	X	X	
State Housing Policy (Develop, Implement, Maintain)	X	X		
Mortgage Revenue Bonds & Mortgage Credit Certificate Sunset	X		X	
Low Profile & Complexity of Housing	X	X	X	
Advisory Nature of State Housing Board	X	X		
Affordable Employee Housing (Resort & Migrant Farm Workers)		X	X	
Incentives for Private Sector and Local Communities to Address their Housing Problems		X	X	
State Monitoring of Housing Crisis/Trends		X	X	
Expiring Mortgage Subsidies - Assisted Housing		X	X	
Fair Housing Issues		X	X	
Special Rural Issues		X	X	X
Special Urban Issues		X	X	X
Special Needs Group Issues (Elderly, Handicapped)		X	X	X
Need for Coordination of Limited Housing Resources		X	X	X
High Utility Costs/Weatherization Needs		X	X	
Perpetuation of Poverty Cycles		X	X	X
Need for Matching Federal Funds		X	X	X
Environmental Issues (Radon, Asbestos, Solar)	X	X	X	
Need for Information & Research to Identify Effectiveness of Programs, Policy Development and Trend Identification		X	X	
Need for Central Clearinghouse Functions (Match Needs with Resources)		X	X	
Need for Coordination of Housing and Social Services		X	X	X
Need for "Outstate" Technical Assistance		X	X	
Limited Housing Resources		X	X	
Housing Stock is Aging & Deteriorating		X	X	X
Housing Infrastructure is Deteriorating		X		X
Gentrification (Displacement of Low-income People)		X	X	
Inefficient Permitting Process for Development	X	X	X	
Cost Burden of New Development Rests Solely on New Home Buyers (Many are 1st Time Homebuyers)	X	X	X	
Excessive Local Requirements on Builders/Developers Increases Costs	X	X		
Costs of Housing Increasing at Faster Pace Than Incomes		X	X	X
Inconsistent Codes and Enforcement from One Jurisdiction to the Next	X	X	X	
Affordable Housing, Including Manufactured Housing, Experiences Exclusionary Zoning	X	X	X	
Limited and/or Diminishing Tax Incentives for Housing Investment	X	X	X	
Equitable Allocation of Federal Funds	X	X	X	
Families Cannot Afford Housing on Minimum Wage Jobs (Need Quality Jobs)	X			X
Foreclosures	X	X		X
Homelessness	X	X	X	X
National Policy & Actions Impact Colorado Communities	X	X	X	X
Not Fully Accessing Federal Programs (i.e., FmHA and HUD 312)		X	X	X
Neighborhood Destabilization (High Vacancy Rates)		X	X	X
Substandard Rental Housing		X	X	X

Recommendation Category Key:

1. State Agenda and Leadership
2. Accountability
3. New Initiatives
4. Existing Initiatives

(Please see pages 14 to 26 for specific recommendations within each category.)

RECOMMENDATIONS AND EXPLANATIONS

LEADERSHIP

Recommendation #1:

Adopt a Statewide Housing Policy

The Governor should exercise leadership and bring together private and public sector leaders to develop, implement and maintain a state housing agenda. Adoption of a state housing policy is the initial action to be taken in establishing the agenda. The Governor should act on this immediately.

The underlying, fundamental finding of the Task Force is the unquestionable need to develop and accept a strong state housing policy in order to successfully meet the housing needs of our state. That policy must be clearly reflected in appropriate programs and resources and in all initiatives implemented by the State Housing Board. It will provide the structure on which the housing agenda can be built.

"Although there has been notable progress in housing and housing programs in Colorado and such efforts are to be applauded, there was a prophetic statement at those 1970 hearings that is still of concern today . . . Until Colorado developed a housing policy, housing in Colorado -- particularly affordable housing for a large segment of the population which is still not being served -- would be an off-again-on-again, up and down, largely unpredictable situation. It would suffer severely according to its 'popularity' with the changing legislative scene."

-- Louise Stitzel, President
The Resource Assistance Center for Nonprofits, Inc.
Fort Morgan Public Hearing, June 1988

The Task Force recommends the following state housing policy:

Public and private resources should be marshalled and coordinated to provide affordable, adequate and accessible housing to every resident of Colorado.

The state must capitalize on the private sector's experience in efficiently producing and rehabilitating housing. It must also continue fostering partnerships with the private and nonprofit sectors to address cost effectiveness in providing shelter for our homeless and low-income populations.

Experience provides a clear understanding that housing for very low-income people cannot be produced by private or public sector alone. Housing is the cornerstone of neighborhoods, however. Public and social services, transportation, environment, health and employment are essential to building sound communities. Housing cannot be addressed in a vacuum.

Recommendation #2:

Develop a Statewide Housing Agenda

In order to give meaning to the adopted housing policy, an agenda must be developed that will initiate action consistent with the direction suggested by the policy.

A statewide housing agenda should be developed by the State Housing Board and initially include:

1. The active promotion of stable, healthy communities and support of a strong housing industry within the State of Colorado.
2. The housing needs of the residents of Colorado, especially those with very low income (below 50% of median income), through programs and incentives involving both the private and public sectors.
3. The coordination of housing policy with other policies in the state aimed at helping the very low-income and special-needs citizens enabling them to achieve greater self-sufficiency, dignity and independence.
4. The maximum use of existing resources for housing and services through facilitation, coordination, matching funds, technical assistance, and information clearinghouse functions.

As this agenda is a reflection of the recommended policy statement, it can be used as a foundation for proposals in this report. A housing agenda is essential for progress and success.

Colorado Households by Income Group, 1985

Income Range	Nonelderly Households		Elderly Households	
	Owner	Renter	Owner	Renter
Under \$7,400	21,775	48,439	28,010	24,549
\$ 7,400-\$14,799	34,525	73,984	42,311	17,766
\$14,800-\$22,199	61,317	81,821	29,583	7,977
\$22,200-\$29,599	85,804	60,063	19,656	4,077
\$29,600-\$36,999	102,036	39,524	13,511	2,231
\$37,000-\$44,499	90,402	22,530	8,977	1,144
\$44,500 and over	240,671	30,164	19,856	2,054
Total	636,531	356,524	161,903	59,729
Median	\$38,100	\$19,900	\$29,400	\$9,600

Note: Columns may not sum to total due to rounding.
Income distribution expressed in 1985 dollars.
Source: CHFA; Hammer, Siler, George & Associates

ACCOUNTABILITY

Recommendation #3:

Manage and Update the Agenda (Through the State Housing Board):

The State Housing Board should be charged to guide and maintain a responsive State housing agenda. The Board should provide annual reports to the Governor that include assessments of and revisions to that agenda. This charge should begin immediately.

The Governor's empowering the State Housing Board with the responsibility to develop and guide the state's housing agenda will provide a means to confirm the state's commitment to act on housing.

In order to assure a dynamic and responsive agenda, the Board must also develop and implement a process for annual assessment of and update to the state's housing agenda. An aggressive outreach program to assure continuing input from affected providers and users into the agenda assessment process will be necessary.

The resulting annual recommendations and reports should be presented to the Governor and General Assembly. The Board should take an active role in coordinating and involving the public, private and nonprofit resources necessary to promote and implement the State housing policy and agenda.

"The Western Slope agencies and groups need assistance in making timely applications for funds (technical assistance). We also need to have programs put into place - the Eastern Slope certainly does."

-- Patrick Metoier, Mental Health Association and
Member, Homeless Task Force
Grand Junction Public Hearing, June 1988

In order to enable the Board to fulfill this mission effectively, the Governor should consider whether the composition criteria of the State Housing Board is sufficient to accomplish these broader objectives. Enhanced participation on the State Housing Board from private and nonprofit sector leadership including home builders, apartment owners, brokers, financial leaders, nonprofit representatives, and other representatives of the private and nonprofit housing industries is recommended.

Recommendation #4:

Implement the Agenda (Through the Division of Housing)

The Governor should charge the Division of Housing with the responsibility to manage the day-to-day implementation of the State housing agenda, under the direction and guidance of the State Housing Board. This charge can commence in conjunction with the Governor's charge to the State Housing Board. In order to assure the commitment of resources needed to implement many of the anticipated agenda programs, the Governor and General Assembly should support the allocation of necessary personnel within the Division and the restoration of the Division of Housing's Grant Program to its prior, 1986, level.

Already in place, part of the Division of Housing's current responsibilities include:

1. Encouraging private enterprise and all public and private agencies engaged in planning, construction and acquisition of adequate housing or the rehabilitation or weatherization of existing housing to address the issue of affordable housing by providing research, advisory and liaison services, and rehabilitation, construction, acquisition and weatherization grants;

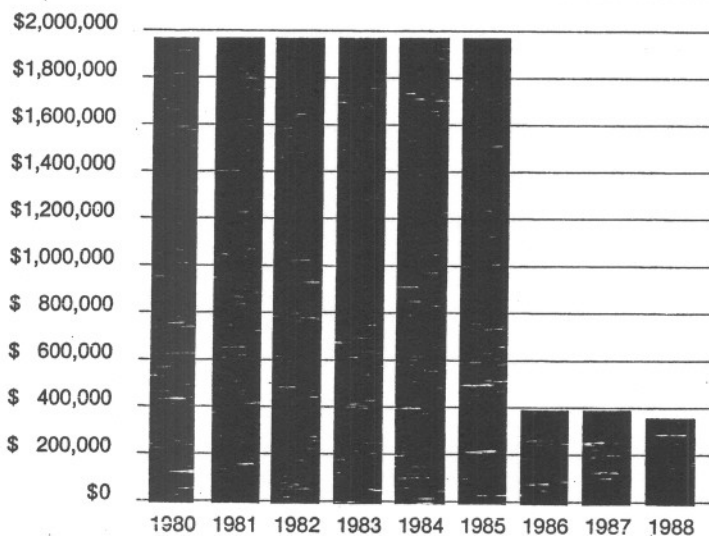
2. Administering uniform construction and maintenance standards (codes) adopted by the State Housing Board, and conduct research on new approaches to housing, including factory-built, manufactured housing, and programs for low-income housing throughout the state;
3. Providing technical assistance to building officials, counties and municipalities which have building codes in the development of energy efficiency, construction and renovation performance standards;
4. Providing the services of a building department and administer the uniform safety construction standards for hotels, motels and multi-family dwellings in areas of the state with no locally-adopted codes;
5. Accepting and receiving grants and services from the Federal Government and other sources and to process such grants and services for other public and private nonprofit agencies and corporations; and
6. Administering loans to local housing authorities and public and private nonprofit corporations through a revolving fund for the development and redevelopment costs incurred prior to completion or occupancy of low- or moderate-income housing or for the rehabilitation of such housing.

Within this context, the housing agenda can most effectively be administered and managed on a day-to-day basis by the Division of Housing. The State Housing Board can provide, through its composition of private and public sector representatives, the necessary guidance to direct the state housing agenda.

The Division, through its director, should be given the responsibility to focus its resources and direction on the implementation of recommendations regarding the state housing agenda. Through appropriate reallocation of resources and alignment of Division policies and procedures, the director will be instrumental in moving agenda recommendations forward.

Ancillary to such administration is the Division's ability to marshal various financial resources. The Division's current Grant Program provides direct financial support for the development of housing units for low-income households. A major benefit of this program has been the **substantial private and federal investments that have been leveraged to facilitate acquisition, rehabilitation and the production of hundreds of housing units each year.** The ratio of non-state funds to state funds historically has been 10 to 1. The Grant Program works to combine federal, state, local and nonprofit resources toward the revitalization of neighborhoods by eliminating blighted substandard housing. Such revitalization efforts are often the catalyst for turning these neighborhoods around. They are an essential step in attracting further residential and commercial rehabilitation, as well as construction activity.

State Funding for Housing Programs



Source: Colorado Division of Housing

Colorado has approximately 139,150 households renting low-income housing classified as inadequate or too costly (see Reference Material). Of this number, 98,797 were classified as very low income households. The number of elderly households among these groups total 26 percent, although the elderly account for only 14 percent of the state's total renter households.

At the same time, housing assistance programs have deteriorated so rapidly that just in order to stop the decline in the number of affordable units, the state would need to appropriate 10 million dollars annually to acquire, rehabilitate or construct enough units to maintain a healthy housing supply.

Accordingly, the Task Force recommends that, at a minimum, the state should appropriate two million dollars annually to address this shortage. This would restore the Division of Housing's Grant Program to its 1986 level. The two million dollar appropriation would result in the rehabilitation, acquisition and development of approximately 2,600 units and would leverage approximately 20.2 million dollars of non-state funds.

Recommendation #5:

Establish and Charge an Interdepartmental Coordinating Council

The State of Colorado should encourage further coordination and, where necessary, consolidation in managing the delivery systems for housing and respective support services. The Governor should establish a cabinet level, Interdepartmental Coordinating Council, chaired by the Executive Director of the Department of Local Affairs. The Council should be accountable to the Governor. The Governor could initiate the Interdepartmental Coordinating Council by the beginning of 1989.

To further facilitate orderly management, communication and cost-effective use of resources at the state level regarding housing programs and initiatives, such an Interdepartmental Coordinating Council is necessary.

The Council would work with the Division of Housing to address the coordination of housing and related services. It would also target existing programs for consolidation and examine other cost-effective measures designed to improve the efficient delivery of housing and related support services.

Council participants should include the state-level department and division directors with authority to administer housing related programs and policies. The State Housing Board, or its designee, must also participate in the Council. This responsibility will facilitate effective implementation and management of the state housing agenda, as well as communication with the Governor.

NEW INITIATIVES

Recommendation #6:

Design and Develop a Statewide Information Database on Housing

The Governor should direct the Division of Housing to develop a centralized databank and clearinghouse of housing related statistics, programs and resources affecting Colorado. This should be initiated immediately, and the Division should periodically update the Governor and Department of Local Affairs on progress. By November 1989, the Division of Housing should report on the status of this development.

A vacuum currently exists in Colorado in the area of consolidated, reliable housing data. This resource is imperative for effective decision making, policy formation, and matching housing needs with resources. This data can also be used in developing information for company relocation to the state, as well as statewide technical assistance program.

If state and local governments, interested nonprofit associations and private housing participants are to anticipate trends and respond effectively to housing needs and issues, they need available, adequate and accurate data. Provisions must be made for the management, analysis and administration of the information. The state government must invest sufficient resources to ensure this information is available.

The Division of Housing should be charged to develop a plan of action for the centralization of a database/clearinghouse. This plan should include information and resources needed, action steps and time frames.

State and local governments, civic organizations, private business, and nonprofit groups throughout the state should be encouraged to participate in gathering and disseminating data. This databank concept should additionally incorporate findings from the Governor's Homeless Task Force.

In addition to developing a databank involving public, private and nonprofit statistics, the Division of Housing should explore acquiring quarterly, and at least annual, housing-related statistics from counties, municipalities, or their designated housing agencies. That data should relate to housing needs, assisted housing, and general housing statistics within their jurisdiction.

The clearinghouse function of the databank should allow the Division of Housing to match needs with resources. The databank should also include a reference library. The Task Force encourages the promotion of a referral program among - and for - all housing agencies through the housing data clearinghouse. This information should be accessible to agencies, individuals and representatives of the housing triad.

Related to this information consolidation and dissemination, there is a need for training courses, seminars and establishing communication channels for providing up-to-date information and assistance to housing agencies, as well as others. This effort should be coordinated closely with the development and management of the technical assistance plan. Pursuant to its charge, and ancillary to the coordination of information, the Division of Housing must be given the resources to pursue reporting and coordinating housing activities within its authority.

Recommendation #7:

Create a Multi-phase Colorado Housing Opportunity Fund

A Colorado Housing Opportunity Fund (CHOF) should be created. The fund should be started and initially funded by the Colorado Housing and Finance Authority at the beginning of 1989 and have a multi-phase development component. It should be supported by private and nonprofit matching funds, followed by investment from the Colorado General Assembly.

During the last decade, federal and state housing subsidies for low-income families and individuals have decreased. At the same time, need for this assistance has remained constant and, in many instances, has increased. The Task Force received an overwhelming response that the need exceeds resources available to address local housing problems.

In response, the Governor should challenge the Colorado Housing and Finance Authority (CHFA) to initiate a Colorado Housing Opportunity Fund in 1989. The fund should be started and initially funded by the Colorado Housing and Finance Authority at the beginning of 1989 and have a multi-phase development component.

"We have experienced an 80% reduction in federal financial assistance since 1980. This is substantial. We obviously need to do something as the demand continues to grow. State officials need to advocate for a state housing trust fund. This is a crisis now and it is going to get worse. There has been a reduction at the federal and state levels."

-- David Herrera, Director
Fort Collins Housing Authority
Fort Collins Public Hearing, April 1988

CHFA should provide a report on fund efficiency and effectiveness to the Governor and General Assembly in late 1989. CHFA should attempt to secure additional participation in the Fund from private and foundation sources. If the CHOF proves effective, the General Assembly should be asked to invest in the Fund in 1990 or 1991.

The Colorado Housing Opportunity Fund should be renewed annually and dedicated to the reinvestment of the financial assets to provide the required assistance. In general, CHOF will be used to meet the debt or equity requirements and credit enhancement needs common to the provision of affordable housing. The fund will require either a minimum corpus of approximately \$50 million or annual contributions of \$5 million.

In organizing the Colorado Housing Opportunity Fund, CHFA should create a fund advisory board composed of investors and user groups.

The fund should be created and administered with the following ten principles in mind:

- **Coordination and Accountability** - regarding the State Housing agenda, through the State Housing Board;
- **Equity** - should operate to correct the distortion of the market by targeting assistance to low-income persons and placing program emphasis on those with very low-incomes (low income is defined here as those persons whose income does not exceed 80% of median state income, with very low-income not exceeding 50% of median state income);
- **Productivity** - should emphasize economically productive activities including homeownership opportunities and rental assistance by taking advantage of presently favorable market conditions, and in the future, new construction;
- **Objectives** - the fund should additionally target grants and very low interest loans to organizations and individuals;

- **Efficiency** - administration should be simple, production-oriented and assure long-term use for benefits of the targeted low-income market;
- **Profitability** - investors and users are best served by a program that provides incentives for the participation of private sector partners;
- **Supplemental Funding** - should supplement, not supplant, existing federal, state, local, and private resources and should include grants to nonprofit and local government enterprises when required or appropriate;
- **Size** - annual revenue must be large enough to make a substantial and lasting contribution to resolving the state's housing needs;
- **Leverage and Recycling** - funds should be leveraged as much as possible with existing resources and should be structured in such a way that, over time, the Fund will replenish itself; and
- **Self-sufficiency** - the funds should be invested to encourage individual self-sufficiency.

As incentives for investors, the Colorado Housing Opportunity Fund would be invested in financially productive activities. In the form of housing, these activities will generate jobs, income, state taxes, and capital assets. At the same time, financial institutions participating in the Fund can benefit by meeting federal requirements, including the Community Reinvestment Act.

By way of example only, the Colorado Housing Opportunity Fund could be available for the following programs:

Home Ownership

- Assisted Mortgages
- Downpayment Assistance
- Rehabilitation Loans
- Foreclosure Assistance
- Self-help and Sweat Equity

Rental

- Deferred payment of loans with low-income commitment
- Interest Reduction
- Equity Investment
- Limited Equity Co-ops
- Emergency Shelters

The proposed Colorado Housing Opportunity Fund will provide subsidy capital and program funds at the state and local levels to support and stimulate initiatives to develop, renovate and conserve housing for low-income residents of Colorado. CHOF should place a shared burden of responsibility on state and local governments, and the private and nonprofit sectors to create effective approaches to meeting state and local goals, and addressing special needs.

"An issue raised by a Pueblo realtor at a Task Force public hearing was the fact that lending institutions will not finance a house if it is under \$30,000 . . . The reason for this is that they (lenders) cannot sell these loans in the secondary market because investors will not buy home loans under \$30,000. It seems to me that this could possibly be an area in which CHEA could get involved."

-- Jack Quinn, Executive Director
Housing Authority of the City of Pueblo

Recommendation #8:

Establish a Statewide Technical Assistance Plan

The State Housing Board should convene a representative advisory group to research and recommend a statewide technical assistance plan and program. With an initial focus on the rural areas and small towns within the state, the plan should provide for the mechanisms and resources needed to implement public information, training and technical assistance outreach programs to local agencies, providers and users. This advisory group should be convened during the first half of 1989 and report back within six months.

During the Task Force's information gathering process, the need for technical assistance in various forms was the single most consistently repeated request. The scope, level and variety of technical assistance requested was so pervasive that a comprehensive analysis of, or plan to address, all the related issues or proposed solutions was not possible during the Task Force's tenure. The need, however, is pervasive, particularly in the rural areas and small towns throughout the state.

From dissemination of public information about available resources and programs, through training of local referral agencies and providers, to the provision of trained personnel throughout the state capable of assisting providers and users to access existing programs - various demands require a coordinated plan. The emphasis of a plan should be on the need for information, training, resources, networking and support for local affordable housing initiatives through expertise provided in financing, development and administration.

"There are 26,000 migrant workers every year in Colorado. Their industry contributes substantially to economic development activity in the state. However, in a 1985 study, we discovered intolerable housing conditions . . . While migrants are not anyone's constituency, 30 percent are now citizens. A future loss of those workers and labor will result in loss of table crops . . . Creative housing programs and strategies need to be implemented. They need to get involved at the local level."

-- Chuck Stout, Colorado Migrant Health Program,
Denver Public Hearing, June 1988

Recommendation #9:

Assess and Address the Cost-Effectiveness of Housing-Related Regulations

One of the State Housing Board's initial efforts should be to ascertain the effect - the real cost - of state and local regulations affecting the supply and development of residential land and infrastructure, as well as the construction of housing. A roundtable of affected constituency leaders should be convened by the State Housing Board to pursue independent research into these costs. It should produce a report summarizing the findings and make specific recommendations for action to assure cost-effectiveness in housing regulatory matters. This roundtable should be appointed, convened and charged during 1989 with a report due in one year.

According to the Affordable Housing Guide by the National Conference of State Legislatures, "The regulation of housing development has an important public purpose to protect the safety and health of the community and the housing consumer. When regulations such as zoning, building codes, subdivision requirements, and permitting procedure exceed this public purpose, however, they add unnecessarily to housing costs."

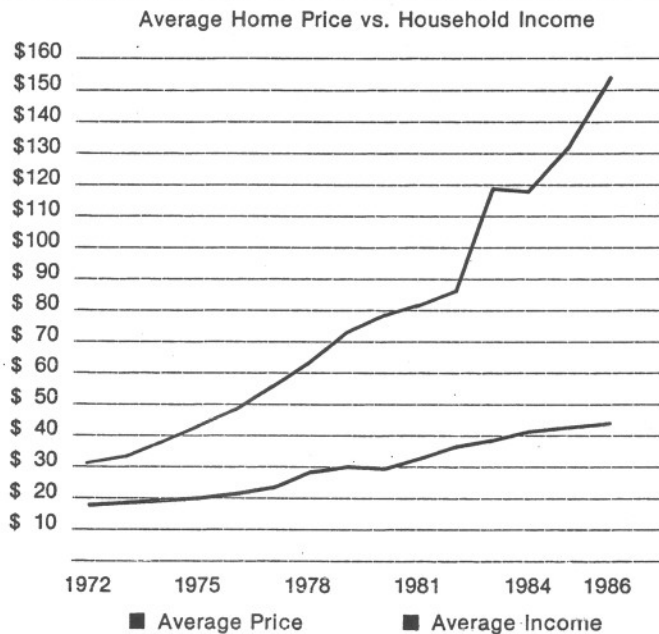
There are myriad policies and procedures associated with housing development and construction. New developments in particular are faced with the dilemma of distributing infrastructure costs and impact fees associated with everything from water systems and streets to special tax districts and financing capital improvements.

The advisory group should explore issues including zoning and subdivision ordinances, administration and processing, land planning, and infrastructure development, and home construction policies and procedures. The advisory group could more specifically explore and make recommendations for streamlining or strengthening statewide building codes regarding cost in codes/regulations for builders and developers.

The advisory group should include representatives from federal, state, municipal and county government, developers/builders, architects, lenders, and others who are affected by, or who could effectively recommend, changes to state, county and municipal procedures and infrastructures.

Improving housing affordability may be accomplished through innovative incentives, model ordinances or prototypes, access to clearinghouse information, technical assistance, education/training, coordination and facilitation.

Denver-Boulder Housing Affordability



(Thousands)

NOTE: This graph illustrates the issue and concern of housing affordability that was reported throughout the state. Statistics, however, are unavailable on a statewide basis.

EXISTING INITIATIVES

Recommendation #10:

Support the Homeless Task Force Efforts

Housing is one of many interrelated issues involved in addressing the needs of homeless individuals and families. The Task Force recommends that the State Housing Board support the efforts of the Governor's Homeless Task Force and work with them by coordinating housing resources into consolidated efforts for the homeless population. The Interdepartmental Coordinating Council (recommended above) should be one means of initiating and maintaining close communication between housing and related homeless issues and programs.

The Governor has appointed a Homeless Task Force by Executive order and gave them the following charge:

- a. Define homelessness;
- b. Perform an assessment of the current support/service network;
- c. Develop a strategy for cooperative response to the homeless issues; and
- d. Prepare a homelessness prevention agenda.

" . . . Perhaps the first step in understanding the homeless is to dispel that myth that the homeless are on the street by choice, having voluntarily rejected any available assistance. 'It is an overstatement to say even a small minority of these people live on the streets by choice. There is no evidence that people live on the streets by choice,' says Robert Hayes, founder and legal counsel of the National Coalition for the Homeless, headquartered in New York City. 'It is essential to see the homeless as suffering individuals . . . ' "

-- Nora Richter Greer, "Search for Shelter"
(American Institute of Architects)

The homeless issue encompasses the housing shelter issue and then proceeds in all directions to include medical care, clothing, nutrition, child care, education, job training, transportation, and several additional independent living skills/needs issues.

The homeless problem is a statewide issue. The Governor's Unified Housing Task Force received comment at every public hearing on the homeless problem throughout Colorado, including Fort Collins, Fort Morgan, Grand Junction, Pueblo and Denver.

According to "In Search of A Place to Call Home - A Profile of Homelessness in Colorado," the following is known about the homeless:

- On any given night there are between 3,165 and 3,637 homeless individuals in Colorado. Of these, there are between 2,145 and 2,617 in Metro Denver, and 1,020 homeless individuals outside of Metro Denver.
- There are 1,500 children who experience homelessness in Colorado during the year (500 to 575 are homeless on any given night).
- Over 26 percent of the homeless are members of families with children. Homeless families account for over 35 percent of all homeless individuals.
- Almost 32 percent of all homeless adults are veterans.
- Over one-half have resided in Colorado for one year or more. One-fourth have resided in Colorado for five years or more.
- Over 65 percent of the homeless are either presently employed or have been employed during the past six months. Over 31 percent are presently employed.
- The median monthly income for homeless persons was less than \$100. The primary source of income during the prior month was employment. Very few homeless persons receive public benefits.
- Over half of the homeless surveyed were experiencing homelessness for the first time.

Recommendation #11:

Encourage Foreclosure Prevention and Related Initiatives

While charged with addressing statewide housing needs over the long term, the Task Force is sensitive to the more immediate issue of increased foreclosures. The impact of foreclosure is at a crisis level, particularly in the urban/metropolitan areas. The Task Force supports the efforts of the Foreclosure Prevention Task Force and encourages continued communication with HUD, VA, and FmHA with regard to prevention and disposition policies.

The problem has been exacerbated by the increased dumping of foreclosed properties back into an already oversupplied market, and is sufficiently dramatic to deserve deliberation and thoughtful comment.

The Task Force received comments related to both the credit-issue and value-issue sides of the foreclosure problem. The credit issue pertains to individuals and families who no longer qualify for the mortgage that they originally qualified for. This problem is caused by income loss, increased expenses, or unrealized anticipated income increases.

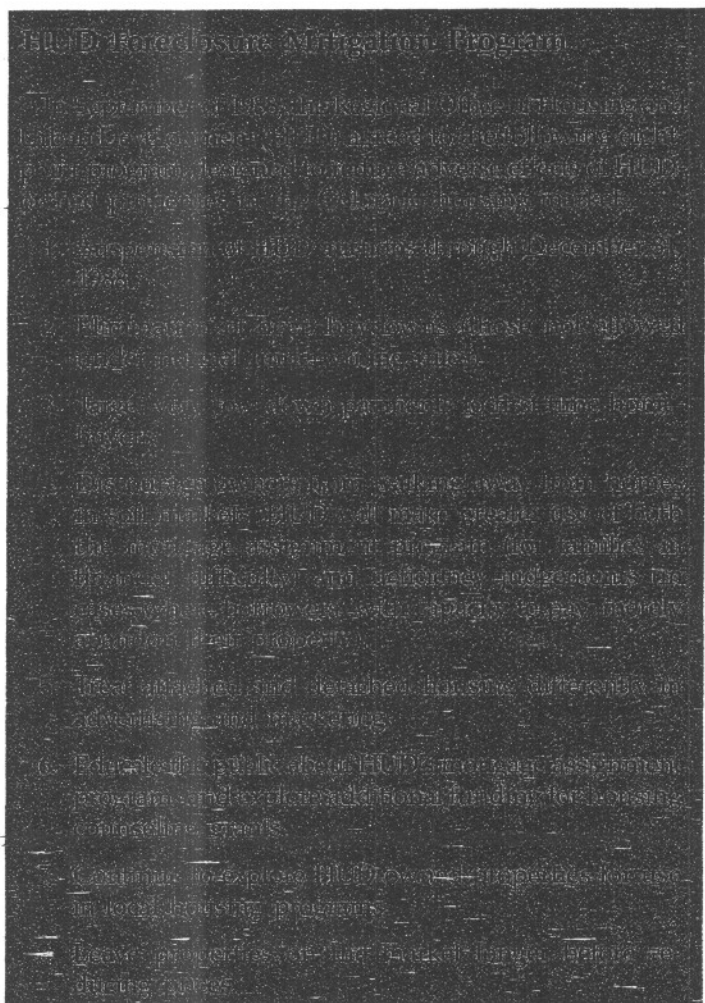
Value issues relate to those who view their mortgage as an investment or are forced to sell their homes because of job transfer or other unforeseen circumstances. When the housing unit is no longer worth the mortgaged amount or won't sell because of deflated neighborhood housing values, the mortgager chooses to default on the mortgage - not withstanding the ability to continue payments - and the unit is allowed to enter foreclosure.

The number of foreclosures filed in the Denver-metro area alone went from 2,711 in 1980, to 4,229 in 1983 and 11,336 in 1986, according to a 1987 study published by the University of Colorado at Denver (see Reference Material). The report states, "Since 1980, the foreclosures have increased at a rate five

times that of the growth of the metropolitan area. Foreclosures have been increasing at an average rate of over 20% per year, whereas, the increase in total dwellings has been averaging about 3.8% per year."

Colorado Foreclosure Prevention Task Force

In 1987, the University of Colorado at Denver and representatives from Metro Denver's non-profit housing groups published a study of residential foreclosures. The study projected dramatic increases in default, delinquency and foreclosure rates for the next three to five years.



At the request of the foreclosure study committee, the Colorado Division of Housing sponsored a special foreclosure prevention meeting with representatives from banks, savings and loans, mortgage banks and finance companies, Veterans Administration, FHA, FmHA, private mortgage insurers, realtors, lawyers, local and state government, and non-profit counseling agencies.

The Colorado Foreclosure Prevention Task Force was incorporated in Spring of 1988 as a nonprofit agency to pursue the following foreclosure mitigation projects:

- "Don't Walk" Campaign - designed to educate the public on foreclosure alternatives and consequences;
- Public Education Campaign - to inform the public of the foreclosure process, alternatives and resources available, and the importance of early intervention;
- Foreclosure Hotline - staffed by trained volunteers to provide the public with information on basic guidance and referrals to avoid foreclosure;
- Default Counseling - a network of housing counseling agencies (HUD counselors), the Colorado Bar Association, Legal Aid, and Consumer Credit Counseling Center to help borrowers establish debt repayment and consolidation plans;
- Mortgage Assistance - can be provided by nonprofits through mortgage assistance payments and debt consolidation loans; and the
- Demonstration Subdivision Revitalization Program (adopt-a-subdivision) - designed to be a demonstration program to stabilize and strengthen communities adversely affected by high foreclosure/vacancy rates, emphasizes the solvency of homeowner associations.

APPENDIX

REFERENCE MATERIAL

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Denise Depasquale & Langley C. Keyes (MIT). 1987.
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Colorado Association of Commerce and Industry (CACI).
James M. Mulligan, Chairman. May 1988.

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Many innovative solutions and initiatives were developed and recommended during the course of the Task Force's term by very talented and active support groups (Urban Housing Task Force, Information Database Subcommittee, position papers, etc.). In order to preserve these efforts for use by the State Housing Board, the Task Force has requested the Division of Housing to compile and use these reports when developing and implementing the Board's agenda.

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(Members of the Urban Task Force participated as individuals, not as representatives of their respective organizations.)

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Colorado Rural Housing Development Corporation
Del Norte Neighborhood Development, Inc.
Fifty for Housing
Habitat for Humanity
Housing Authority of the Town of Haxtun
Housing Authority of the Town of Keenesburg
Mercy Management Services
Neighbor to Neighbor
Pueblo Neighborhood Housing Service
Senior Housing Options
Town of Parachute
Tri-County Senior Citizens and Housing, Inc.

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