



# ***FUNDAMENTALS: LOCAL HOUSING PROGRAMS AND PARTNERSHIPS***



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**Division of Housing**

Affordable Housing Toolkit for Local Officials



# *TRAINING OVERVIEW*

The purpose of this training is to introduce key types of housing programs and partnerships, and how you, as a Local Elected Official, can support, modify or establish housing programs that leverage resources and expertise, in and outside your community, to meet residents' housing needs.



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# *LOCAL HOUSING PROGRAMS OVERVIEW*



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# ***PROGRAM COMPONENTS***

Housing programs usually include a specific combination of tools, resources, and activities to address a housing need, including the following:

- **Staff capacity:** Housing programs require staff to design, implement, monitor, and evaluate
- **Policy:** Programs can be enhanced by policy change locally or statewide
- **Funding:** Programs leverage and are supported private and public sector resources
- **Partners:** Programs are enhanced through collaborative public-private partnerships
- **Services:** Programs often provide direct services to clients
- **Clients/Beneficiaries:** Programs are designed to positively impact clients/beneficiaries





# *COMMON HOUSING PROGRAM EXAMPLES*

- Housing rehabilitation
- Homebuyer supports (counseling and financial assistance)
- Foreclosure prevention and counseling
- Legal assistance
- Emergency rental assistance





# *CITY OF ARVADA - ESSENTIAL HOME REPAIRS PROGRAM*

## **Program Lead & Partners:**

- City of Arvada
- Local contractors

## **What:**

- Supports eligible Arvada homeowners with repairs and energy saving improvements to their home
- Emergency repair assistance for qualified homeowners
- Loans and supervision of qualified contractors; grants capped at \$4.5K

## **Target Population & Eligibility:**

- Owning/buying a home as primary residence in the City of Arvada
- FHA Mortgage limit on property value
- Loans terms determined based on income eligibility
- Forgivable loans available to income qualified elderly and disabled only

## **Leveraged Funding:**

- Community Development Block Grant (CDBG)





# *ADAMS COUNTY - EMERGENCY RENTAL ASSISTANCE*

## **Program Lead & Partners:**

- Adams County
- Maiker Housing Partners
- Brighton Housing Authority
- Commerce City Housing Authority

## **What:**

- Part of COVID-19 recovery strategy
- Supports eligible renters with past due rent, utilities and future rent payments
- Landlords with tenants behind on rent can submit tenant's contact information on behalf of the tenant through a landlord portal and tenants are then contracted through the program

## **Target Population & Eligibility:**

- Households who have experienced a financial hardship due to COVID-19
- Household income below 80% AMI

## **Leveraged Funding:**

- \$14.2 million in federal ARPA funds
- 90% of funds for direct assistance
- 10% for operating costs for partners



# ***WHERE TO START: CURRENT PROGRAMS AND PARTNERSHIPS***

What are existing local programs and how well are they operating?

**Talk with program staff to learn:**

- What does each partner organization bring to the table? How well are they coordinating?
- What are they supposed to accomplish and who are they supposed to serve?
- How well are they aligned with current housing needs?
- Where have they been successful?
- Where are they struggling and what are the barriers (staff capacity, funding levels, marketing, etc.)? What are opportunities to improve effectiveness?
- What would it take to expand their ability to meet current housing needs (new authority, funding, staff, partners, etc.)?
- Any recommendations they have to inform the design of future programs





# *DESIGNING A LOCAL HOUSING PROGRAM*

Basic steps to consider when designing a local housing program:

- ✓ Assessing Need
- ✓ Identifying Goals/Outcomes
- ✓ Identifying Partners/Roles
- ✓ Identifying Funding
- ✓ Outcome Measurement/Data Collection Plan



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# ***EXAMPLE LOCAL HOUSING PROGRAM GOALS***

Local housing program should be developed to further the community's affordable housing goals. Specific goals will be dependent on particular community needs but examples can include:

- **Housing stability** to reduce homelessness, evictions, unstable, or transitional housing.
- **Housing quality and resilience** to ensure adequate, safe, and healthy options exist.
- **Housing affordability** to create options for all income levels.
- **Neighborhood context and services** that develop community prosperity.
- **Housing that builds assets and wealth** through homeownership opportunities.
- **Housing that supports target populations** like elderly, disabled, BIPOC or unsheltered.





# EXAMPLE HOUSING PROGRAM GOALS, OUTCOMES AND METRICS

Housing Goal	Example Programs	Outcomes	Example Metrics
Housing Stability	<ul style="list-style-type: none"> <li>Eviction Prevention program</li> </ul>	<ul style="list-style-type: none"> <li>Reduction in Evictions</li> <li>Reduction in foreclosure</li> <li>Reduction in homelessness</li> </ul>	<ul style="list-style-type: none"> <li>Eviction rates</li> <li>Delinquency/foreclosure rates</li> <li># of people who are homeless (Point-in-Time counts)</li> </ul>
Housing Affordability	<ul style="list-style-type: none"> <li>Tenant-based voucher program</li> </ul>	<ul style="list-style-type: none"> <li>Lack of cost-burden</li> <li>Reduced crowding</li> </ul>	<ul style="list-style-type: none"> <li>Households (renter and owner) that are housing cost-burdened</li> <li>Households that are overcrowded/doubled-up</li> <li>number of households successfully using tenant based rental assistance</li> </ul>
Housing Quality and Resilience	<ul style="list-style-type: none"> <li>Emergency Repair Program</li> </ul>	<ul style="list-style-type: none"> <li>Access to safe and healthy housing</li> </ul>	<ul style="list-style-type: none"> <li># of Home improvement loans (by race)</li> <li>Measures of housing safety and quality (code violations, 311 complains or calls for service)</li> </ul>
Housing that Builds Assets and Wealth	<ul style="list-style-type: none"> <li>Down-payment Assistance program</li> </ul>	<ul style="list-style-type: none"> <li>Access to home equity</li> <li>Credit and asset building</li> </ul>	<ul style="list-style-type: none"> <li># of mortgage originations and average loan amount (by race)</li> <li>homeownership rate (by race)</li> <li># of households receiving homeownership counseling and/or down-payment assistance</li> </ul>





# *LOCAL HOUSING PARTNERSHIPS*

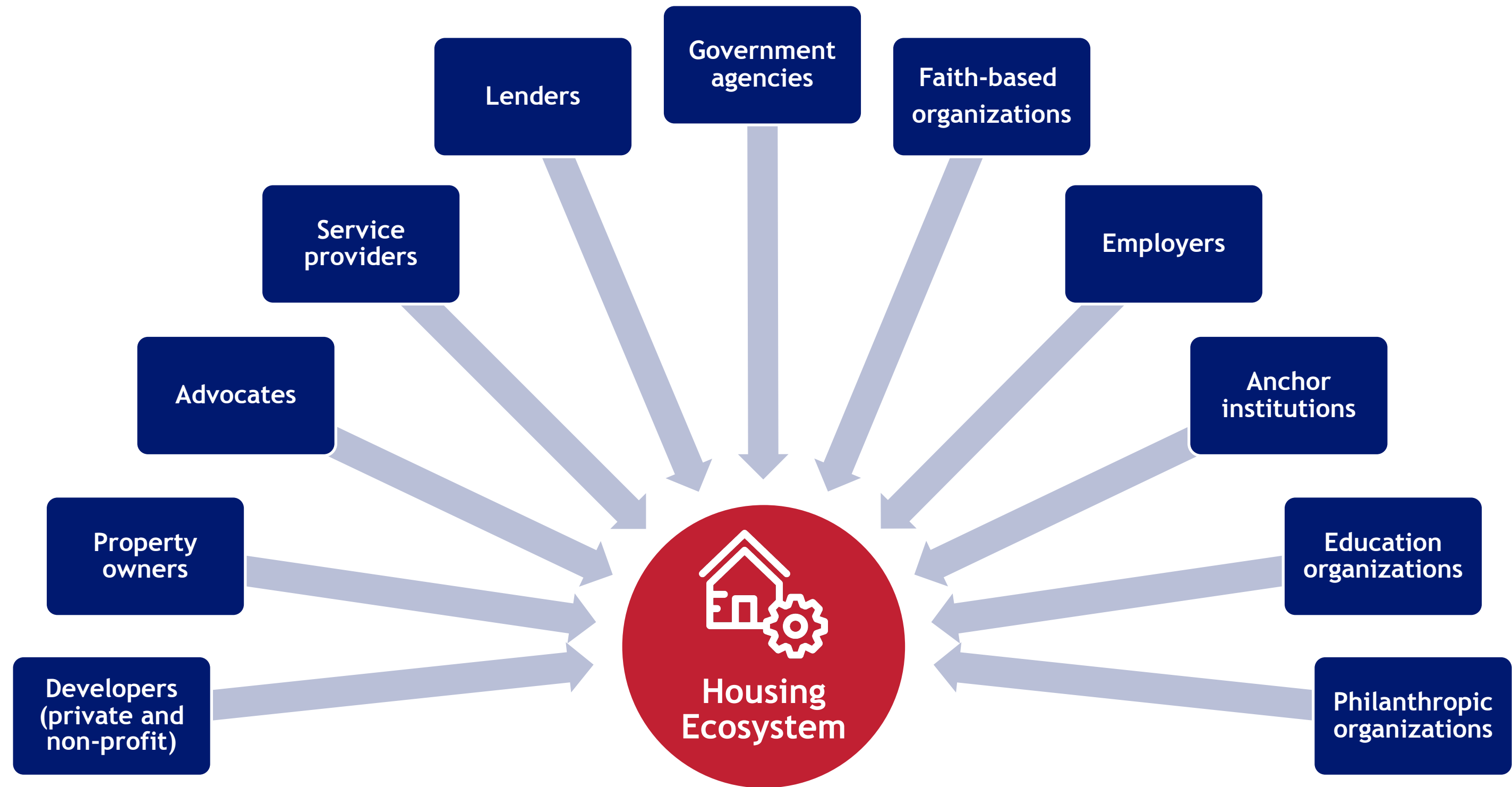


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# *HOUSING ECOSYSTEM AND PARTNERSHIPS*



# ***WHY PARTNERSHIPS MATTER FOR HOUSING PROGRAMS***

- Effective housing programs usually require partnerships
- Organizations may play both lead and supporting roles across programs and have varying levels of engagement and coordination
- Intentional efforts must be made to establish and strengthen public-private partnerships

To fill gaps, local governments can:

- Build up capacity of existing organizations
- Attract outside organizations to play a lead or partnership role on a local housing program.



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# HOUSING PARTNERS - LOCAL GOVERNMENT AND OFFICIALS

## Overview

- Can lead and partner on a variety of housing programs
- Agencies involved can include housing, planning or economic development departments, mayor's offices, and city council

## Geographic Area:

- Local (City, County, Regional)

## Resources They Bring:

- Funding (federal/state/local)
- Influence & leadership
- Land
- Authority (policy, regulation, process)

## Housing Program Examples:

- Homeowner Rehabilitation Assistance
- Lead Abatement Programs
- Emergency Rental Assistance





# HOUSING PARTNERS - PUBLIC HOUSING AUTHORITIES

## Overview:

- Under federal oversight, administer local public housing and Housing Choice Voucher programs
- Can have flexibility to implement innovative programs in partnerships with workforce development, education and health organizations in order to meet the needs of their residents or voucher holders (e.g., Moving to Work)

## Geographic Area:

- State, regional or local

## Resources They Bring:

- Access to unique federal funds
- Land
- Authority to develop and operate properties
- Program participants

## Housing Program Examples:

- Housing Choice Vouchers and associated supports
- Services and programming for public housing residents
  - Family Self-Sufficiency (FSS)
  - Jobs Plus Initiative Program





# HOUSING PARTNERS - SERVICE PROVIDERS

## Overview:

- Offer supportive services to households living in or desiring to move into affordable units
- Focus on helping residents locate, afford or maintain housing
- Can also attend to residents' broader needs, including health, employment, and education
- Usually non-profit or public agencies but can also be for-profit organizations
- Often receive funding from local government to implement housing programs

## Geographic Area:

- State, regional or local

## Resources They Bring:

- Services
- Funding (sometimes)
- Population expertise
- Program participants

## Housing Program Examples:

- Housing Mobility Counseling
- Permanent Supportive Housing (wrap around services)
- Emergency Rental Assistance
- Housing Navigation
- On-site supportive services (health, education, etc.)





# *HOUSING PARTNERS - DEVELOPERS, OWNERS & MANAGERS*

## Overview:

- Both beneficiaries of and key partners in providing local housing programs
- Often driven by the bottom line
- Critical for local governments to understand their motivations and build strong relationships

## Geographic Area:

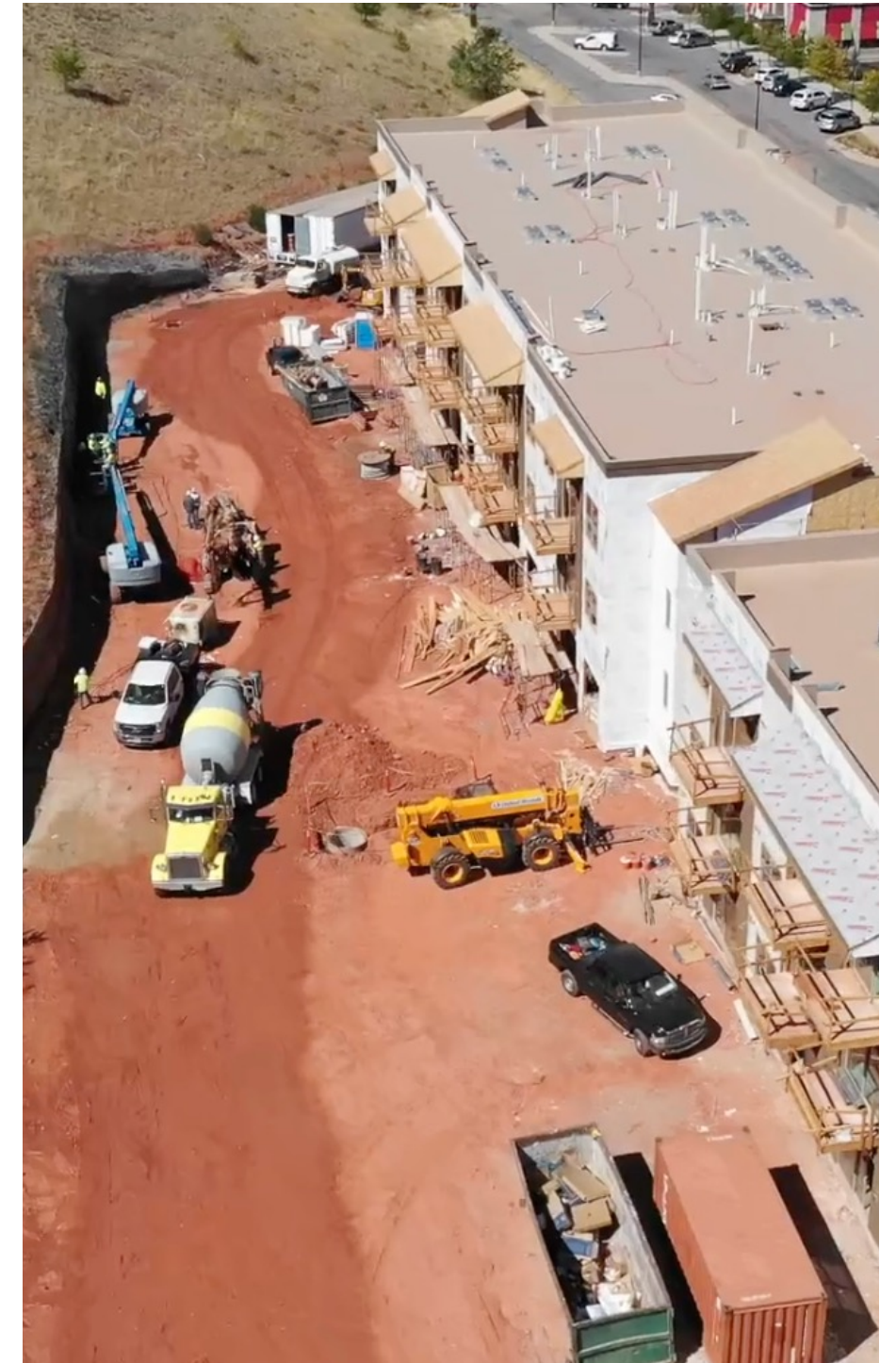
- Regional or local

## Resources They Bring:

- Services
- Funding (sometimes)
- Population expertise
- Program participants

## Housing Program Examples:

- Affordable Housing developer capacity building programs
- Housing Rehab Programs
- Good Landlord Programs
- Landlord recruitment and retention for HCVs
- Rental Assistance Programs





# *HOUSING PARTNERS - LOCAL BUSINESSES AND ANCHORS*

## Overview:

- Increasingly recognize housing as a key constraint for attracting and retaining employees
- Starting to play an active role in providing and supporting solutions
- May have aligned mission/values or be motivated by business goals

## Geographic Area:

- Local

## Resources They Bring:

- Funding
- Influence & leadership
- Land
- Program participants

## Housing Program Examples:

- Employer Assisted Housing
- Development Partnerships
- Supporting local/regional funding sources





# HOUSING PARTNERS - EDUCATION PROVIDERS

## Overview:

- The public education sector, from pre-K to post-secondary institutions
- Can lead or partner on a variety of affordable housing programs through cross-sector partnerships
- Focus on improving outcomes for students, families and staff

## Geographic Area:

- State, regional or local

## Resources They Bring:

- Services
- Funding (sometimes)
- Population expertise
- Program participants

## Housing Program Examples:

- On-site or co-located supportive services
- Housing subsidies targeted at students
- Research and Program evaluation







# *LOCAL HOUSING PROGRAM EXAMPLES*



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# LEAD ABATEMENT

## Program Lead:

- Local Government or Non-Profit

## Description:

- Aim to protect renters and homeowners from lead hazards in contaminated paint and drinking water that can result in significant health risks
- May include free lead testing and remediation activities, financial assistance for lead abatement, and broad education about lead hazards

## Target Population:

- Renters or Homeowners

## Related Goals:

- Housing Quality & Resilience

## Local Government Role:

- Implement these programs or fund non-profits to do so
- Publicize information about the programs and lead hazards in general
- May be paired with a local lead ordinance, which can require testing/inspections of lead in homes, water, and/or soil and remediation or removal if unsafe lead exposure is found



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# SHORT-TERM RENTAL ASSISTANCE

## Program Lead

- Local Government or Non-Profit

## Description

- Aims to reduce displacement and/or homelessness by supporting renters who cannot cover their rent due to unforeseen circumstances, including medical emergencies, sudden rent increases, unexpected loss of a job or other income
- Offered as a direct grant to households to support payment of rent or utilities

## Target Population

- Vulnerable Renters

## Related Goals:

- Housing Stability

## Local Government Role

- Implement the program or fund a non-profit organization to implement
- Support the marketing of the program to the most at-risk households
- Work with partners to identify pathways to longer-term solutions that address underlying cause of instability





# LEGAL ASSISTANCE FOR RENTERS

## Program Lead:

- Legal Services Organization

## Description:

- When facing unfair eviction, landlord harassment, fair housing discrimination or hazardous conditions vulnerable renters may require legal intervention
- Expand access to legal support for renters who cannot afford or access these services
- Proactive services to educate renters and landlords about their rights
- Reactive legal representation, counseling or assistance

## Target Population:

- Vulnerable Renters

## Related Goals:

- Housing Stability

## Local Government Role:

- Provide resources to help fund legal clinics
- Leverage relationships with other entities (state government, philanthropy, anchor institutions) to provide additional resources
- Create "right to counsel" that guarantees representation for tenants facing eviction



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# *PERMANENT SUPPORTIVE HOUSING (PSH)*

## Program Lead

- Developer and supportive service provider

## Description

- Aims to support the most vulnerable households, including those experiencing chronic homelessness
- Combines permanent affordable housing units with access to wrap-around supportive services tailored to meet residents' needs

## Target Population

- Homeless population
- Other populations with high/specific service needs
- Vulnerable renters

## Related Goals

- Housing Stability
- Housing Quality and Resilience
- Housing Affordability

## Local Government Role

- Support developers pursuing PSH projects through provision of local resources (land, funding, incentives)
- Leveraging relationships with other funders (federal, state, philanthropy, etc.)
- Streamlining regulations to facilitate the development process and lower costs
- Providing operating grants to cover the cost of tenant services and programming



# HOMEOWNER REHABILITATION ASSISTANCE

## Program Lead

- Local Government or Non-Profit

## Description

- Designed to help low-income or other priority populations fix unsafe conditions in their homes
- Can cover a wide variety of repairs or be tailored to specific needs or certain levels of rehabilitation
- Can support residents with problems that pose an immediate threat
- Funding usually takes the form of grants, subsidized loans or in-kind services

## Target Population

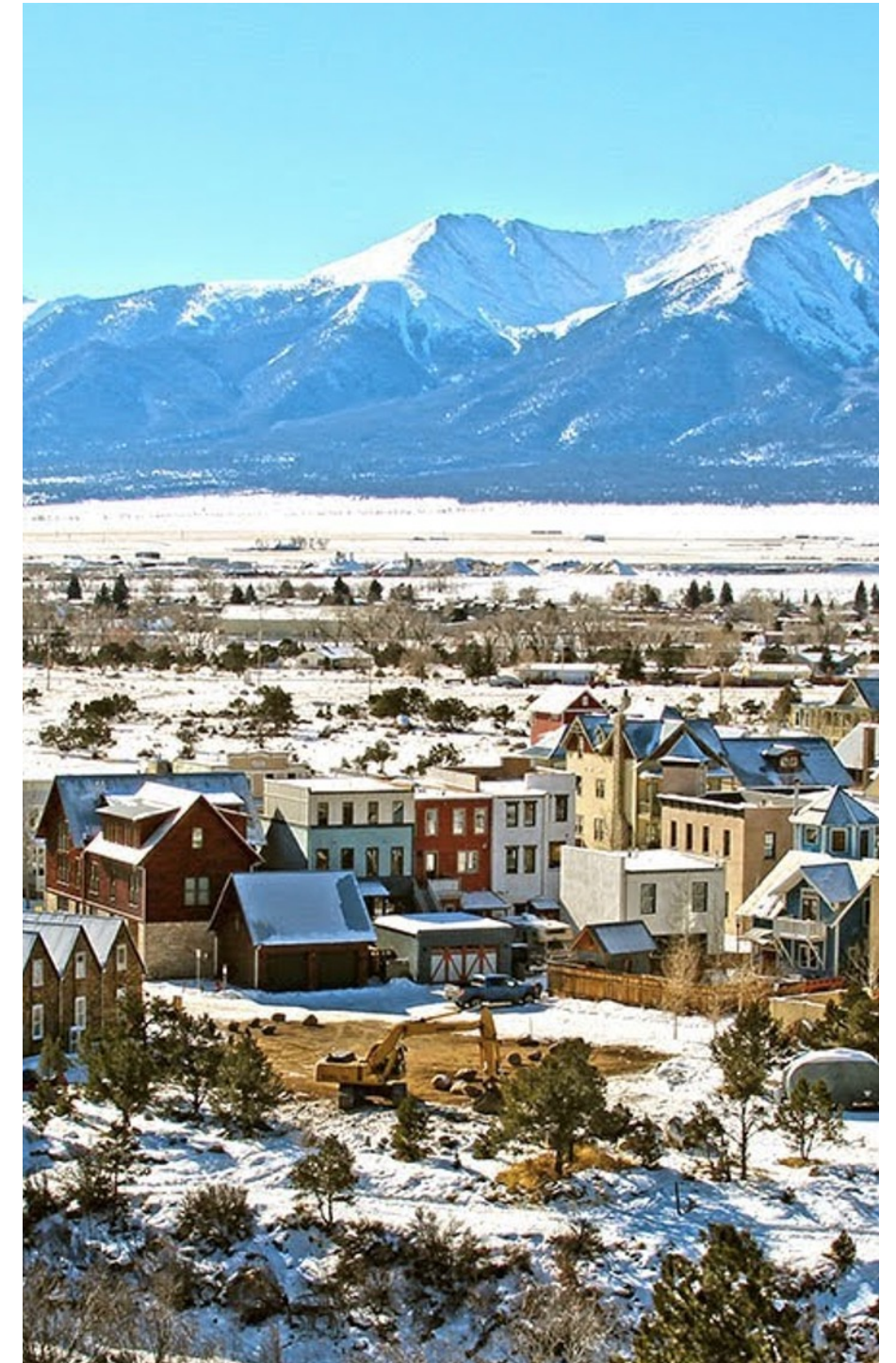
- Low Income Homeowners

## Related Goals

- Housing Quality
- Resilience

## Local Government Role

- Implement directly
- Fund a third-party non-profit to implement
- Establish housing rehabilitation codes to streamline the rehab process





# ***EXPANDING TENANT-BASED RENTAL ASSISTANCE (TBRA)***

## **Program Lead**

- State or Local Government or Third-Party

## **Description**

- Rental subsidy given directly to a person/household and is not tied to a specific residential unit or property
- Most common TBRA program is the Housing Choice Voucher program (administered by public housing authorities and allocated by the federal government)
- HOME funds (also federally allocated) and local funding can also be used
- Can be time-limited and linked to supporting residents who are pursuing economic mobility opportunities, including higher education

## **Target Population**

- Vulnerable renters

## **Related Goals**

- Housing Affordability
- Housing Stability
- Neighborhood Context

## **Local Government Role**

- Dedicating local funds to provide additional TBRA funds
- Can be flexible to local needs without federal requirements



# MOBILITY COUNSELING

## Program Lead

- Public Housing Authority or Non-Profit

## Description

- Designed to help voucher recipients find and obtain housing options in "opportunity" neighborhoods
- Can include credit counseling, assistance finding and applying for units, and providing information about neighborhoods to help recipients evaluate options
- Often provided by a nonprofit service provider

## Target Population

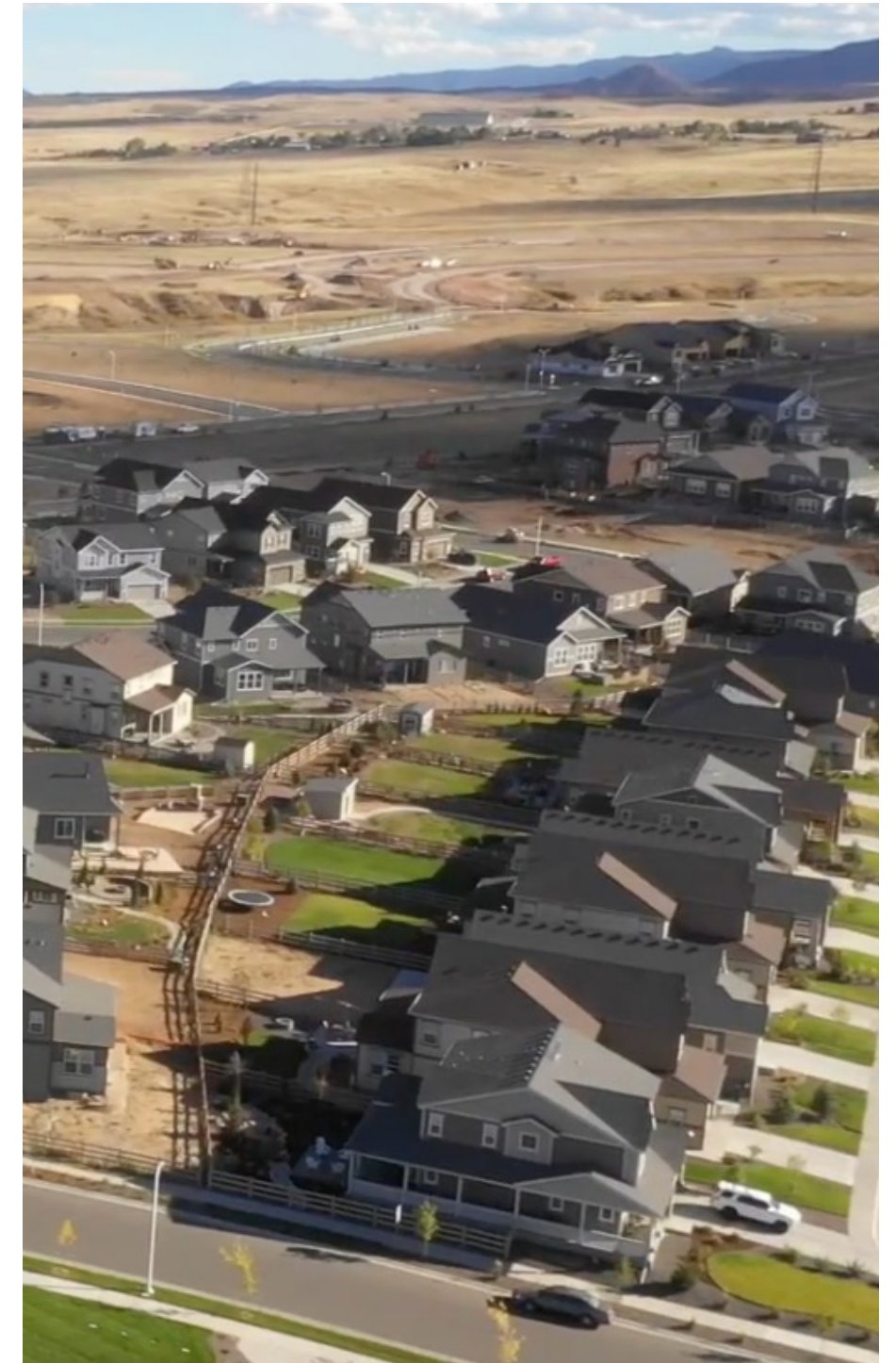
- Vulnerable renters

## Related Goals

- Housing Affordability
- Housing Stability
- Neighborhood Context

## Local Government Role

- Fund non-profit service providers to implement
- Dedicate local funding to provide financial incentives to offset the cost of moving
- Publicize the program and develop relationships with potential landlords





# ***DOWN-PAYMENT AND CLOSING COST ASSISTANCE***

## **Program Lead**

- Local Government
- Non-profit
- Financial Institution
- Employer

## **Description**

- Even homebuyers with enough money for monthly mortgage payments can lack the savings required to make a down payment and cover all closing costs
- Assistance is often offered in the form of a grant or forgivable loan

## **Target Population**

- First time homebuyers
- Income-eligible households

## **Related Goals**

- Housing that Builds Assets and Wealth
- Housing Affordability

## **Local Government Role**

- Can be offered by a public agency, nonprofit, private entity, or a partnership (e.g., an employer-assisted housing program)
- Ensure that programs complement public assistance
- Work with partners or other programs serving renters to create pathways from rentership to homeownership



# HOMEOWNERSHIP COUNSELING & EDUCATION

## Program Lead

- Non-Profit

## Description

- Designed to help households achieve and maintain homeownership
- May take the form of one-on-one coaching, group classes, or educational campaigns and may be offered in-person or online
- May focus on pre-purchase education, post-purchase education or both
- Some down payment assistance programs require completing this training

## Target Population

- First time buyers
- Income-eligible households

## Related Goals

- Housing that Builds Assets and Wealth

## Local Government Role

- Fund non-profits that provide these services
- Target outreach about this kind of program to groups that are underrepresented as homeowners





# ***FURTHER LEARNING***

## **ADDITIONAL RESOURCES:**

- DOLA Division of Housing
- Affordable Housing Toolkit for Local Officials
- Stay up to date with training materials and next steps for Technical Assistance. Contact
  - Andrew Atchley (719) 298-2903  
[andrew.atchley@state.co.us](mailto:andrew.atchley@state.co.us) or
  - Natalie Wowk (720) 812-4137  
[natalie.wowk@state.co.us](mailto:natalie.wowk@state.co.us)
  - Sign up for DOH's email blast [here](#)



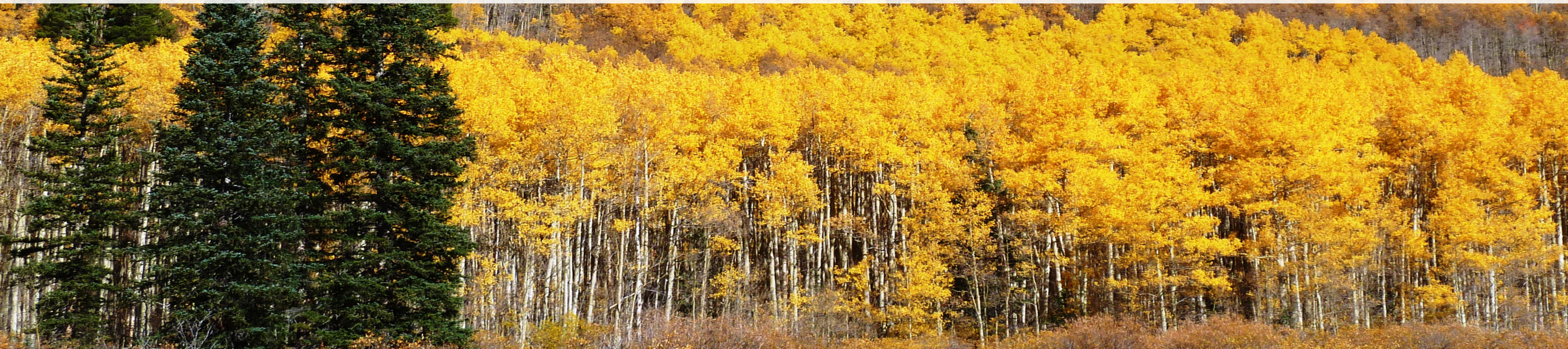
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***THANK YOU!***



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