

Action Plan

Grantee: Adams County, CO

Grant: B-08-UN-08-0001

LOCCS Authorized Amount:	\$ 4,600,211.00
Grant Award Amount:	\$ 4,600,211.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 3,197,647.79
Total Budget:	\$ 7,797,858.79

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

Adams County, Colorado is located in the Denver metropolitan area. The county's current population of nearly 500,000 residents is spread out over 1,182 square miles with the majority of the population concentrated on the western third of the county. The county contains a diverse mix of land uses varying from older first-ring cities and new green-field suburbs to expanses of open rangeland. All or portions of nine municipalities are found in Adams County. The City and County of Denver is contiguous to our southern border.

Roughly 100,000 residents live in unincorporated Adams County with the majority of the population living in the cities of Northglenn, Thornton, Westminster, Brighton, Commerce City, Aurora, Arvada and Federal Heights. The towns of Bennett, Strasburg and Watkins are located in the eastern plains and are predominately agricultural, but rapidly urbanizing communities. All communities with the exception of Commerce City, Thornton, Westminster, Arvada and Aurora (which are their own entitlement communities) participate in the Urban County partnership jurisdiction.

The poverty in Adams County is around 13%. Populations with low-incomes and living in poverty are concentrated in a number of locations throughout the county. These locations are largely found in the southwestern portion of the county including Aurora, Commerce City, the older communities of unincorporated Adams County, and portions of the older neighborhoods of Thornton, Federal Heights, Northglenn and Brighton.

Due to the dramatic levels of foreclosures in Adams County during the Great Recession (2007-2012), Adams County Community Development (ACCD) and other partner agencies such as the Adams County Housing Authority (now known as Unison Housing Partners), city representatives from Northglenn, Thornton, Brighton, Commerce City, various non-profits and the County Public Trustee formed a foreclosure task force towards the end of 2007. The task force began mapping foreclosures, identifying effective strategies and coordinating the marketing of foreclosure prevention workshops implemented by the housing authority.

In recent years, the housing market has improved, resulting in a dramatic decline in the number of foreclosures in Adams County. The current real estate market conditions and NSP eligibility requirements have made it difficult to acquire and rehabilitate single-family homes as the county has done in the past with its NSP funds. Therefore, the county is pursuing new means of developing affordable housing through the acquisition and redevelopment of demolished or vacant properties, as per NSP's Eligible Use E. The need for affordable housing has been identified in the 2017 Adams County Housing Needs Assessment, citing the increasing disparity between incomes housing costs, known as the "affordability gap" (http://www.adcogov.org/sites/default/files/Adams_County_Housing_Needs_Assessment_11-8%20edit.pdf).

Areas throughout the entirety of Adams County are seeing the need for more affordable housing due to an extraordinary lack of supply and high demand. Therefore, it is important to focus any remaining NSP funding on eligible projects within areas of Adams County where the need for affordable housing is considerable. Adams County will use the HUD-provided NSP3 Mapping tool to select projects in Census tracts which meet or exceed the minimum need score.

While the original 2008 NSP1 Action Plan identified initial priority areas, the market has changed substantially in the County



a decade later. The following will still be considered as areas of greatest needs, as well as any Census tract that meets or exceeds the minimum NSP3 need score.

See the attached PDF for full Areas of Greatest Need.

Distribution and Uses of Funds:

From 2009-2013, Adams County programmed NSP1 funding toward the acquisition and rehabilitation of single-family housing, home buyer assistance, and multi-family housing rehabilitation. However, the ability to acquire, rehabilitate, and resell properties in Adams County has become increasingly difficult. Adams County is therefore shifting its funding to assist in land acquisition for the creation of affordable multi-family housing that will result in the creation of over 200 affordable rental units.

Adams County's primary goal in utilizing NSP funds is to increase housing options in local communities, targeting the national objective of households at or below 50% of the area median income (AMI). As the single-family housing market grows in Adams County, homeownership is not possible for very-low-income households. Adams County is reacting to the market shift by turning its attention with NSP activities to the multi-family housing market. By using NSP funds to help develop multi-family housing, Adams County hopes to create more housing opportunities for very-low income families.

Adams County has prioritized the use of the NSP funds by first targeting the acquisition of foreclosed properties in neighborhoods with the highest concentration of subprime mortgage loans and at the highest risk of additional foreclosures, as confirmed through data provided by HUD and the county's own data on foreclosures. The initially targeted areas will be in those neighborhoods that meet the criteria above. The funds will be used in these primary activities, plus administration:

- As a financing mechanism to ensure affordability (soft seconds, interest buy downs, loan guarantees, and/or a loan loss reserve) primarily for families buying units that have been rehabilitated through this program;
- Acquisition/rehabilitation and resale;
- Acquisition/rehabilitation and resale to those families at or below 50% of AMI;
- Acquisition/redevelopment of units that would cost more to rehabilitate than the purchase price;
- Redevelopment of demolished or vacant properties for new construction of multifamily housing;
- Administration of the program which will not exceed 10% of the NSP grant and 10% of any program income.

See the attached PDF for full Distribution and Uses of Funds.

Definitions and Descriptions:

(1) Definition of "blighted structure" in context of state or local law: Adams County and its partnering cities use the State of Colorado's definition of blight as found in the Colorado Revised Statutes 31-25-103.

(2) Definition of "affordable rents": For any NSP-funded rental activity, "affordable rents" shall be defined as 30% of the household's adjusted income, less utility allowances as adopted by the Adams County Housing Authority for the Section 8 program, as appropriate. The maximum Affordable Rents shall not exceed the Fair Market Rents (FMR) as published annually by the U.S. Department of Housing and Urban Development for each county in Colorado.

(3) To ensure continued affordability ACCD uses the definition of affordable rents, rent schedule and utility allowances, affordability period and continued affordability as provided by HUD in 24 CFR 92.25 sections (a), (c), (e), (f) as well as 92.252(c).

Specifically:

(a) Rent limitation. HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of:

(1) The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or

(2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

(b) Initial rent schedule and utility allowances. The participating jurisdiction must establish maximum monthly allowances for utilities and services (excluding telephone). The participating jurisdiction must review and approve rents proposed by the owner for units subject to the maximum rent limitations in paragraphs (a) or (b) of this section. For all units subject to the maximum rent limitations in paragraphs (a) or (c) of this section for which the tenant is paying utilities and services, the participating jurisdiction must ensure that the rents do not exceed the maximum rent minus the monthly allowances for utilities and services.

(c) Periods of Affordability. The HOME-assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. They must be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

See the attached PDF for full Definitions and Descriptions.

Low Income Targeting:

For the 2008 Neighborhood Stabilization Program, Adams County has received \$4,600,211 to address neighborhood stabilization activities in our community. Adams County will use no less than \$1,150,052.75 of the NSP allocation to cover eligible investments towards eligible activities benefiting individuals and/or families whose incomes do not exceed 50% of area median income. The responsibility of conducting these activities will be shared by all jurisdictions within the entitlement community of Adams County. The primary mechanism by which this will be achieved is through Multi-Family Acquisition/Rehab/Redevelopment/Rental. We will also seek opportunities with Single Family



Acquisition/Rehab/Redevelopment.

Acquisition and Relocation:

Adams County does intend to address some blight conditions by demolishing and redeveloping vacant and foreclosed residential properties. This activity will be limited and the County estimates that approximately five properties annually will be involved in this activity over the course of the program. It is expected that the density will be increased and throughout the five-year course of this program an estimated 50 families will benefit from this activity. It is also expected that all of the families will be at or below 120% AMI, and that roughly 50% of families will be at or below 50% AMI.

Public Comment:

Adams County Community Development posted the initial plan for a fifteen-day public comment period on Thursday, November 13, 2008 through publication in the local Northglenn-Thornton Sentinel and by posting it to the Adams County website. Public comments received during this time can be viewed in Attachment A.

All public comments were considered before final submission of the amendment to HUD. The Board of County Commissioners ratified the NSP substantial amendment on November 24, 2008.

The First Substantial Amendment to the Action Plan was posted for a fifteen-day public comment period on Thursday, July 8, 2010 through publication in the local Northglenn-Thornton Sentinel and by posting it to the Adams County website. No public comments were received. An Amendment to the Action Plan was posted for a thirty-day comment period in the Westminster Window and Northglenn-Thornton Sentinel on March 28 and in the Brighton Blade on March 29 and by posting it to the Adams County website. The amendment was passed by on May 1 by the Adams County Board of County Commissioners. No public comments were received.

A third Substantial Amendment to the Action Plan was posted for a thirty-day comment period in the Westminster Window and Northglenn-Thornton Sentinel on December 13, 2018 and by posting it to the Adams County Website. The amendment was passed on July 23, 2019 by the Adams County Board of County Commissioners. No public comments were received.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
9999	Restricted Balance		<i>No activities in this project</i>	
NSP009.002	Acquisition Only		<i>No activities in this project</i>	
NSP2009.001	Adams County Bucket	NSP08-07A	ACCD Administration	
		NSP08.01	Homebuyer Assistance	
		NSP08.02	Acquisition & Resale	
		NSP08.03	Acquisition & Resale 25% AMI	
		NSP08.04	Del Norte	
		NSP08.06	Redevelopment	
		NSP08.07	ACHA Administration	



Activities

Project # / NSP2009.001 / Adams County Bucket

Grantee Activity Number: NSP08-07A
Activity Title: ACCD Administration

Activity Type:

Administration

Project Number:

NSP2009.001

Projected Start Date:

03/19/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Adams County Bucket

Projected End Date:

12/30/2021

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 272,924.67

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 272,924.67

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Adams County Community Development

Organization Type

Unknown

Proposed Budget

\$ 272,924.67

Location Description:

Activity Description:

Administration for NSP1.



Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: NSP08.01
Activity Title: Homebuyer Assistance

Activity Type:
 Homeownership Assistance to low- and moderate-income

Project Number:
 NSP2009.001

Projected Start Date:
 01/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Adams County Bucket

Projected End Date:
 07/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 40,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 40,000.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	4		4	100.00
# of Households	4		4	100.00

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Adams County Community Development	Unknown	\$ 40,000.00

Location Description:

Adams County Community Development is working to develop a comprehensive county-wide approach to foreclosure assistance and neighborhood stabilization focusing on areas in the county with high foreclosure rate, 90-day vacancy rates, and high-cost loan rates.

Activity Description:

This activity is for the creation and execution of purchase and finance mechanisms to assist first-time homebuyers and income-qualified homebuyers less than or equal to 120% AMI.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None



Environmental Reviews: None

Activity Supporting Documents: None



Grantee Activity Number: NSP08.02
Activity Title: Acquisition & Resale

Activity Type:
 Acquisition - general

Project Number:
 NSP2009.001

Projected Start Date:
 03/20/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Adams County Bucket

Projected End Date:
 12/31/2018

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 3,303,672.76

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 3,303,672.76

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	15	9	6	100.00
# of Households	15	9	6	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	15
# of Housing Units	15

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Adams County Community Development	Unknown	\$ 3,303,672.76

Location Description:

Adams County Community Development is working to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Locations within the county are based on preliminary studies of data concerned with foreclosure rate, 90 day vacancy rates, and high cost loan rates.

Activity Description:

This activity is for the acquisition, rehabilitation and resale of foreclosed-upon residential properties. Acquisition costs for all properties will be no less than 1% below the current 60 day appraisal. Rehabilitation activities will



be bid through a competitive Request For Proposal (RFP) process or a formal bidding process as outlined by the Adams County procurement policy. The sales price of each home will be a sum of the cost of purchase in addition to the cost of rehab as well as reasonable program delivery costs.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: NSP08.03
Activity Title: Acquisition & Resale 25% AMI

Activity Type:
 Acquisition - general

Project Number:
 NSP2009.001

Projected Start Date:
 03/20/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Adams County Bucket

Projected End Date:
 12/31/2018

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,383,961.95

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,383,961.95

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	9	9		100.00
# of Households	9	9		100.00

Proposed Accomplishments

	Total
# of Housing Units	9

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Adams County Community Development	Unknown	\$ 2,383,961.95

Location Description:

Adams County Community Development is working to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization. Areas in the county to be addressed are based on preliminary studies of data concerned with foreclosure rate, 90 day vacancy rates, and high cost loan rates.

Activity Description:

This activity is for the acquisition, rehabilitation and rental of foreclosed-upon residential properties. Acquisition costs for all properties will be no less than 1% below the current 60 day appraisal. Rehabilitation activities will be bid through a competitive Request For Proposal (RFP) process or a formal bidding process as outlined by the Adams County procurement policy. Rents will be no greater than 30% of the renters household income less

utilities. The final sales price of each home will not exceed the cost of purchase in addition to the cost of rehab as well as reasonable program delivery costs less reasonable deductions from rent (if applicable).

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: NSP08.04
Activity Title: Del Norte

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP2009.001

Projected Start Date:
 03/20/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Completed

Project Title:
 Adams County Bucket

Projected End Date:
 07/31/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 200,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 200,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	4	4		100.00
# of Households	4	4		100.00

Proposed Accomplishments	Total
# of Multifamily Units	4
# of Housing Units	4
# of Properties	1

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Del Norte	Non-Profit	\$ 200,000.00

Location Description:

Del Norte Neighborhood Development Corp. is located at 3275 W Colfax Avenue #202 Denver Colorado 80204 - the location of the property is Village By the Park, 10701 Pecos Street, Northglenn, Colorado 80234

Activity Description:

Adams County Community Development is working with Del Norte to rehabilitate 4 units in the multi family property for low income renters. This property is known as Village By the Park located at 10701 Pecos Street,

Northglenn, Colorado 80234.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: NSP08.06
Activity Title: Redevelopment

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP2009.001

Projected Start Date:
 03/20/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Adams County Bucket

Projected End Date:
 07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 146,027.00
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 146,027.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	6	6		100.00
# of Households	6	6		100.00

Proposed Accomplishments

	Total
# of Multifamily Units	6
# of Housing Units	6
# of Properties	3

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Adams County Community Development	Unknown	\$ 146,027.00

Location Description:
 Three duplexes to be completed on Olive St and Oneida St.

Activity Description:
 Habitat for Humanities completed 3 new duplexes for 6 low income families.



Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: NSP08.07
Activity Title: ACHA Administration

Activity Type:

Administration

Project Number:

NSP2009.001

Projected Start Date:

03/20/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

Benefit Report Type:

NA

Activity Status:

Completed

Project Title:

Adams County Bucket

Projected End Date:

12/31/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 462,591.59

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 462,591.59

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Adams County Community Development

Organization Type

Unknown

Proposed Budget

\$ 462,591.59

Location Description:

Adams County Community Development is working with its consortium partners to develop a comprehensive County-wide approach to foreclosure assistance and neighborhood stabilization.

Activity Description:

This activity is to provide the administrative capacity to carry-out, maintain and monitor all NSP activities.

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Action Plan Comments:

RENAE	Proposed activities as stated in the action plan meet the requirements and intent of the NSP guidance.
Morris, Don	1. Delete demolition from 4), Distribution and Uses of Funds (also, there are two ¿and¿ in Distribution and Uses of Funds). 2. Under (c)(3) Describe how the grantee will ensure continued affordability for NSP assisted housing, Definitions and Descriptions a table is referenced, however no table is found in the action plan.
Morris, Don	Total administration is 9.9% and within NSP administration requirements. Reviewed modifications for Distribution and Uses of Funds and Definitions and Descriptions.
JUDY	Create a new activity when the new contract is signed.
JUDY	Create a new activity when the new contract is signed.
JUDY	Rejected due to citizen participation process not complete.
Burke,	Rejected due to citizen participation process not complete; initial version of Action Plan re-entered by grantee; changes will be captures in next Action Plan submission. No changes in this version.

Action Plan History

Version	Date
B-08-UN-08-0001 AP#20	01/28/2021
B-08-UN-08-0001 AP#19	08/26/2019
B-08-UN-08-0001 AP#18	01/28/2019
B-08-UN-08-0001 AP#17	05/09/2018
B-08-UN-08-0001 AP#16	04/24/2018
B-08-UN-08-0001 AP#15	10/04/2017
B-08-UN-08-0001 AP#14	09/28/2017
B-08-UN-08-0001 AP#13	06/13/2017
B-08-UN-08-0001 AP#12	05/26/2017
B-08-UN-08-0001 AP#11	06/23/2016



B-08-UN-08-0001 AP#10	05/04/2016
B-08-UN-08-0001 AP#9	07/15/2015
B-08-UN-08-0001 AP#8	06/01/2015
B-08-UN-08-0001 AP#7	10/29/2013
B-08-UN-08-0001 AP#6	05/07/2013
B-08-UN-08-0001 AP#5	03/05/2012
B-08-UN-08-0001 AP#4	03/01/2012
B-08-UN-08-0001 AP#3	02/07/2012
B-08-UN-08-0001 AP#2	07/30/2010
B-08-UN-08-0001 AP#1	03/25/2010

