



ARAPAHOE COUNTY

Housing Needs Assessment 2025 – 2029 Consolidated Plan

Board of County Commissioners

February 11, 2025

In Partnership with Civitas LLC



HUD Programs – Eligible Activities

Community Development Block Grant (CDBG)

- Public Improvements
- Public Facilities
- Rehabilitation
- Economic Development
- Acquisition
- Public Services

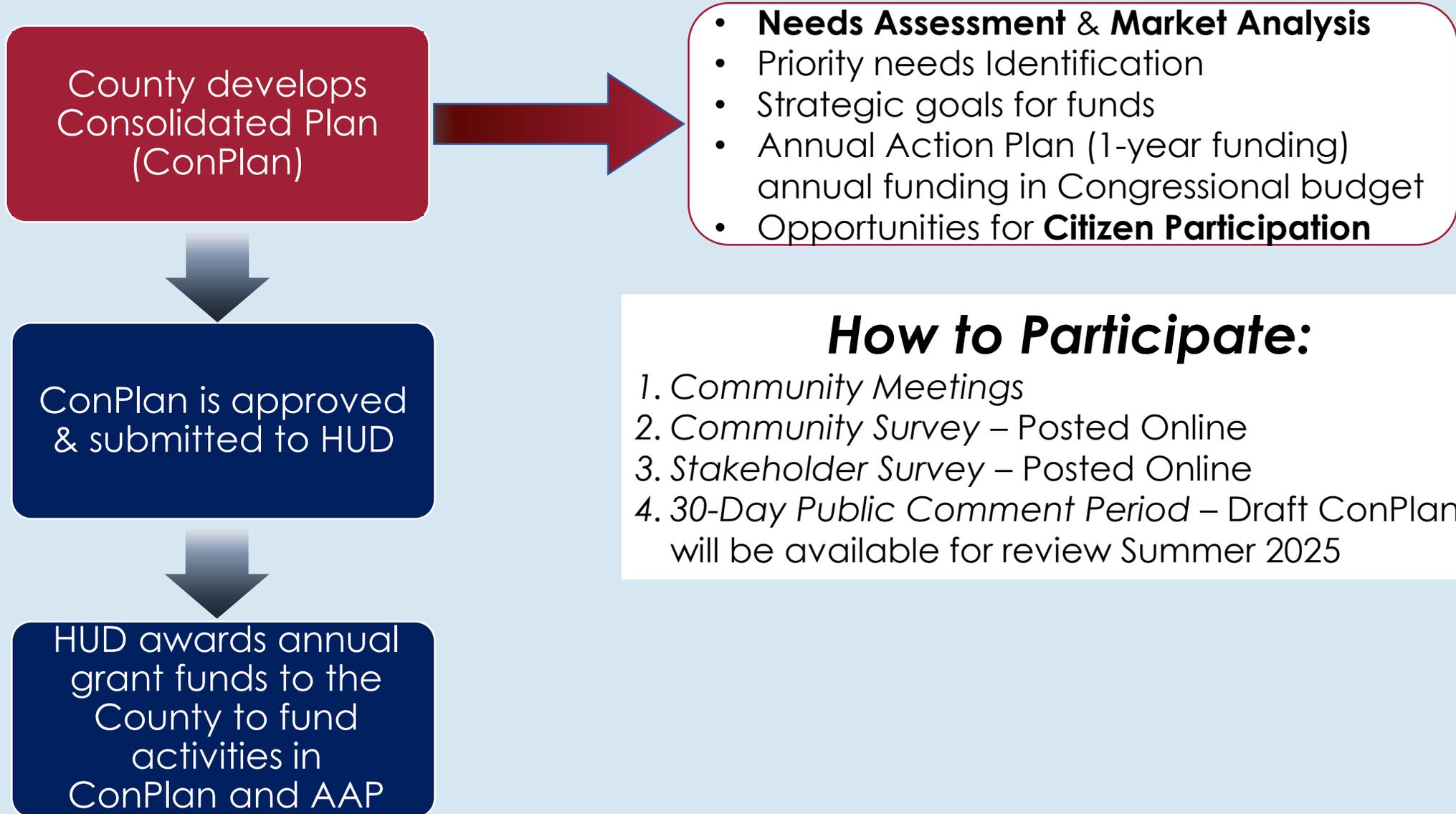
HOME Investment Partnerships Program (HOME)

- Multi-family apartment buildings
- Housing for people with special needs (homeless, developmental disabilities, seniors, veterans, individuals, fleeing domestic violence, etc.)
- First-time Homebuyer assistance
- Housing Rehabilitation
- Rental Assistance (vouchers)

A scenic landscape featuring a dense forest of tall, thin trees, possibly aspens or birches, with some foliage showing early autumn colors. The forest is reflected in a calm body of water in the foreground. The sky is a clear, light blue. The text "HUD Requirements" is overlaid in the center in a large, white, sans-serif font.

HUD Requirements

HUD Consolidated Plan Process



ConPlan - Major Components & Allocation

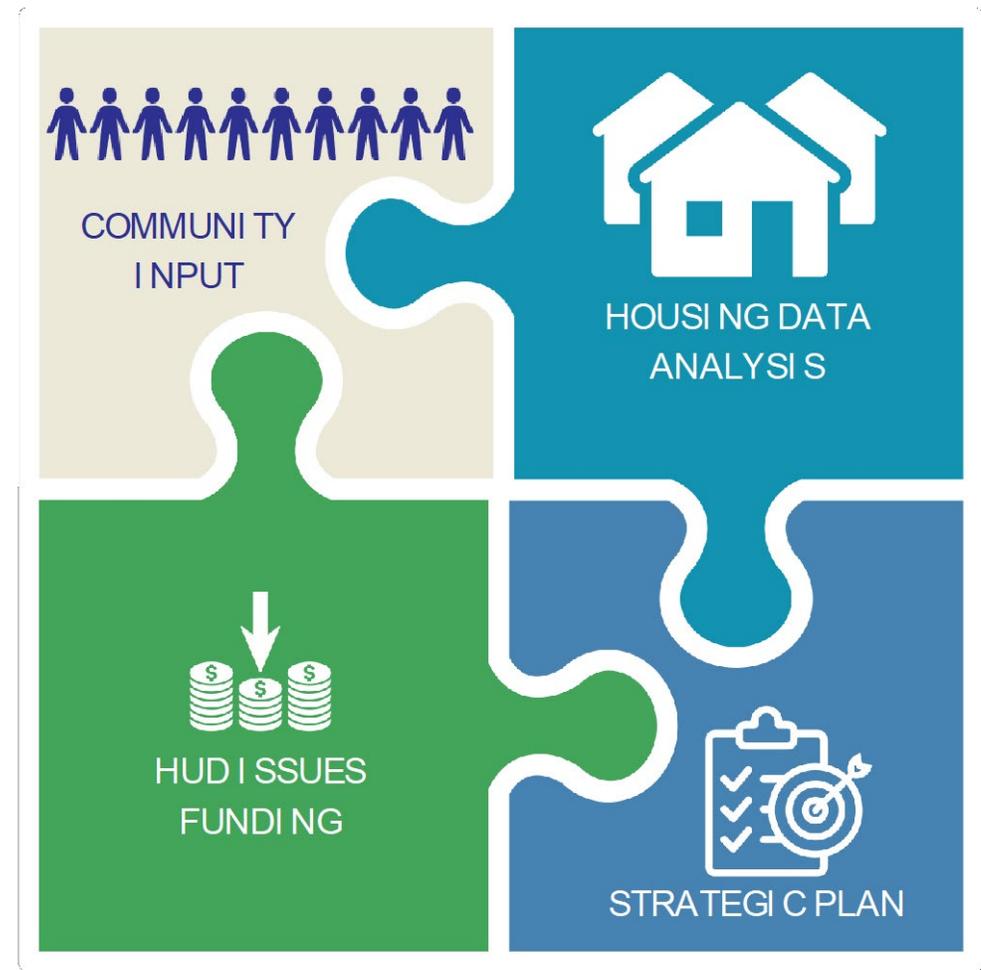
Five Major Components

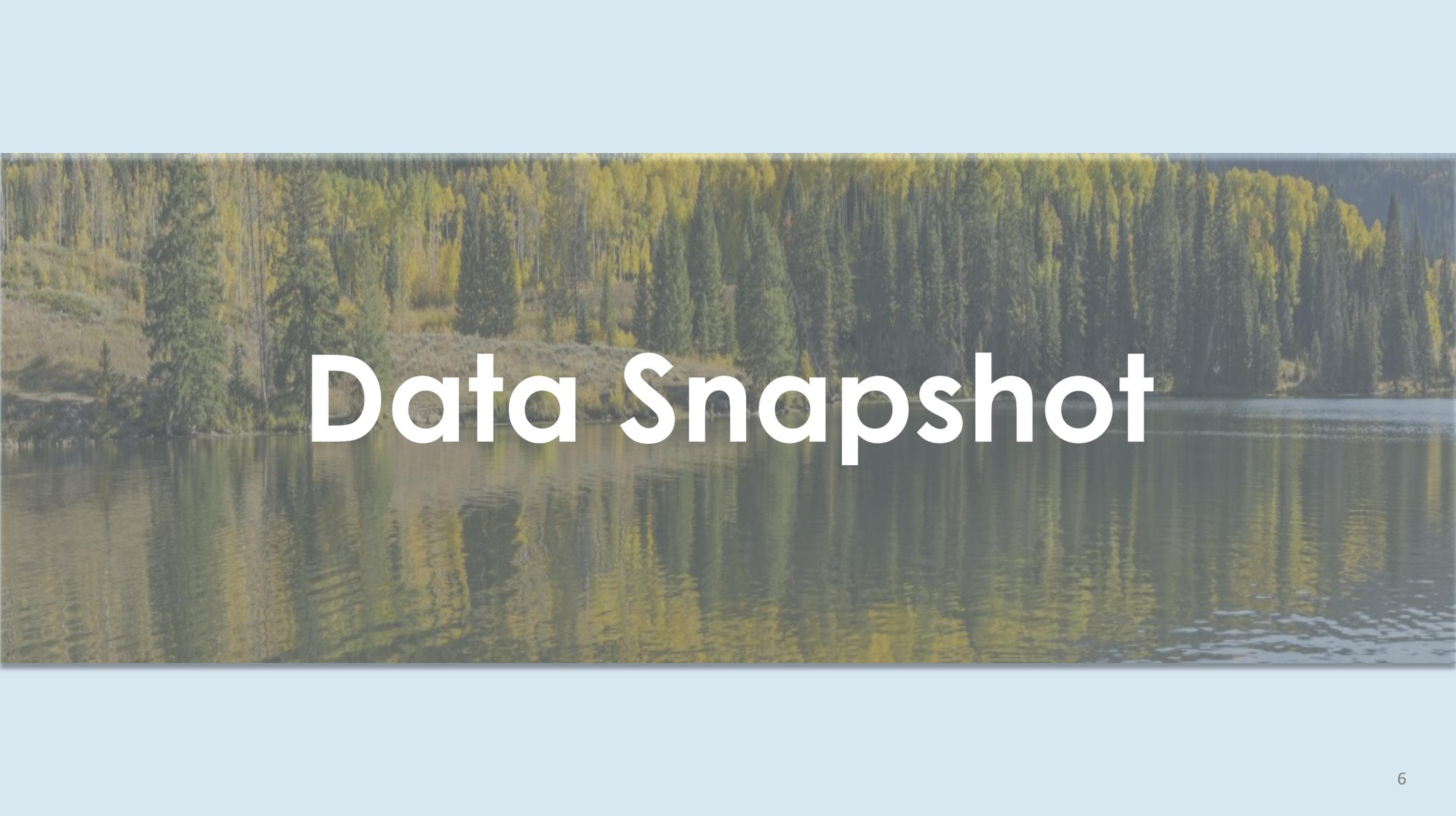
1. Needs Assessment
2. Housing Market Analysis
3. 5-Year Strategic Plan
4. Annual Action Plan
5. Citizen Participation

HUD 2024 Fund Allocation

Source	Amount
CDBG	\$1,356,723
HOME	\$617,268.07

(2025 HUD allocations will be announced after Congressional budget in March 2025- FY24 budget is approved.)





Data Snapshot

American Community Survey (ACS) Data

- Census Bureau Data
- 2018 – 2022 ACS 5-Year Estimates were used (Most recently available data)
- [American Community Survey \(ACS\)](#)

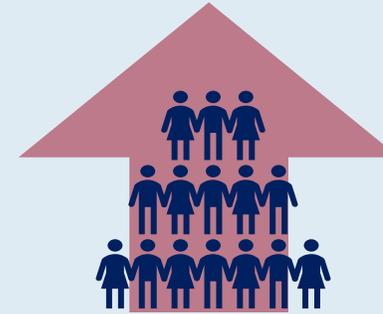
Comprehensive Housing Affordability Strategy (CHAS)

- Custom tabulation of ACS data from the Census Bureau for HUD
- Demonstrates extent of housing problems and needs
- 2016 – 2022 CHAS data were used (most recently available data)
- [CHAS: Background | HUD USER](#)

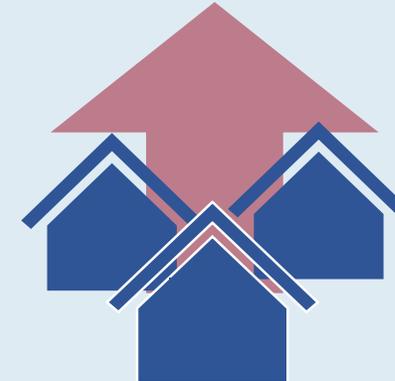
County Population Highlights

Population: 318,538
+14% over last 12 years

*Excluding the City of Aurora, which conducts their own Housing Needs Assessment.



Total Households: 109,626
12% Increase



Median Income: \$92,292
57% Increase



Needs Assessment

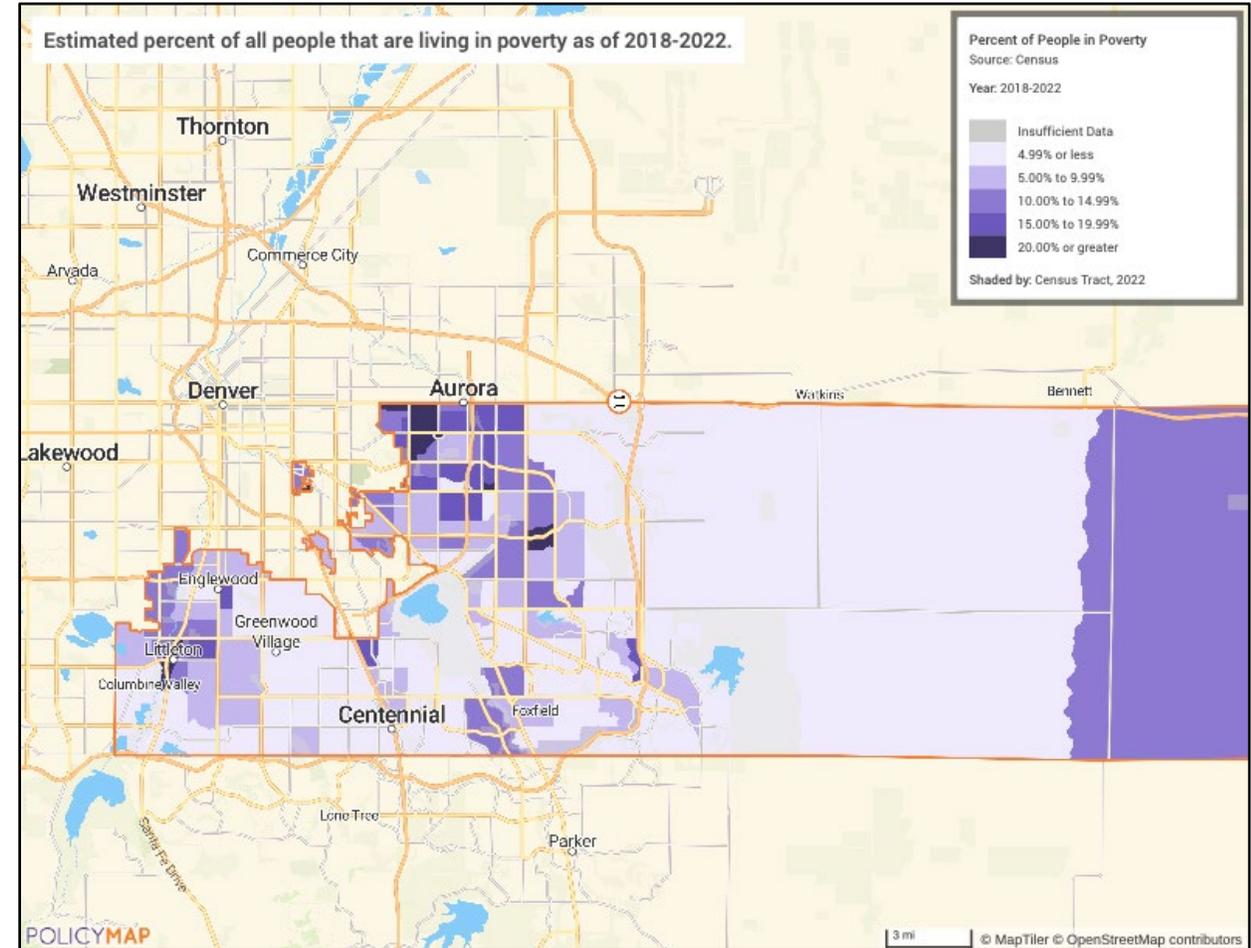
Table: Poverty Rate – 2010 to 2022

	2010	2022
Arapahoe County	11.6%	8.0%
Colorado (statewide)	12.2%	9.6%

Source: 2010 and 2022 American Community Survey Data

Low to Moderate Income (LMI)

- LMI = Less than 80% of Area Median Income (AMI)
 - Based on **2024** HUD income limits for the **Denver-Aurora-Lakewood, CO MSA**
- *Household of 1: \$71,900*
- *Household of 2: \$82,150*
- *Household of 3: \$92,400*
- *Household of 4: \$102,650*
- *Household of 5: \$110,900*



Poverty Rates by Census Tract
Source: 2018-2022 ACS via PolicyMap

*Note: While the map cuts off the eastern edge of the County, the easternmost census tract shown here extends to the eastern edge of the County.

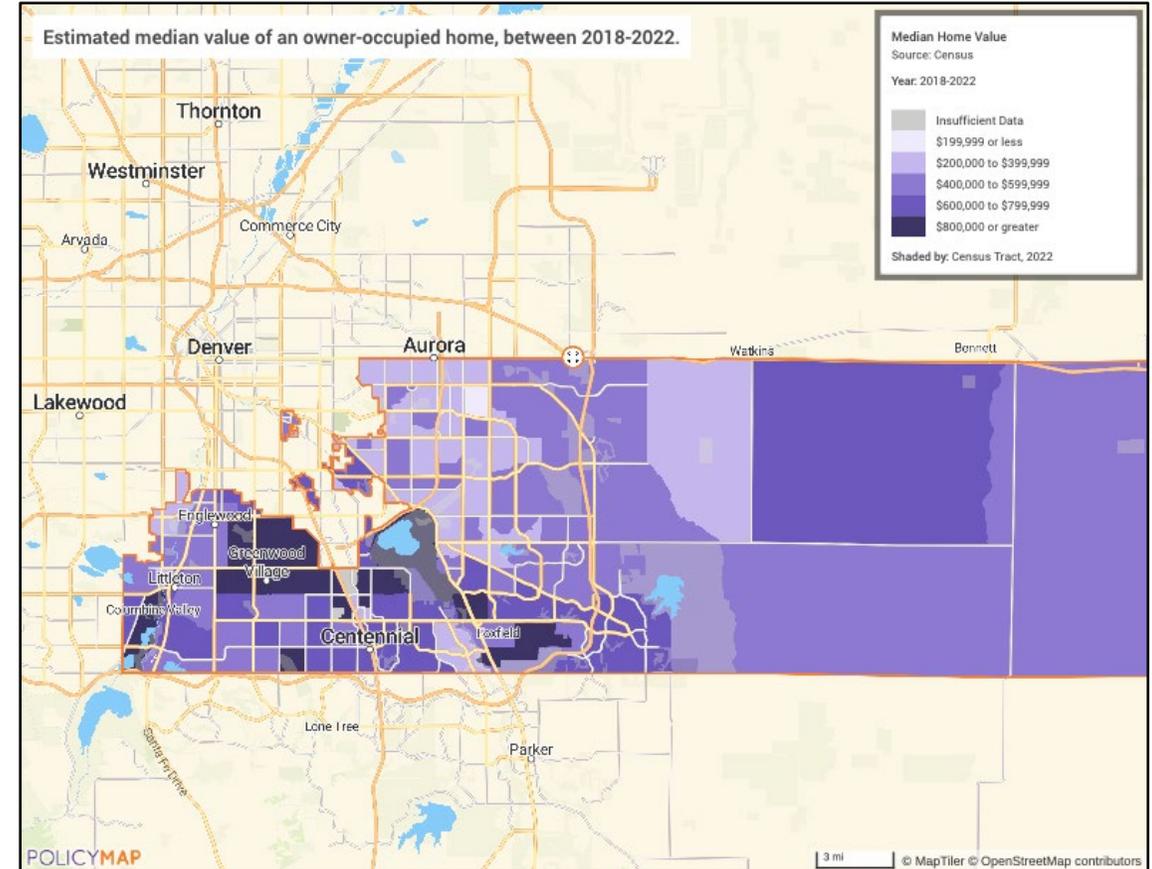
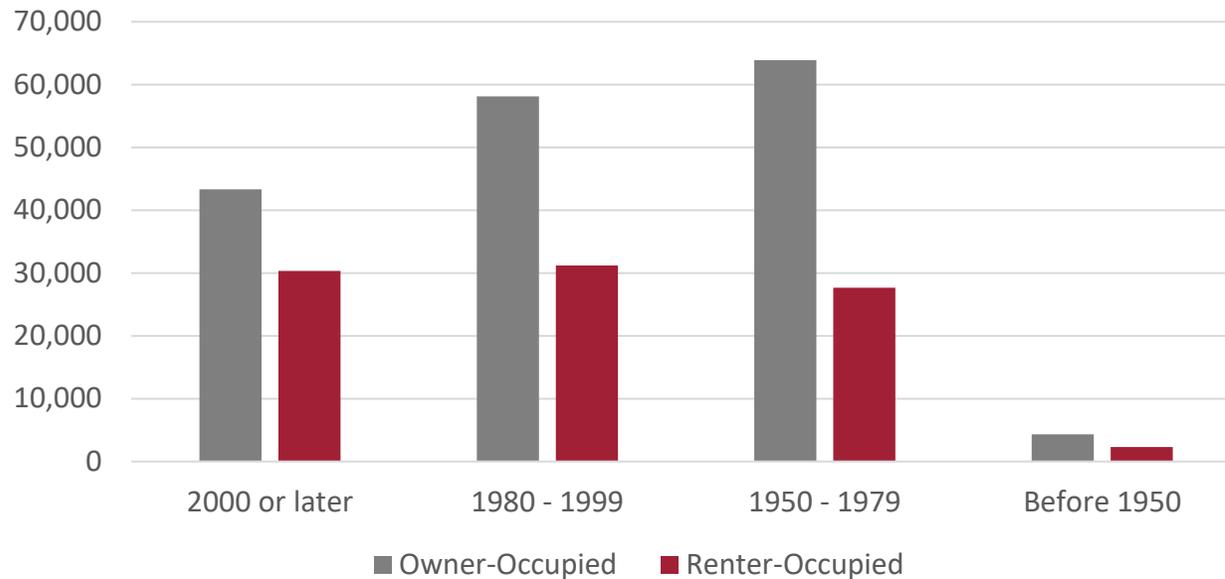
Housing Profile

Table: Cost of Housing– 2010 to 2022

	2010	2022	Rate
Median Home Value	\$232,300	\$480,500	+106.8%
Median Contract Rent	\$768	\$1,577	+105.3%
Median Income	\$58,719	\$92,292	+57.2%

Source: 2010 and 2022 American Community Survey Data

Age of Housing



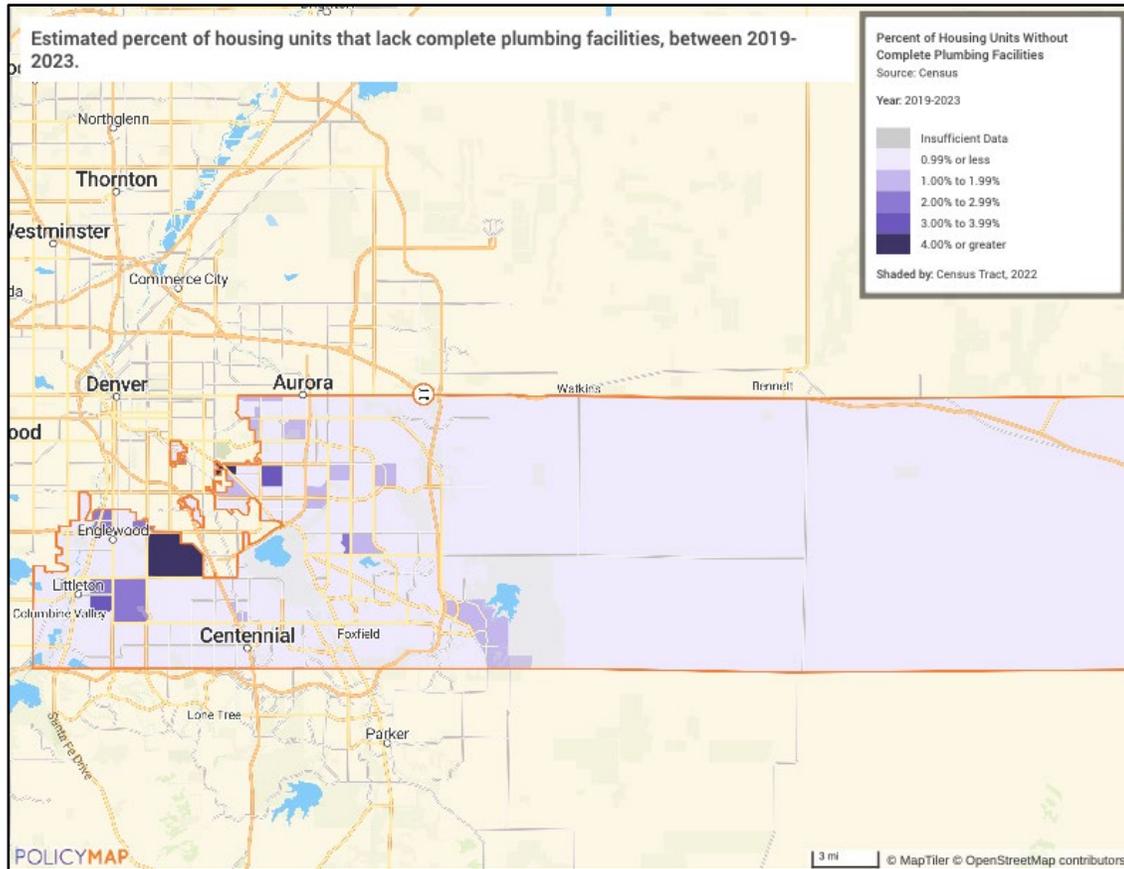
Home Values by Census Block Group
Source: 2018-2022 ACS via PolicyMap

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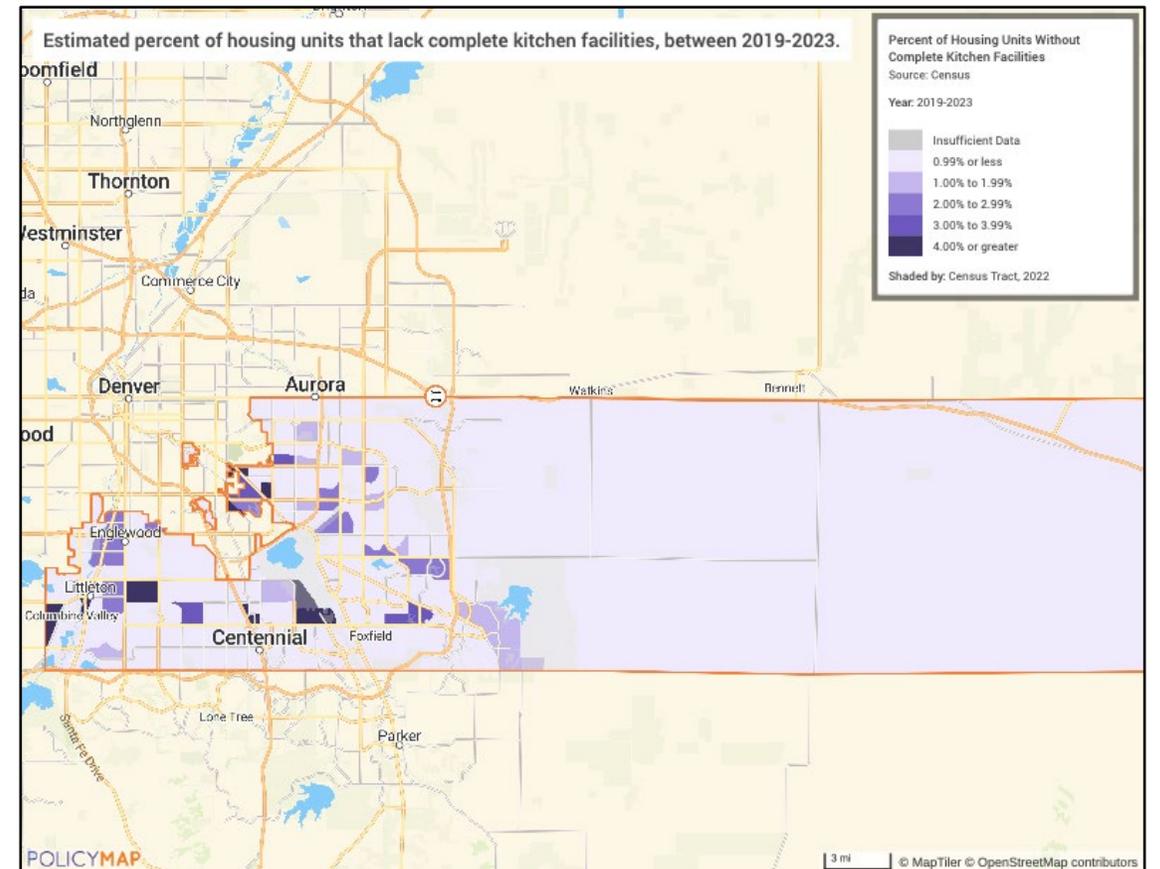
Housing Problems

HUD Defines “Housing problems” as one or more of the following:

- Lacks complete kitchen facilities
- More than one person per room (overcrowding)
- Cost burden greater than 30%
- Lacks complete plumbing facilities



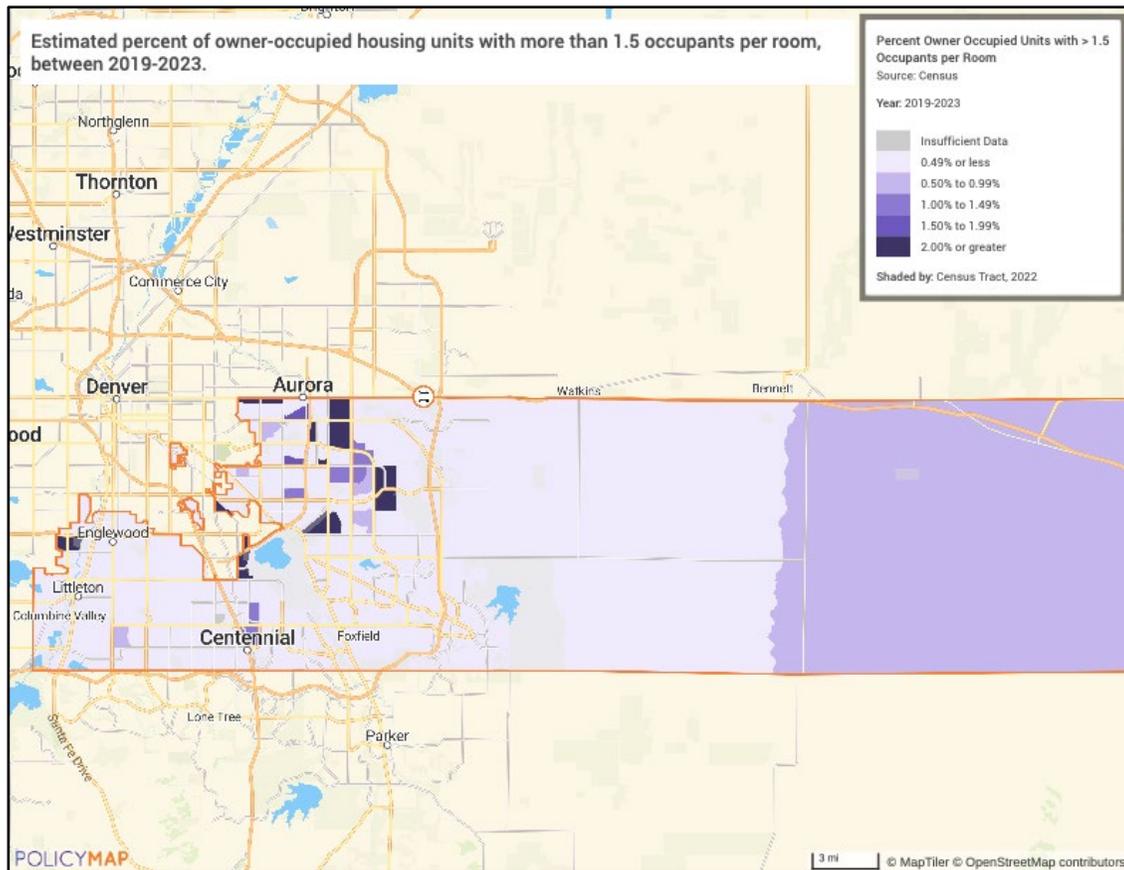
Units Without Complete Plumbing Facilities by Census Block Group
Source: 2018-2022 ACS via PolicyMap



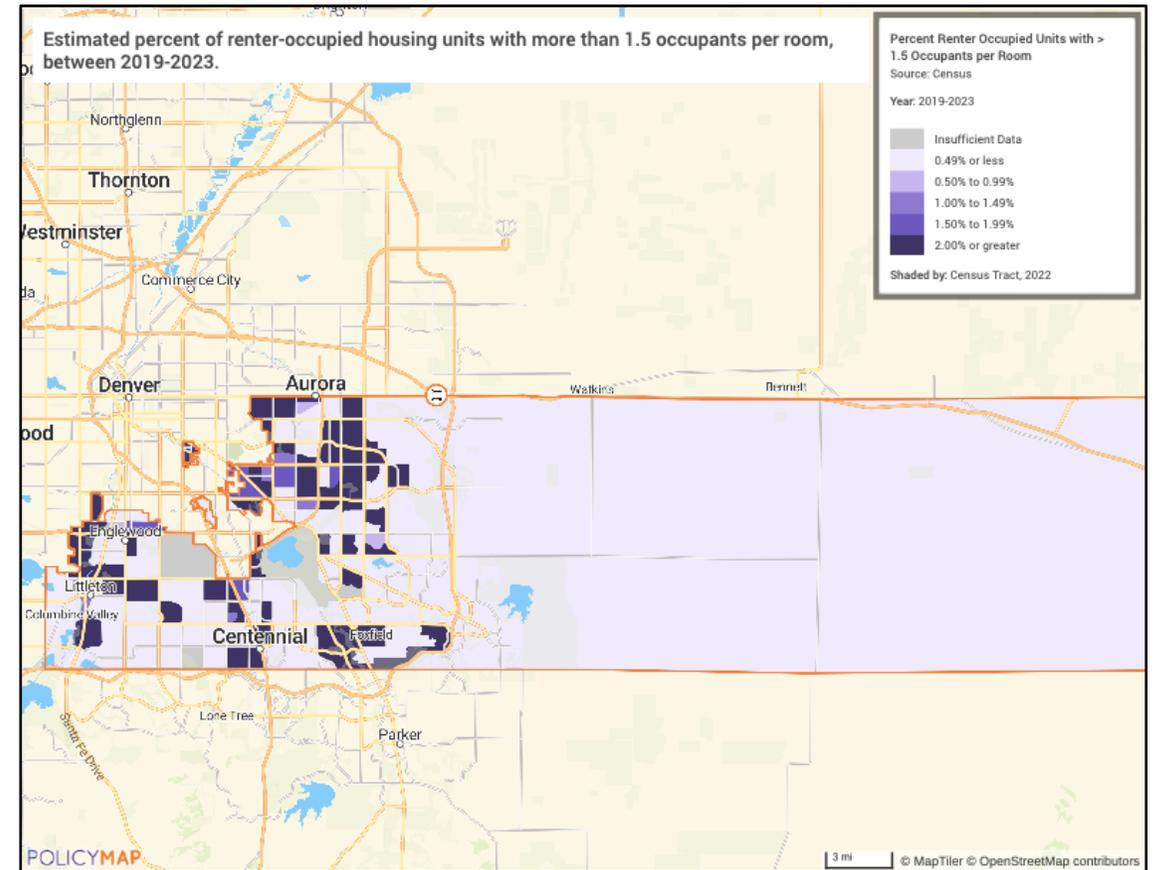
Units Without Complete Kitchen Facilities by Census Block Group
Source: 2018-2022 ACS via PolicyMap

Housing Problems - Overcrowding

A unit is overcrowded when there is more than one person per room. The maps below show rates of severe overcrowding, where there are more than 1.5 persons per room.



Overcrowded Owner-Occupied Units by Census Block Group
Source: 2018-2022 ACS via PolicyMap



Overcrowded Renter-Occupied Units by Census Block Group
Source: 2018-2022 ACS via PolicyMap

Homeowner Housing Cost Burden

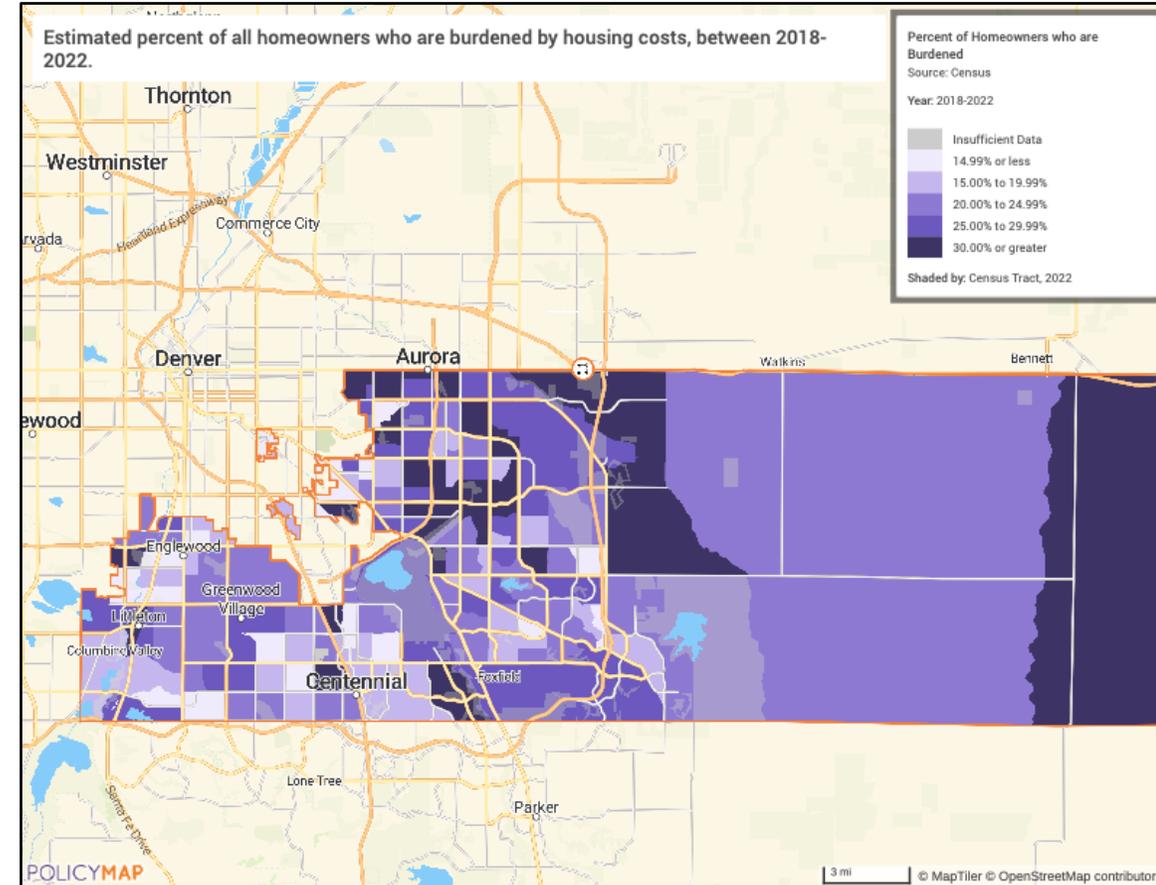
- Median Home Value: **107% increase** in last 12 years
- **8.3%** Severe cost burdened (>50%)
- **13.4%** between 30% and 50%
- **21.7%** Total **cost burdened homeowners** (>30%)

Impacts of Housing Cost Burden

- Financial Strain: Reduced available income for essentials such as food, healthcare, and transportation
- Risk of Foreclosure: Homeowners facing a housing cost burden are at an increased risk of foreclosure
- Reduced Savings and Investments: Limit the ability to save for retirement

*Cost Burdened: Spending over 30% of income on housing expenses

**Severe Cost Burdened: Spending over 50% of income on housing expenses



Cost Burdened Homeowners
Source: 2018-2022 ACS via PolicyMap

*Note: While the map cuts off the eastern edge of the County, the easternmost census tract shown here extends to the eastern edge of the County.

Rental Housing Cost Burden

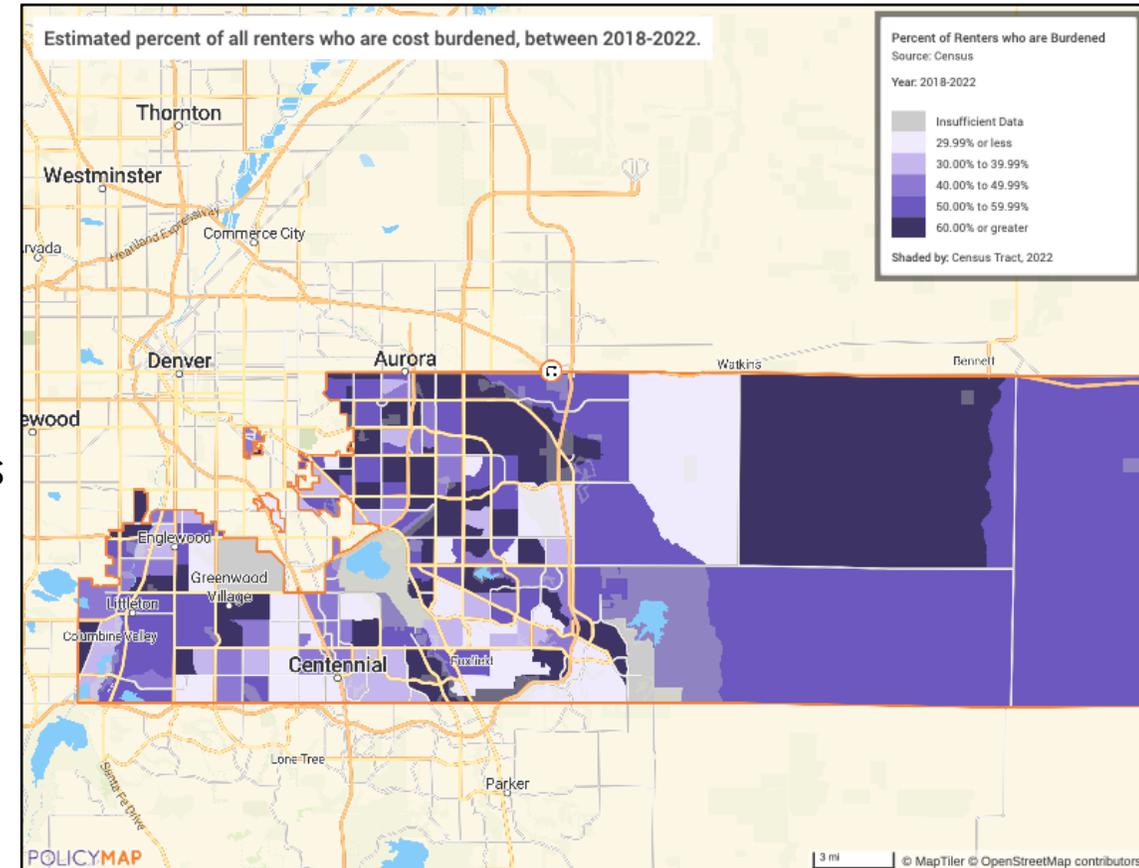
- Median Rent Contract **increased 105%**
- **24.6%** Severe cost burdened (>50%)
- **26.3%** between 30% and 50%
- **50.8%** Total **cost burdened renters** (>30%)

Impacts of Housing Cost Burden

- Financial Strain: Reduced available income for essentials such as food, healthcare, and transportation
- Risk of Eviction: Higher risk of eviction and displacement
- Inability to Save for Homeownership: Limit the ability to save for a downpayment

*Cost Burdened: Spending over 30% of income on housing expenses

**Severe Cost Burdened: Spending over 50% of income on housing expenses



Cost Burdened Renters

Source: 2018-2022 ACS via PolicyMap

Housing Needs by Income Group

Arapahoe County Market Value Analysis, 2024

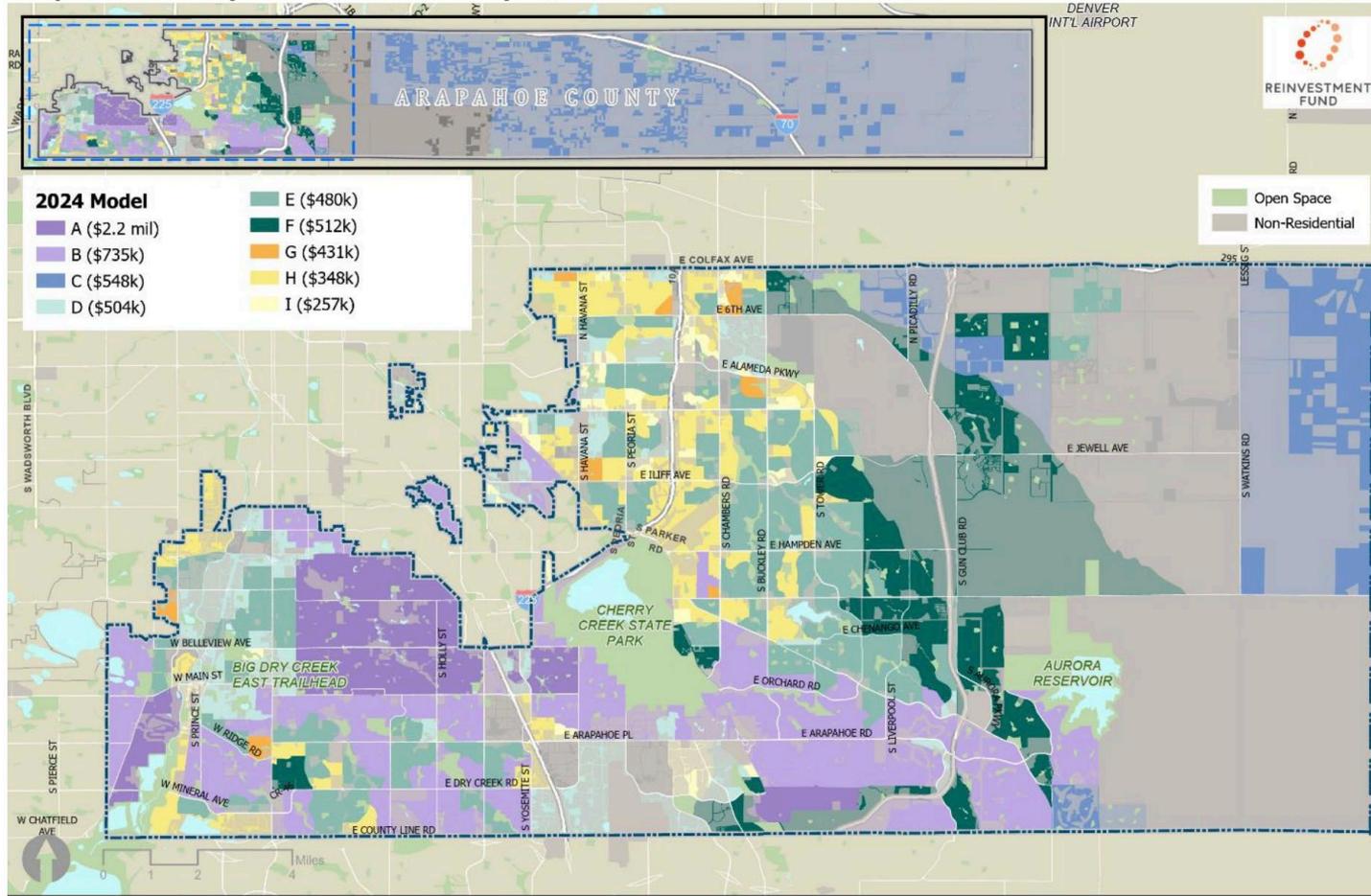


Table: Households with One or More Housing Problem

	Renter	Owner
0-30% AMI	5,019	2,419
30-50% AMI	2,713	1,854
50-80% AMI	1,093	1,503
80-100% AMI	365	369
Total	9,190	6,145

Source: 2010 and 2022 American Community Survey Data

Housing Needs of Qualifying Populations

Elderly

33,000 County residents are 62 years or older

Needs Include: accessible housing improvements, housing stability amidst rising costs when on a fixed income, transportation services, access to healthcare, etc.

Disabled

24,816 (9%) persons live with a mental, physical, and/or developmental disability

Needs Include: supportive housing, accessibility improvements to housing units, access and proximity to services

Homeless

*2023 PIT (Point In Time) Count found 442 homeless persons in the County

Needs Include: shelter, street outreach, supportive services, housing navigation

Survivors of Domestic Violence

An estimated 13,325 (4%) of persons in the County are victims of domestic violence, dating violence, sexual assault, and stalking

Needs Include: shelter, supportive services, secure housing, counseling and mental health services

Recent County Projects that Support Special Needs Populations



Overlook at Powers Park
Senior Housing

Trails at Lehow
Affordable Units



Gaps in the Housing Supply

Income Range	Maximum Affordable Gross Rent	Rental Gap	Max Affordable home value	Cumulative Renter Purchase Gap
Less than \$5,000	\$125	(1,426)	\$16,487	-3%
\$5,000 to \$9,999	\$250	(630)	\$32,970	-4%
\$10,000 to \$14,999	\$375	(1,065)	\$49,457	-8%
\$15,000 to \$19,999	\$500	(1,006)	\$65,943	-11%
\$20,000 to \$24,999	\$625	(969)	\$82,430	-14%
\$25,000 to \$34,999	\$875	(1,973)	\$115,403	-20%
\$35,000 to \$49,999	\$1,250	643	\$164,863	-32%
\$50,000 to \$74,999	\$1,875	9,565	\$247,297	-51%
\$75,000 to \$99,999	\$2,500	6,415	\$329,730	-60%
\$100,000 or more	\$3,750	(7,058)	\$494,596	-51%

Housing Needs Include: (based on identified housing gaps)

- Deeply affordable rentals, renting at less than \$875 per month including utilities, for renters with incomes of less than \$35,000
- Homes priced at less than \$350,000 to accommodate workers in low to moderate-wage jobs, including public servants
- A larger variety of housing products to accommodate aging seniors, persons with disabilities, new families, extended families, and residents needing and preferring supportive and congregate living environments

Next Steps

- Identify Priority Needs & Strategic Plans (April 2025)
- Annual Action Plan (Summer 2025)
- 30-day Comment Period – Summer 2025
- HUD submission (by August 16, 2025)
- 2025 Program year start date (October 1, 2025)



ARAPAHOE COUNTY

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