

# Housing Advisory Committee: 3<sup>rd</sup> Quarter

**Date:** July 30, 2025

**Time:** 6:00PM to 7:30PM

**Location:** City Hall, Anne Campbell Room

**Address:** 8101 Ralston Road, Arvada, CO 80002, USA



# Begin Meeting - Pat Noonan, HAC Chair

Name	Affiliation	Present?
Pat Noonan	Housing Advisory Committee – CHAIR	
Mindy Mohr	Housing Advisory Committee – VICE CHAIR	
Shawna Ambrose	Housing Advisory Committee – COUNCIL LIAISON	
Alicia Duncan	Housing Advisory Committee	
Peter Kazura	Housing Advisory Committee	
Andrew Heesacker	Housing Advisory Committee	
Tim Rogers	Housing Advisory Committee	
Jake Victor	Housing Advisory Committee	
Harrison Wilterdink	Housing Advisory Committee	
Jessica Garner	City / CED Director	
Carrie Espinosa	City / Arvada Housing Authority	
Sam Bradley	City / Arvada Housing Authority – LIAISON	
Megan McCall	City / Department of City Attorneys Office	

# Agenda - Overview of Current Initiatives

1. Attendance
2. New Member Introductions: Peter Kazura
3. Public Comment - 3 Minutes
4. Updates from the City
5. Public Education

Focus on Written Educational Materials

Four Part Document

Timeline for Publication

# Peter Kazura

New HAC Member



# PUBLIC COMMENT:

## 3 Minutes

Members of the public will be allowed **3 minutes** to make their comment. The City and the HAC respectfully ask that all comments be limited in scope to housing-related concerns or initiatives in Arvada.

Following the Public Commentary Period, the remainder of the meeting will be formatted as a Study Session, where members of the public are welcome to listen and learn, but please refrain from making public comments.

Questions or concerns from members of the public can be directed to the HAC City Liaison – Sam Bradley at [sbradley@arvada.org](mailto:sbradley@arvada.org).



# Updates from the City

1. Arvada Affordable Housing Fund RFP released on July 10
  - City has at least one project in the pipeline that can close within 24 months of a conditional award
  
2. Habitat for Humanity Townhomes Vertical Construction Ground-Breaking
  - August 28 at 11AM
  - Griffith Station Homes, 8407 W 52nd Ave, Arvada, CO 80002
  
3. End of Year Update for CDBG
  - CAPER Report will be available for public comment in the coming weeks. HAC will be notified when it is available
  
4. Housing Choice Voucher Program Update
  - The Arvada Housing Authority is estimating a \$925,000 shortfall in its HCV budget. The Housing Authority has applied for additional funds from HUD is expecting a decision from HUD in September 2025

# Public Education Initiative

# Proposed Action Step: Written Materials

- The City team proposes the creation of written materials as the first step in the HAC Public Education Initiative.
- Written materials will provide a cohesive framework for HAC-led outreach and consistency in messaging to the public.
- Written materials can be tied to the Housing Needs Assessment, the Strategic Housing Plan, and the housing portion of the City Council Strategic Plan.
  - The creation of these materials is in alignment with the City Council Strategic Plan.
- Once approved, written materials can be distributed to the public across a variety of platforms. HAC members will not need additional approval to do so.

# City Council Strategic Plan - Housing Goals

1. Ensure continuity and consistency of housing strategies throughout the City's foundational and guiding plans and policies.
1. Prioritize opportunities to expand affordable housing options in collaboration with the community, development, and funding partners.
1. Conduct research and feasibility studies to explore the viability of and opportunities for expanding attainable housing options.
1. Foster a welcoming community that attracts future housing development and ensures residents feel safe and secure.
1. Provide robust and efficient services that facilitate the development of diverse housing stock.
1. Plan, fund, design and construct sustainable physical infrastructure to address level of service gaps in underserved areas and along transportation corridors.
1. Provide communication, marketing, and engagement strategies to increase awareness and accessibility of housing options and programs, ensuring residents have increased opportunities to secure housing.

# Proposed Structure of Written Materials

- Goals:
  - Resident-focused and answer the question: Why is this important to me?
  - Recommended length is 2 pages (one sheet of paper back to front)
    - Additional, more in-depth materials can be workshopped once the general materials are made and approved.
- Part I: Current Status of Housing in Arvada
  - Inventory and income demographics
  - Community impact
- Part II: Recommended Solutions
  - City Council Strategic Plan
  - Non-technical definitions of types of housing that fit with City Council goals
- Part III: Myth-Busting on Common Misconceptions
- Part IV: Resident Call to Action

# Part I: Housing Status in Arvada

- What is the current status of Arvada's Housing Inventory?
  - Quick Stats:
    - 75% of residents own their home
    - 71% of all units are single family detached
    - Median home price is over \$600,000
- Who is having trouble finding a place to live?
  - Quick Stats:
    - Residents earning less than 50% AMI are having trouble finding a unit to rent
    - Residents earning less than 120% AMI having trouble finding unit to buy
    - 62% of in-commuters considered living in Arvada but could not find adequate housing within their budget

# Income Limits - 2025

## Adams County & Jeffco

Income Limits for Households		Persons in Household							
Program Thresholds	% Area Median Income	1	2	3	4	5	6	7	8
Maximum for WorkForce	120%	\$117,720	\$134,520	\$151,320	\$168,120	\$181,680	\$195,120	\$208,560	\$222,000
AREA MEDIAN INCOME	100%	\$98,100	\$112,100	\$126,100	\$140,100	\$151,400	\$162,600	\$173,800	\$185,000
Maximum for LIHTC Property (Affordable)	80%	\$78,480	\$89,680	\$100,880	\$112,080	\$121,120	\$130,080	\$139,040	\$148,000
Target for LIHTC Property (Affordable)	60%	\$58,860	\$67,260	\$75,660	\$84,060	\$90,840	\$97,560	\$104,280	\$111,000
Maximum for a Section 8 Voucher	50%	\$49,050	\$56,050	\$63,050	\$70,050	\$75,700	\$81,300	\$86,900	\$92,500
Extremely-Low-Income	30%	\$29,430	\$33,630	\$37,830	\$42,030	\$45,420	\$48,780	\$52,140	\$55,500

# Affordability Gaps Analysis form the HNA: Rental

## Arvada Rental Affordability Gaps

Income Range	Maximum Affordable Rent	Rental Demand: Current Renters		Rental Supply: Current Units		Rental Mismatch	Cummulative Affordability Gap
		Num.	Pct.	Num.	Pct.		
<b>Income by AMI</b>							
0-30% AMI	\$629	2,528	20%	486	4%	(2,042)	(2,042)
31-50% AMI	\$1,049	2,078	17%	1,331	10%	(747)	(2,790)
51-80% AMI	\$1,678	2,411	19%	5,525	43%	3,114	324
81-100% AMI	\$2,098	1,264	10%	3,196	25%	1,932	2,256
101-120% AMI	\$2,517	1,101	9%	1,478	12%	377	2,633
121% AMI +	\$2,517 +	3,036	24%	737	6%	(2,299)	334
<b>Total / Low Income Gap (&lt;50% AMI)</b>		<b>12,417</b>	<b>100%</b>	<b>12,751</b>	<b>100%</b>	<b>(2,790)</b>	
<b>Income by Dollar</b>							
Less than \$25,000	\$625	2,506	20%	481	4%	(2,025)	(2,025)
\$25,000 to \$34,999	\$875	1,276	10%	459	4%	(817)	(2,842)
\$35,000 to \$49,999	\$1,250	1,778	14%	2,450	19%	672	(2,170)
\$50,000 to \$74,999	\$1,875	2,127	17%	5,688	45%	3,561	1,391
\$75,000 to \$99,999	\$2,500	1,667	13%	2,923	23%	1,256	2,646
\$100,000 or more	\$2,500 +	3,063	25%	751	6%	(2,312)	334
<b>Total / Low Income Gap (&lt;\$25,000)</b>		<b>12,417</b>	<b>100%</b>	<b>12,751</b>	<b>100%</b>	<b>(2,842)</b>	

# Rental Affordability Gaps Takeaways

- Graph Info:
  - Data is from 2022
  - “Affordable” means the total housing cost is less than 30% of the occupant's income
  - Data considers current Arvada residents only
    - Extremely difficult to capture and parse out non-Arvada residents
- Takeaways:
  - There are not enough units in Arvada that would be “affordable” to households earning less than 50% AMI to accommodate the amount households living in Arvada that earn less than 50% AMI
    - This means these households are likely to be “cost-burdened”

# Affordability Gaps Analysis from the HNA: HO

## Arvada For-Sale Affordability Gaps

Income Range	Maximum Affordable Home Price	Potential Demand of				Renter Purchase Mismatch	Cumulative Affordability Gap excl. < 30% AMI
		1st Time Buyers (Current Renters)		For-Sale Supply (Homes Sold)			
		Num.	Pct.	Num.	Pct.		
<b>Income by AMI</b>							
< 30% AMI	\$85,702	2,907	23%	0	0%	-23%	excluded
31 - 50% AMI	\$142,837	2,286	18%	3	0%	-18%	-18%
51 - 80% AMI	\$228,539	2,497	20%	22	1%	-20%	-38%
81 - 100% AMI	\$285,673	1,251	10%	50	1%	-9%	-47%
101 - 120% AMI	\$342,808	912	7%	155	4%	-3%	-50%
120 - 150% AMI	\$428,510	1,116	9%	347	10%	1%	-49%
151% AMI +	\$428,510+	1,449	12%	3,059	84%	72%	23%
<b>Income by Dollar</b>							
Less than \$25,000	\$76,139	2,506	20%	0	0%	-20%	excluded
\$25,000 to \$34,999	\$106,595	1,276	10%	1	<1%	-10%	-10%
\$35,000 to \$49,999	\$152,278	1,778	14%	3	<1%	-14%	-24%
\$50,000 to \$74,999	\$228,417	2,127	17%	21	1%	-17%	-41%
\$75,000 to \$99,999	\$304,556	1,667	13%	88	2%	-11%	-52%
\$100,000 to \$149,000	\$456,834	1,983	16%	588	16%	0%	-52%
\$150,000 or more	\$456,834+	1,080	9%	2,935	81%	72%	20%

# HO Affordability Gaps Takeaways

- Graph Info:
  - Data is from 2022
  - “Affordable” means the total housing cost is less than 30% of the occupant's income
  - Data considers current Arvada residents only
    - Extremely difficult to capture and parse out non-Arvada residents
- Takeaways:
  - Arvada Homebuyers need to be earning 150% AMI or more to access the majority of Arvada’s for-sale inventory

# Part 1: HAC Research Questions

- Who are the residents/in-commuters at these income levels?
- What are their jobs?
  - Arvada City Government composite payroll
  - HAC Research: Additional employment data from local businesses
- Retirees?
  - City's population of 65+ has grown by 38% in the last decade

# Part I: Community Impact

- How does this impact Arvada's community?
  - Inability to age in place for low-income seniors / inability to “downsize” for higher income seniors
  - Difficulty in job attraction and retention
    - See next page: no industry in Arvada pays a high enough average wage to buy a home, and most do not pay a high enough average wage to rent a home
  - Arvada Chamber of Commerce Presentation and potential collaboration
    - HAC Research question: Are there testimonials from Arvada employers we can quote?
  - Commuters – is Arvada a “bedroom community?”
    - 82% of local jobs are filled by in-commuters
    - 64% of Arvada's workers work outside Arvada

# Industry vs Wage

Worker Affordability, Arvada, 2021/22

Industry	Median Annual Earnings	Max Affordable Rent	Can Afford Median Rent?	Max Affordable Home Price	Can Afford Median Home Price?	Can Afford Median Home Price with 1.5 Earners per Household?
<b>Essential Workers</b>						
Educational Services	\$52,440	\$1,311	no	\$159,709	no	no
Health Care and Social Assistance	\$44,858	\$1,121	no	\$136,618	no	no
Accommodation and Food Services	\$21,304	\$533	no	\$64,883	no	no
Agriculture, Forestry, Fishing	\$39,375	\$984	no	\$119,919	no	no
Transportation and Warehousing	\$48,301	\$1,208	no	\$147,104	no	no
Retail Trade	\$32,763	\$819	no	\$99,782	no	no
<b>Goods Producing</b>						
Mining, Quarrying, and Oil and Gas	\$95,972	\$2,399	yes	\$292,288	no	no
Construction	\$61,651	\$1,541	no	\$187,762	no	no
Manufacturing	\$74,114	\$1,853	yes	\$225,719	no	no
<b>Service Producing</b>						
Wholesale Trade	\$56,583	\$1,415	no	\$172,327	no	no
Utilities	\$87,928	\$2,198	yes	\$267,790	no	no
Information	\$83,958	\$2,099	yes	\$255,699	no	no
Finance and Insurance	\$75,107	\$1,878	yes	\$228,743	no	no
Real Estate and Rental and Leasing	\$64,174	\$1,604	yes	\$195,446	no	no
Professional, Scientific, Technical Services	\$83,174	\$2,079	yes	\$253,311	no	no
Admin and Support and Waste Management	\$43,394	\$1,085	no	\$132,159	no	no
Arts, Entertainment, and Recreation	\$34,193	\$855	no	\$104,137	no	no
Other Services	\$39,020	\$976	no	\$118,838	no	no
Public Administration	\$78,464	\$1,962	yes	\$238,967	no	no
<b>Total Employment</b>	<b>\$54,820</b>	<b>\$1,371</b>	<b>no</b>	<b>\$166,958</b>	<b>no</b>	<b>no</b>

# Part II: Solutions

- Strategic Goals set by the City Council Strategic Plan
  - Expansion of affordable housing opportunities in collaboration with the community
  - Foster a welcoming community that attracts future housing development where appropriate
  - Facilitate the development of diverse housing stock
  - Create infrastructure to address service gaps in underserved areas and transit corridors
- What needs to be built to achieve this?
  - Definitions:
    - Affordable/WorkForce
      - Rent/home prices are aligned to overall income trends instead of market forces (supply and demand)
    - Attainable
      - Diversity of housing unit types with rent and prices set by the market
      - Higher density per acre = lower rent and sales prices
    - Missing Middle
      - Low density housing
        - » Townhomes, duplexes, triplexes, low-rise

# Part III: Myth-Busting

- HAC Research: HAC Members to take on a myth and research the issue.
  - What are the most pervasive myths surrounding housing?
    - Negative impact on property values
    - Will increase crime in my neighborhood
    - Overwhelming traffic
    - Certain types of housing belong only in specific areas
    - Affordable housing tenants do not work
    - Water issues
    - *What else?*

# Part IV: Call to Action

- Residents only:
  - Speak out at public meetings
  - Talk to neighbors
  - Contact Council members
- Additional Learning (after publication of initial documents):
  - Where does Affordable Housing exist in Arvada?
  - How is the City currently supporting Affordable Housing?

# Additional Resources / Reading

- Arvada Housing Needs Assessment <https://www.arvadaco.gov/1276/2023-Housing-Assessment-Findings>
- Arvada Housing Strategic Plan <https://www.arvadaco.gov/1277/2024-Housing-Strategic-Plan>
- Arvada City Council Strategic Plan <https://www.arvadaco.gov/DocumentCenter/View/4218/COA-Council-Strat-Plan-2024-ADA---facing-pages-1>
- Arvada Chamber of Commerce Housing Advocacy Workbook <https://www.arvadachamber.org/wp-content/uploads/2024/09/Housing-Advocate-Workbook.pdf>
- Arvada Chamber of Commerce B.O.L.D. Housing Intuitive <https://www.arvadachamber.org/bold2026-housing/>
- Jefferson County 15-Year Housing Strategic Plan <https://www.jeffco.us/DocumentCenter/View/50061/Jeffco-Housing-Strategic-Plan-Exec-Summary-PDF?bidId=>
- The Bell Policy Center: Housing <https://www.bellpolicy.org/housing/>
- Colorado Housing Affordability Project <https://cohousingaffordabilityproject.org/the-research/>
- CHFA Colorado Statewide Apartment Survey <https://www.chfainfo.com/getattachment/37219ee4-629e-42ca-9641-a8ff738fd23b/Colorado-Statewide-Apartment-Survey-1Q-2025.pdf>

# Timeline for Publication

