

Villa Park

Equitable Neighborhood Development Plan

Developed in partnership with



Mission

Create and preserve housing and other opportunities for under-served households including those that are low and moderate income, Spanish-speaking, and those with special needs. Del Norte's core values state that all persons, without discrimination, have the right to decent, safe, and sanitary housing, and that service for special needs populations not only benefit the service recipients, but also foster healthy neighborhoods.



Villa Park

Equitable Neighborhood Development Plan

Table of Contents

01 Introduction	4
02 About the Neighborhood	6
03 Vision	22
04 Action Plan Goals, Strategies, and Actions	24
05 Metrics and Implementation Plan	34

Del Norte has been true to its mission throughout the years. Numerous multi-family projects in North Denver have been developed that provide affordable housing and preserve the neighborhood's historic structures.

01 | Introduction


Del Norte Neighborhood Development Corporation is a nonprofit organization that was established in 1978 by a group of concerned neighborhood activists in the Highland neighborhood in Denver, many of whom were parishioners of Our Lady of Guadalupe Church. They aimed to address the area's low-income housing needs and to create economic development opportunities for residents.

Del Norte has been true to its mission through the years. Numerous multi-family projects in North Denver have been developed that provide affordable housing and preserve the neighborhood's historic structures.

As the Highland neighborhood became gentrified and the households Del Norte served were displaced, the organization found a new development opportunity in Denver's West Colfax neighborhood, and relocated in 2015. Through delivery of housing counseling services in the new area, Del Norte was made aware of the nearby Villa Park neighborhood's needs and the similarities between their previous neighborhood in Highland and the neighborhood now located in the backyard of Del Norte's new home.

Del Norte Neighborhood Development started to target its services to directly impact the Villa Park neighborhood. Due to the neighborhood's small footprint, Del Norte believes that the organization can create meaningful impact with measurable outcomes. Villa Park has started to see the direct effects of public and private investment. For example, several multifamily developments followed the opening of the West Rail Line in 2013, and these attracted the initial private developments in the neighborhood. This neighborhood is extremely valuable and desirable for private developers due to its proximity to downtown Denver. Mounting market pressures in Villa Park make change inevitable.

Del Norte was able to support Highland residents because the organization was placed in the neighborhood prior to the influx of private and local investment. With Villa Park, Del Norte has been met with some suspicion from the community since there is so much interest in the area from investors who want to change the neighborhood.



The purpose of the Villa Park Equitable Neighborhood Development Action Plan is to develop a series of strategies alongside Villa Park residents to ensure residents can continue to prosper in their community and access quality, affordable housing options.

Research and Community Outreach for This Plan

To create this plan, Del Norte wanted to take a data-driven approach as well as a community-inclusive approach. Publicly available census data was collected and analyzed alongside private data collected through a title service company. Del Norte also created surveys to gather data and anecdotes from residents. The in-person surveys aimed to ask questions related to current housing costs, tenure, income profile, household characteristics, and the need for housing resources (home repairs, tax payment

assistance, utility assistance, mortgage counseling, financial literacy, etc.) Neighbors were also asked for feedback about neighborhood assets — both those that they benefit from and those they would like to see improved or introduced. The survey was conducted by Del Norte staff at businesses and public institutions like the local elementary schools frequented by Villa Park residents. Del Norte also hosted a number of community events to distribute surveys and seek direct feedback from residents. At meetings of the Villa Park Neighborhood Association (VPNA) and other neighborhood gatherings, Del Norte staff gathered input on the planning process for the Action Plan and how to effectively conduct outreach with residents and hard to reach populations living within the community. As part of this outreach, Del Norte established new partnerships with city officials, local financial institutions, and organizations working in the neighborhood.

02 | About the Neighborhood

History

Villa Park has been a vital Denver neighborhood since its outset, but a likely consequence of redlining was the segregation of racial minorities and low-income households.

Daniel Witter bought 160 acres in what is now Villa Park/Barnum in 1865. A group of local and outside developers raised money for development of the land and formed the Denver Villa Park Association, incorporated in 1872. Their holdings included about 1000 acres in the southwest Denver area. Original plans included curving streets with pedestrian walkways, artificial lakes, a hotel, and landscaping by Frederick Law Olmsted, the man who designed Central Park.

After years of lawsuits, the Denver Villa Park Association went bankrupt, and when the lands were offered for sale in March 1878, Phineas T. Barnum bought 760 acres for \$11,000, a bargain even at that time. P.T. Barnum sold much of his holdings in the area before selling the remaining land, including

the land that is now Villa Park, to his daughter Helen Buchtel for one dollar. She and her husband William Buchtel were responsible for much of the initial development in the neighborhood and surrounding areas.

In the 1900 census, there were 50 single-unit dwellings and 16 multi-unit dwellings. Over the next 40 years, 577 more dwellings went up in Villa Park, most of them single-unit residences. During the late 1950s to the 1970s, multi-unit construction became more common, especially along the western edge of the neighborhood. However, even today, the majority (72.5%) of residences in Villa Park are single-unit, one-story houses. Of those single-unit houses, only 30% are rental properties; the other 70% are owned by residents.

In 1938, the Home Owners' Loan Corporation (HOLC) created a map of Denver to indicate "residential security" of different neighborhoods. Areas that were marked in red as type D or "Fourth Grade" were considered "hazardous" and high risk for investors. Villa Park was one such Denver

neighborhood, and the legacy of this redlining and lack of mortgage capital was economic inequality and racial segregation that continues today.

Currently, Villa Park is a largely Hispanic/Latino community. The neighborhood and adjacent neigh-

borhoods like Barnum, Barnum West, and Westwood are well known in the Latino community for businesses and services that cater to the needs of the community through grocery stores, carnicerías, and botánicas.

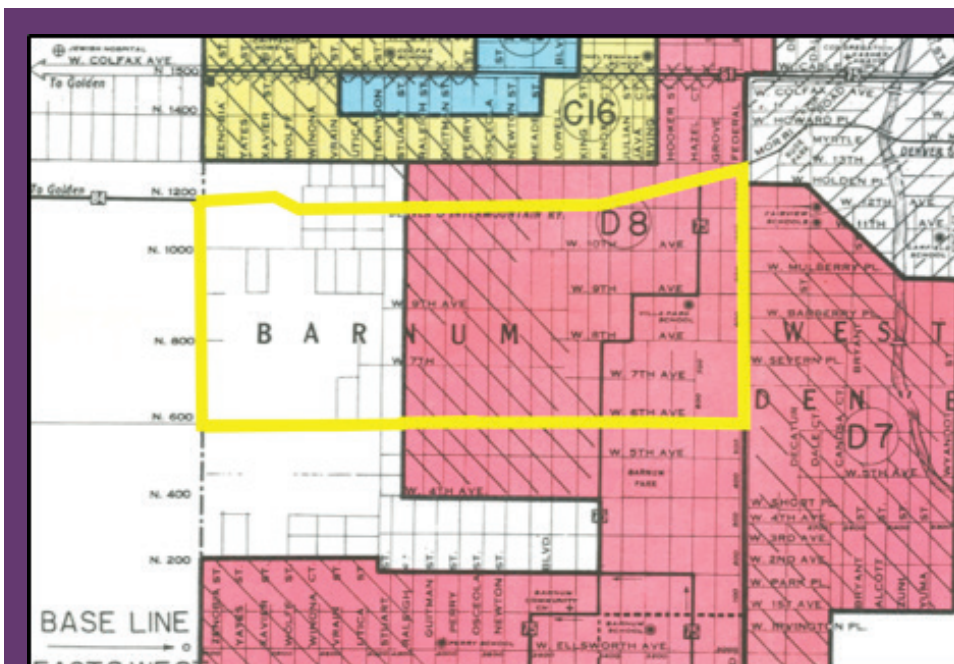


Image 1.

The 1938 HOLC map of Denver describes D8, which includes Villa Park (yellow boundary), like this: “This is a good 4th grade section because it meets the needs of a low income class, but is a ragged and a spotty district.”

Community Planning

The Villa Park neighborhood is included in the Denver West Area Plan, giving Del Norte and residents a chance to help shape the future of the community.

The Denver Mayor's Office has an Office of Community Affairs to help neighborhoods, residents and Registered Neighborhood Organizations communicate with the city regarding issues of concern, problem solving, and local and city-wide events. In 2017, the Office of Community Affairs launched Denver's Neighborhood Planning Initiative (NPI), a long-term commitment to ensure that every corner of the city can enjoy the benefits of an area plan. NPI is a new commitment to cover 100% of the city with area plans. This will be achieved over a period of approximately 10-14 years, or faster if resources allow (under Denver's past planning approach of conducting one or two neighborhood plans at a time, this would have taken approximately 78 years to achieve).

On October 5, 2019, the NPI held the kickoff meeting for the *Denver West Area Plan*. The West Planning Area is made up of these six neighborhoods: Barnum, Barnum West, Sun Valley, Valverde, Villa Park, and West Colfax. The area was selected to lead Phase II of the Neighborhood Planning Initiative because it encompasses some of the oldest neighborhood plans and is experiencing rapidly increasing housing costs. There are also several important city-led efforts underway in the area, including Elevate Denver pedestrian safety improvements for Federal Boulevard and West Colfax Avenue and ongoing construction of Paco Sanchez Park.

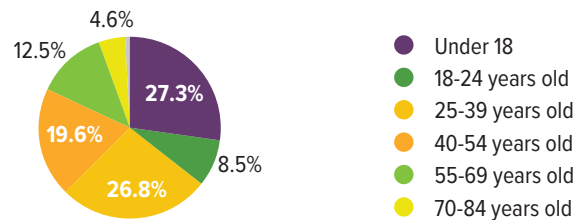
Del Norte attended the West Area Planning Kickoff and is working with the West Area planning committee to help them have an impact in the Villa Park neighborhood and make connections with members of the community.

Demographics

Villa Park is predominantly a Hispanic and Latino community that is experiencing demographic changes: there has been a recent increase in Non-Hispanic White residents and individuals with higher educational attainment.

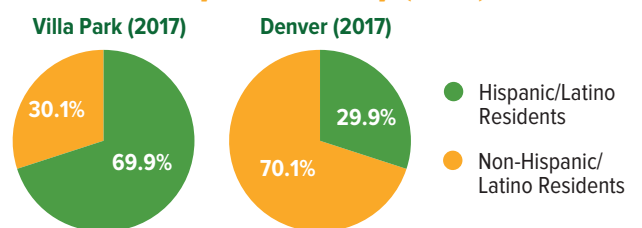
The Villa Park neighborhood has a population of 9,400 individuals, consisting of 3,104 households and 1,953 families. The largest age group in Villa Park is individuals under the age of 18, which is notably 7% higher than the percent of minors in the surrounding Denver City and County.

Age of Individuals in Villa Park (2017)



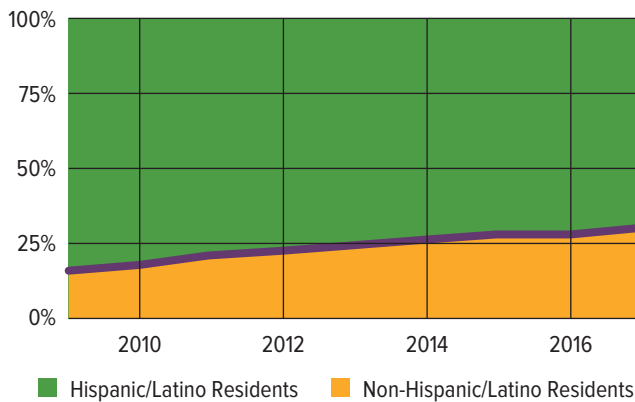
Since the 1950s, Villa Park has had a large Hispanic and Latino population when compared with the demographics of the surrounding Denver City and County.

Hispanic/Latino Population in Villa Park vs. Denver City and County (2017)



In 2009, 84% of residents in the neighborhood identified as Hispanic or Latino. By 2017, that percentage had dropped to 70%, being replaced by mostly white, non-Hispanic or Latino occupants.

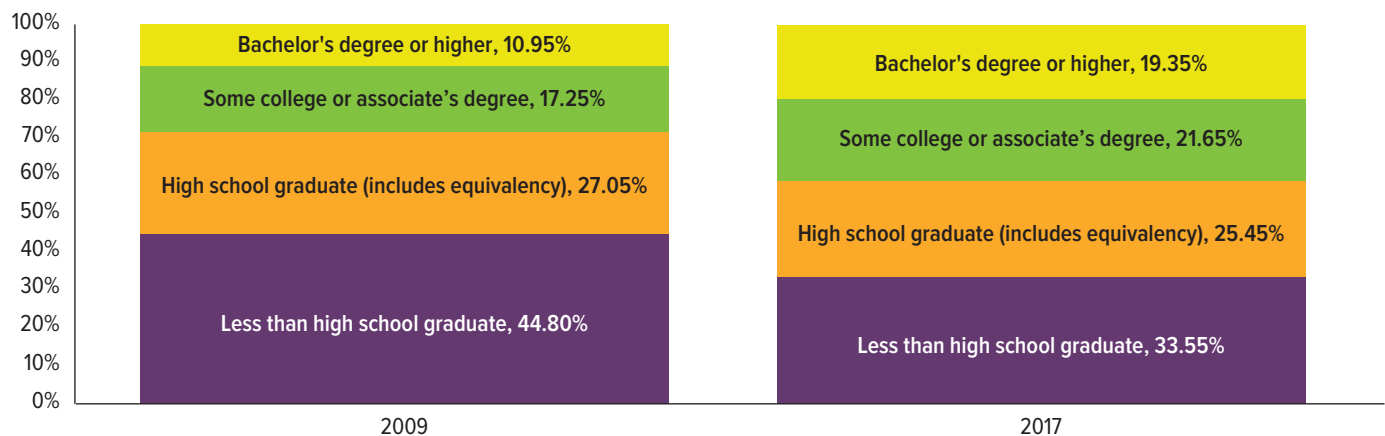
Graph 1. Population Trend of Hispanic/Latino Villa Park Residents



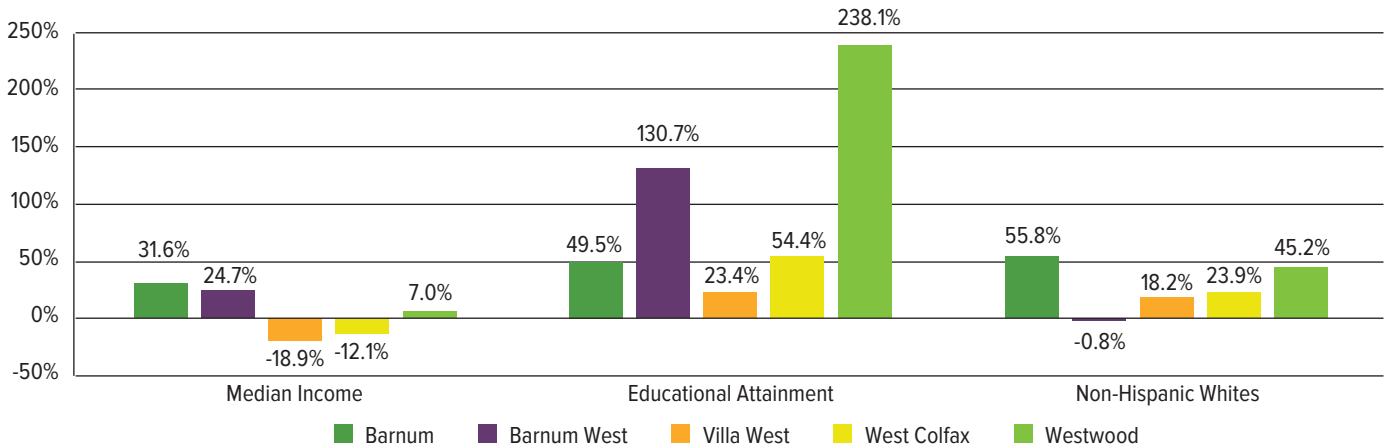
Due to Denver's housing boom, the housing market in Villa Park has appreciated and new residents with higher rates of education have moved into the area. From 2009 to 2017, the number of Villa Park residents with a Bachelor's Degree or higher increased by 8.4%, while the number of residents with some college education increased by 12.8% overall (Graph 2).

From 2011 to 2017, The median income for the City of Denver rose at 37.7%. Interestingly, median income for Villa Park declined by 18.9% during the same period (Graph 3).

Graph 2. Educational Attainment of Villa Park Residents, 2009 vs. 2017



Graph 3. Select Demographic Changes 2011-2017: Villa Park and Surrounding Neighborhoods





Threat of Displacement

Villa Park is experiencing a rapid decrease in housing affordability which could result in the involuntary displacement of residents.

The Villa Park neighborhood is one of Denver's West Area neighborhoods where there are high concentrations of racial and ethnic minorities and low-income households who are experiencing housing appreciation at a much faster rate than the city as a whole. Map 1 shows where these neighborhoods are located in blue across Denver. The neighborhoods directly bordering Villa Park such as West Colfax, Barnum West, and Barnum already share the feature of being areas of new gentrification where residents have been displaced due to rising housing costs. As a result, these areas are slowly witnessing cultural change in the services and businesses available to long-standing residents. This potential displacement trend is captured by the yellow and red Neighborhood Trend Score in Map 1.

The Neighborhood Trend Score indicates where displacement may have already occurred, or might occur if trends continue. The Score measures neighborhood changes over time by combining the following indicators: median home value and gross rent, household income, race/ethnicity (increases in

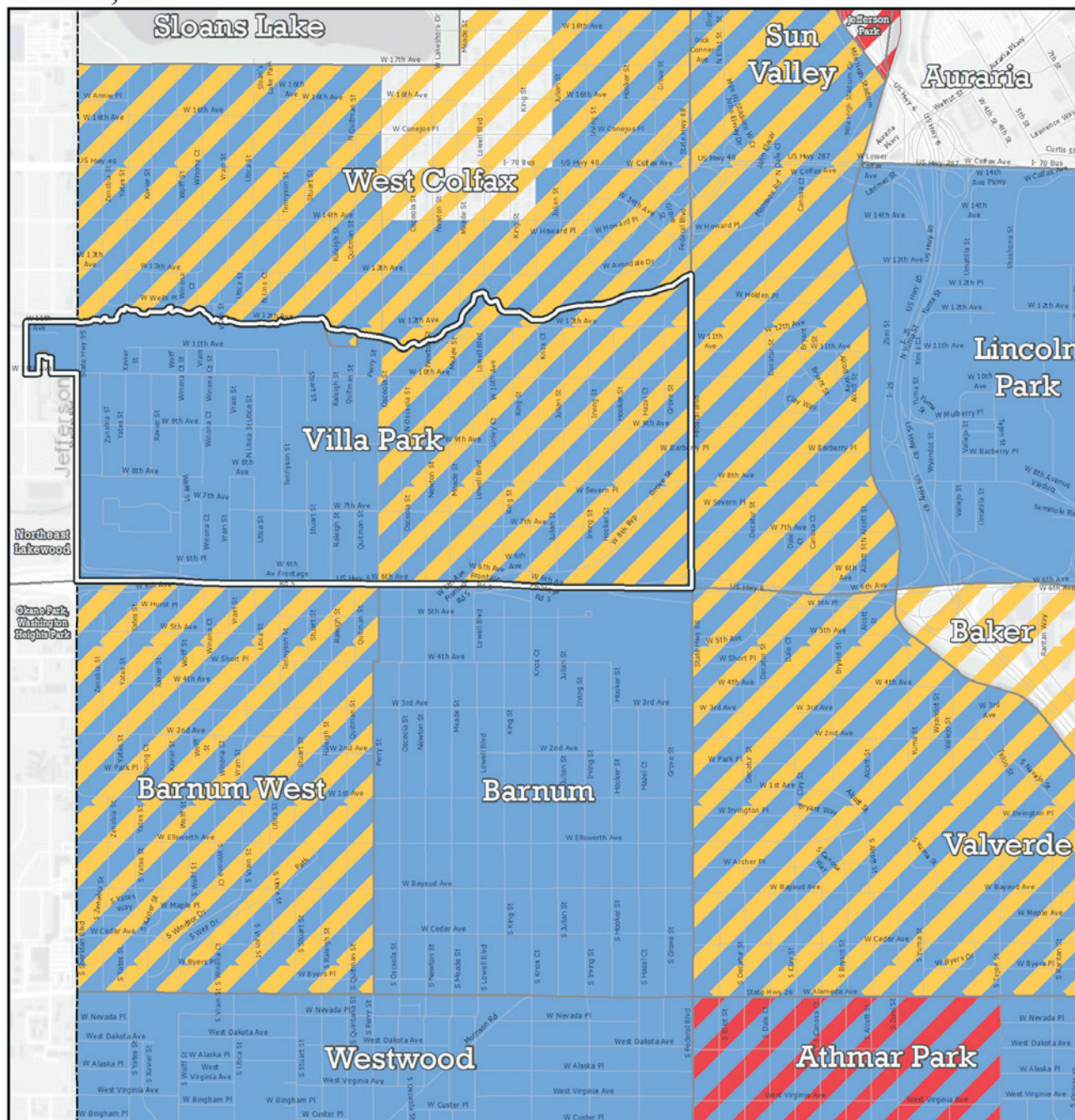
non-Hispanic White households), and population with at least a bachelor's degree (educational attainment). All indicators are calculated at the census tract level on a 0 to 4 scale, where 0 indicates that these indicators are growing at the same rate as the region. Scores of 4 or 3 show that several of these indicators for a particular neighborhood have rapidly increased compared to the region. Higher scores may signal that an area is vulnerable to displacement pressures as the housing market appreciates and new residents with higher income and rates of education move into the area.

Villa Park is divided into two census tracts: 9.04 is to the west of Perry St. and 9.05 is to the east (bordering Federal Blvd.). Census tract 9.05 shows a Neighborhood Trend Score of 3 where median home value, contract rent, number of persons with higher education, and Non-Hispanic Whites have all increased from 2011 to 2017 at a greater rate than all of Denver. This may indicate that the east of Villa Park is especially susceptible to neighborhood changes that could potentially displace residents.

Demographic and market changes along the neighborhood's edges are starting to manifest in the Villa Park community as well. By anticipating the potential changes coming to the neighborhood, Del Norte is able to advocate for strategies in advance that will ensure current Villa Park residents can remain and prosper in their neighborhood.

Map 1. Vulnerable Areas in Villa Park and Surrounding Neighborhoods

Denver, CO



Source: ACS, HUD,
HouseCanary

Neighborhood Trend Score



3



4

Low income, minority populated areas that are appreciating faster than the city.



0 0.25 0.5 1 Miles



West Area Plan Photovoice Project

The West Area Plan Photovoice Project showcased the photographs of ten Denver residents who live in West Denver; five of the participants were Villa Park residents. Photovoice is a process by which project participants are provided cameras to document their lived experiences revolving around a project topic or theme. The photographs they took for this project highlight things they believe the city should invest in for their neighborhoods, as well as things they think are unique about their neighborhoods.

Photovoice allows participants to convey important information to those who routinely make decisions that affect their daily lives. The West Area Plan Photovoice Project was a collaboration between the City and County of Denver's Community Planning and Development Department and the University of Denver (DU).

The West Area Plan Photovoice Project created a space for community members to connect with other area residents and engage with city employees to celebrate and share ideas for improving the future of their neighborhoods. The Center for Community Engagement to advance Scholarship and Learning (CCESL) at DU developed and facilitated photovoice workshops to support goals identified by the city. Project Goals included the following:

1. Participants engage in individual and collaborative idea generation focused on interests and desires for the future that could be addressed by the planning process for West Denver
2. City Employees see the West Area communities through the eyes of the people who live there, which informs the design of the West Area Plan.

Neighborhood Assets and Challenges

Residents of Villa Park enjoy the natural beauty of the neighborhood and view the schools as community gathering places. However, the hilly terrain, a lack of adequate infrastructure, and an absence of certain types of amenities present challenges.

The boundaries of the Villa Park neighborhood are distinct: The Lakewood Dry Gulch in the north, Federal Boulevard in the east, 6th Avenue in the south, and Sheridan Boulevard in the west.



Image 2. Villa Park Neighborhood Boundaries

The Lakewood Dry Gulch is a strong barrier to travel; only Knox Court and Perry Street cross over the gulch and continue north. Similarly, Knox and Perry are the only two conduits in the neighborhood that cross 6th Avenue and continue south. 10th Avenue is the only street that runs unimpeded through neighborhood.

Federal and Sheridan Boulevards are high traffic streets and business corridors, and Federal is currently undergoing massive construction efforts that make it unusable for pedestrians. The Federal Boulevard reconstruction efforts include three continuous lanes, a new raised landscaped median, new sidewalks, and upgraded traffic signals. When completed, Villa Park neighbors expect some positive results, but for the most part, think it does too little to address the safety concerns of the residents.

Throughout the neighborhood, some side streets do not have sidewalks at all (e.g. Grove Street, King Street, Winona Court) or only have sidewalk on one side (e.g. Irving Street and Linley Street). The few existing sidewalks are often narrow and poorly lit at night.

When speaking about the difficulties they encounter in the neighborhood, Villa Park residents brought up the traffic and speeding cars, the poorly maintained streets with potholes and broken sidewalks, and the hills that make travel within the neighborhood challenging. An overwhelming number of neighbors

said that access to fresh and healthy food was the biggest challenge that needed to be addressed, while also listing grocery stores at the top of the list of important places. A majority said that it was somewhat difficult or very difficult to meet their daily needs with businesses in the neighborhood.



Image 3.

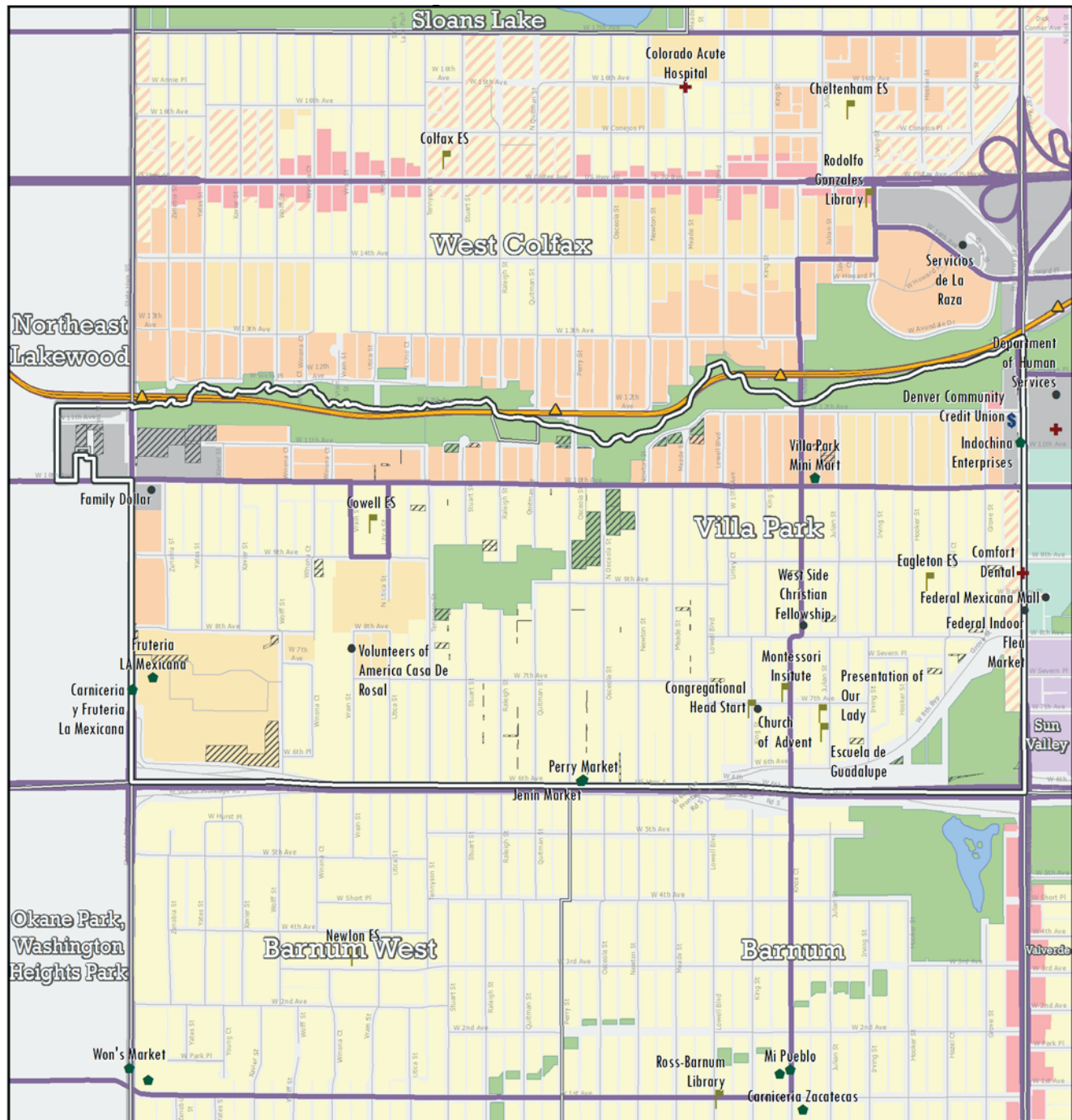
“Where the Sidewalk Ends” by Villa Park resident Liliana Diaz Solodukhin for the West Area Plan Photovoice Project: “Accessibility in Villa Park is inconsistent and being a pedestrian in the neighborhood is difficult. Sidewalks are a commodity; some streets have no sidewalk, some partially exist, and others are in disrepair. Sofia, a resident of Villa Park for the last 1.5 years, has a difficult time getting around whether on foot or on her four-wheel chariot. Here, a wide sidewalk narrows significantly and is crowded with litter, trees, and shrubs. She’ll be forced to take her chariot to the street where cars speed by unsafely.”

Image 4.

“Shed a Little Light” by Villa Park resident Nikita for the West Area Plan Photovoice Project: “This photo captures a dark street just after sunset. There are no street lights on this block, people walk down the sidewalk not seeing what’s around them, cars drive by without awareness of their surroundings, crime happens. The dark street makes everyone a stranger, people don’t stop to chat, and it’s hard to feel safe when you can’t see around you.”



Map 2. Villa Park Land Use and Community Assets



Source: City of Denver, PolicyMap



0 0.175 0.35 0.7 Miles

- | | | |
|-----------------------|------------------------------|---------------------------|
| Education | Commercial | Single Family Residential |
| Financial Institution | Employment | Single Family Duplex |
| Grocery Stores | Entertainment | Multi-Family Residential |
| Healthcare | Industrial | Mixed Use |
| Other | Transit Oriented Development | |
| | Park | |
| | Water Body | Light Rail Stations |
| | Vacant | Light Rail Line |
| | | Bus Routes |

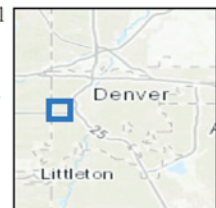




Image 5. “Paco Sanchez Park” by Villa Park resident JoAnn for the West Area Plan Photovoice Project: “Paco Sanchez Park, which goes from Knox Court to Federal, in the past was an unkempt park. The community worked with the light rail committee to gain funds for community amenities to be implemented in the park. We were able to fund the sidewalks and the bridge that crosses over the light rail line to connect Paco Sanchez Park. Parks and Recreation has done a great job taking care of the park.”

Villa Park residents love the trails and parks. Paco Sanchez Park in the north, Joseph P. Martinez Park in the center of the neighborhood, and the Lakewood Gulch trail that connects them ranked highly when residents were asked about their favorite places. Paco Sanchez Park is currently being renovated, with Phase I being unveiled in Summer 2018, as a part of the Elevate Denver bond project that was approved in 2017.

“The communities surrounding Paco Sanchez Park are historically underserved in access to parkland and recreation amenities, with some of the lowest household incomes and highest obesity rates in the city. The need for meaningful access to recreation coupled with overwhelming community support

made Paco Sanchez Park the ideal location for this project,” according to a statement from Denver Parks and Recreation.

The other neighborhood park, Joseph P. Martinez Park, is due for rehabilitation as a part of the West Area Planning Initiative. Residents are excited to engage with the planning committee about what improvements they would like to see for the park.

Residents also find it easy to take public transit, largely due to the introduction of the West Rail Line to the area in 2013. There are major bus routes on the Sheridan and Federal corridors in addition to local routes that include stops on Knox Court and 10th Avenue.



Image 6.

“Hilly Terrain” by Villa Park resident Sean Brady for the West Area Plan Photovoice Project: “Large hills create great opportunities (beautiful views and flowing creeks) and challenges (challenging terrain in winter, fast traffic to get up hills). The beauty is available to be enjoyed. We can make it even better with traffic calming, especially increased tree cover.”

Image 7.

“Hidden, Eagleton 2018” by Villa Park resident Jaime Aguilar for the Federal Photovoice Project: “Tucked back behind the thousands of people zooming past on 6th Avenue/U.S. Highway 6 and Federal Boulevard sits Eagleton Elementary School.

An old school (the second actual school building on the property) that serves as our Villa Park meeting place for business and play. We have many other beautiful creek systems and greenbelt trails, but it is here where we all meet, celebrate, play, and plant our community garden, as neighbors. We were honored to have the new murals appear to add some playfulness to our secret and safe gathering place.”



The challenging topography and the lack of convenient amenities within the neighborhood practically necessitates the use of a car to get around. Most of the residents we interviewed said that they shop at stores outside of Villa Park. One long-time resident told us that he was proud to frequent all of the neighborhood shops, such as Mi Pueblo Market and

the local convenience stores, but still uses a car to get there because of the hilly terrain. Another resident told us that she walks to get her groceries from the King Soopers and Walmart near Sloan’s Lake, but she would really like to see more retail stores in Villa Park. Other neighbors also expressed a desire to be able to walk to neighborhood businesses.

Residents want to see (in order of most common request from surveys/interviews):

- Dollar Store/Family Dollar/Dollar Tree
- Library
- Post Office
- Grocery stores
- Clothing stores
- Banks
- Clinic
- Recreation center
- Boys & Girls Club or similar afterschool programs
- Resource center
- Laundromat
- Sam's Club
- Starbucks

Del Norte learned from speaking with residents and speaking with social workers and school administrators that Cowell and Eagleton elementary schools really serve as hubs for community activity. Not only are families often already at the schools to drop off and pick up children, but they also host community meetings and activities, like the Villa Park Neighborhood Association.

The West Rail Line opened in April of 2013, and Villa Park residents enjoy the ease of access to public transit while also viewing it as a contributing pressure that could lead to unwanted neighborhood change and involuntary displacement due to a decrease in affordable housing as a result of development near the new West Rail Line.

The West Rail Line includes two stops in Villa Park—Knox Station and Perry Station. Neither of these two stations include a Park-n-Ride, unlike the nearby Decatur-Federal Station and Sheridan Station. Largely due to the proximity to the W Line, many areas in the neighboring West Colfax neighborhood, especially with the move of St. Anthony's hospital, are being rezoned and rebuilt for high density housing. Villa Park residents dislike what they have seen happen in West Colfax when smaller private developers buy land, scrape the original homes, and build multi-family units on small lots that do not match the character of the surrounding houses.

Real Estate Profile

Most residences in Villa Park are single-family homes and the neighborhood is experiencing accelerated housing appreciation, putting current residents at risk of displacement and homes in danger of being converted to expensive multi-family structures that contrast with the neighborhood's character.

Surveyed residents who live in Villa Park described the housing options in the neighborhood as good for young professionals and families, but there is room for improving the housing options for residents with lower incomes, seniors, and residents with disabilities. There is an overwhelming amount of advocacy from the Villa Park Neighborhood Association for the area to stay predominantly single family homes.



Image 8.

Development by Villa Park resident JoAnn for the West Area Plan Photovoice Project: “It’s really hard because as a community member, I know we need change in housing stock and the housing should be conducive to the particular block. Now you’re going to have a huge complex overshadowing the smaller home, and they will cost more than most people in the neighborhood can afford to buy. And there is the gentrification.”

In general, most of Villa Park’s housing consists of single-family homes. As of September 2019, there are 1299 privately owned single family houses in Villa Park, 389 privately owned single-family rentals, and 160 single-family rentals owned by Limited Liability Companies (LLCs) and Limited Liability Limited Partnerships (LLLPs).

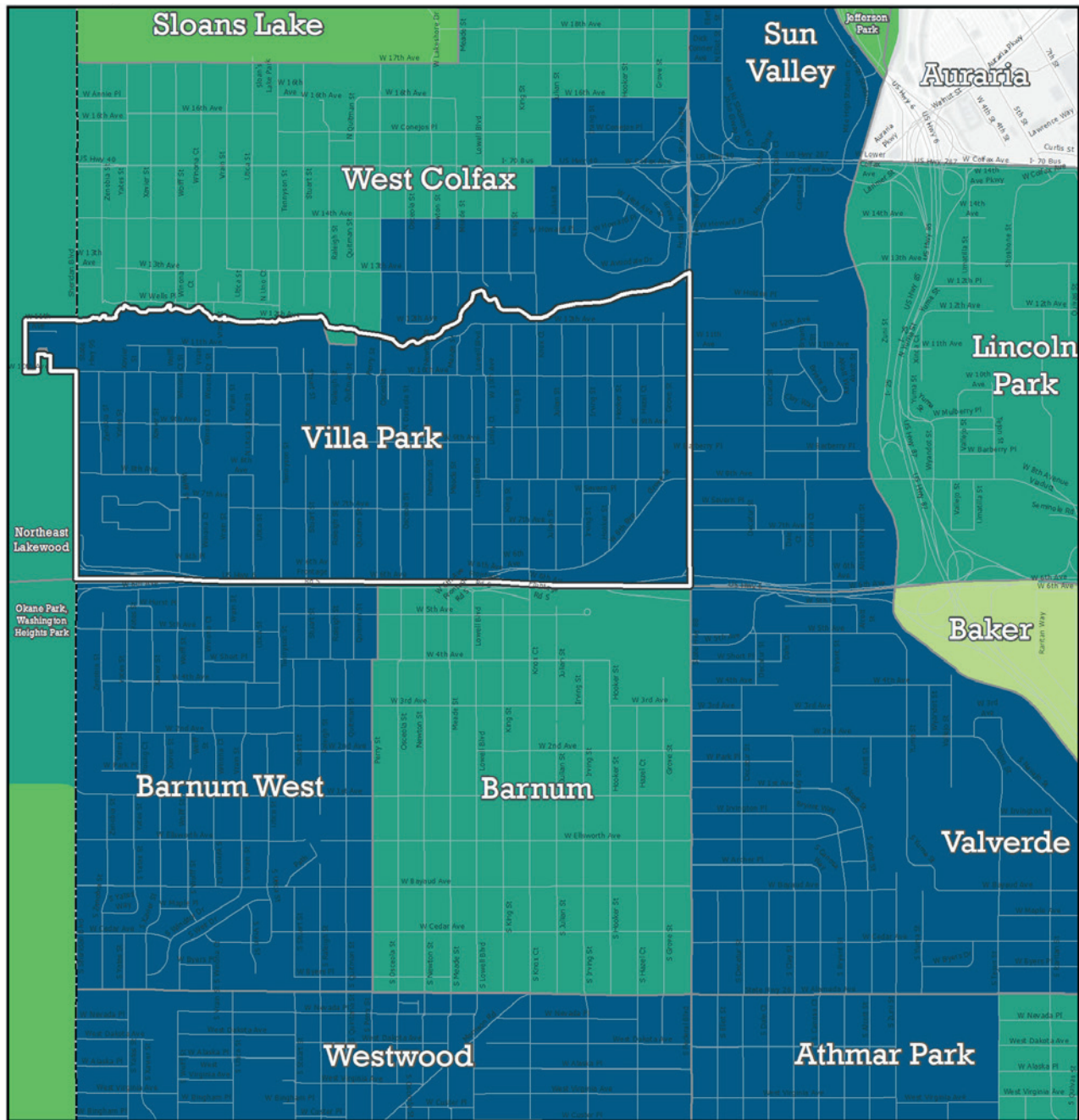
The table below and map at right compare the median home values in Villa Park with neighboring communities. During the period of 2011 to 2018, the median home value in Denver rose by over 87%. For many neighborhoods in the West side of the city, values increased at almost twice the rate.

Table 1. Median Home Value 2011-2018

	Villa Park	Barnum West	Barnum	Westwood	West Colfax
2011 Median Home Value	\$115,789	\$114,642	\$117,986	\$98,877	\$214,652
2018 Median Home Value	\$327,882	\$295,893	\$291,665	\$273,211	\$509,270
Percent Change	183%	158%	147%	176%	137%

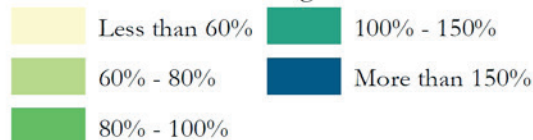
Source: House Canary

Map 3. Villa Park Home Value Percent Change 2011-2018



Source: HouseCanary

Home Value Percent Change



0 0.25 0.5 1 Miles



Average Percent Change: 87.6%
Villa Park: 183.7%

Table 2. Median Contract Rent 2011-2017

Villa Park	2011		2018		Percent Change
	Rent	Units	Rent	Units	
Studio	\$597	58	\$722	58	20.9%
1 Bedroom	\$602	347	\$823	347	36.7%
2 Bedroom	\$729	206	\$1,068	206	46.5%
3 Bedroom	\$832	15	\$1,156	15	38.9%
4+ Bedroom	\$762	31	\$931	31	22.2%
All	\$658	736	\$907	736	37.8%

Source: CoStar data.

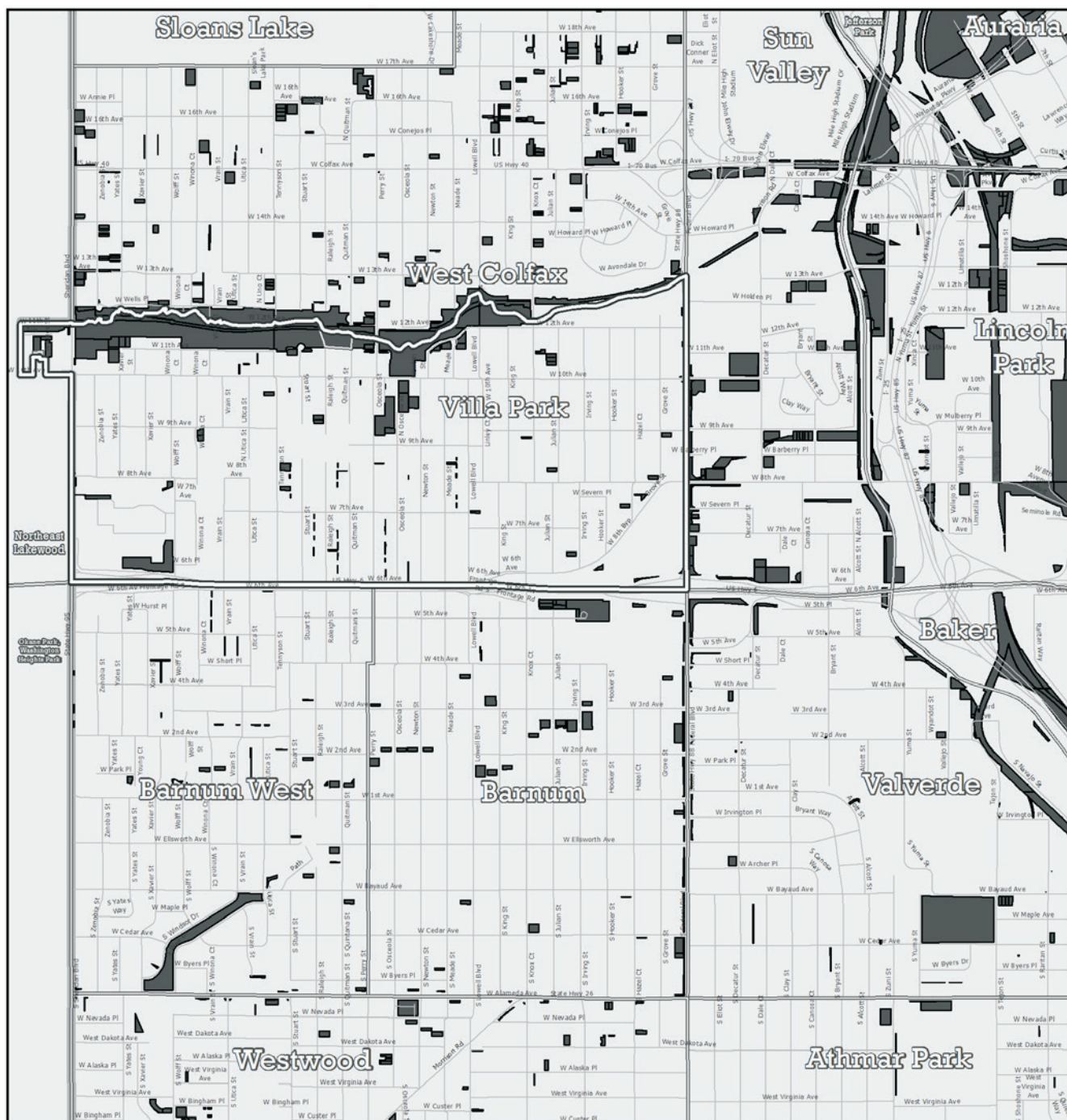
Denver's housing market is still experiencing a boom, and though the census numbers in Table 2 do show some of the rapid change in rent rates, it falls short of showing just how expensive rental prices are in Villa Park and West Denver in general. The rent rates Del Norte has observed from clients in Villa Park range from \$1000 for a studio apartment to over \$2000 for a three bedroom apartment. Most houses in the neighborhood are 2-3 bedroom units and their rent prices tend to fall between \$1400 and \$2100. Residents seeking temporary rental assistance have found themselves in a bind when rents have been raised as much as \$500 from one month to the next.

While home values and rent are increasing, income for residents of Villa Park are not, making it especially difficult for residents to keep up with housing costs. Median income for those living in Villa Park has gone down 18.9% from 2001-2017, while home values have increased 183%.


The neighborhood currently has 104 lots of vacant land, and 66% of those vacant lots are zoned for urban and suburban houses and detached accessory dwelling units (ADUs). Another 15% of existing vacant lots are intended to protect and preserve public parks.

*Median income for those living in Villa Park has gone **down 18.9%** from 2001-2017, while home values have **increased 183%**.*

Map 4. Vacant Land Villa Park and Surrounding Areas



Source: denvergov.org

 Vacant Land



0 0.25 0.5 1 Miles



03 | Vision

Del Norte
envisioning a Villa
Park neighborhood
where residents
are empowered to
remain and thrive
in their homes.

The Villa Park neighborhood is experiencing the pressures of gentrification from all sides. Not only are residents seeing the neighborhoods around them change—with the replacement of single family homes with dense multi-family buildings—but they are already seeing their historically Hispanic and Latino community starting to be displaced. Many Villa Park residents are susceptible to the economic pressures that contribute to displacement, but most are not aware of the programs (offered by Del Norte and Del Norte partners) that could help. Senior citizens, disabled residents, and Spanish speakers are particularly vulnerable and uninformed about the alternatives available. Therefore, one goal of this Action Plan is to **Prevent Displacement** by

- providing rental assistance to low- and moderate-income residents;
- assisting older residents and persons with disabilities to access tax abatements;
- providing financial education and post-purchase counseling;
- facilitating housing rehabilitation; and
- creating accessory dwelling units

It is not enough to keep neighbors in their homes. Residents expressed many ways in which they want to see their community improved. Therefore, another goal of this Action Plan is to **Ensure Villa Park Residents Thrive in the Neighborhood**. This includes helping seniors age in place, helping turn renters into educated homebuyers, and helping residents improve their finances.



Image 9

Pride and Joy by Villa Park resident Lilliana Diaz Solodukhin for the West Area Plan Photovoice Project: “Over the last five years, Villa Park has painted several murals across the neighborhood; this one is painted onto Eagleton Elementary School. Bringing artwork to Villa Park should continue and expand to include sculptures, interactive art, additional murals, and creative use of open spaces such as parks, trails, and Lakewood Gulch, The neighborhood has the potential to become the place for people to view large and beautiful works by local and national artists.”

04 | Action

Plan Goals, Strategies, and Actions

*Del Norte's mission is to help under-served Denver households, including those that are low- and moderate-income, Spanish-speaking, and those with special needs. Current tools for serving Villa Park residents include **Pre-Purchase Counseling, Post-Purchase Counseling, and Early Delinquency Counseling.***

Pre-Purchase Counseling is designed for low and moderate income families and individuals with the purpose of helping them achieve their goal of buying a home.

Post-Purchase Counseling provides ongoing support for families/individuals after they have purchased a home to ensure that their homeownership experience is a successful one.

Early Delinquency Counseling helps homeowners who are facing financial crises that could affect the timely remittance of mortgage payments such as unexpected expenses or loss of employment.

Throughout the process of creating this Action Plan, Del Norte has discovered ways to introduce new programs and to better reach the Villa Park community in addition to identifying new partnerships to reach these goals.



Goal #1

Prevent Displacement

STRATEGY 1.1: Provide rental assistance for low- and moderate-income (LMI) residents

ACTION 1.1.1: *Propose to the Denver Office of Economic Development and TRUA partners that Del Norte expand services to the Villa Park zip code*

As the data above show, rents in this area have been increasing faster than incomes (some Del Norte clients have received increases of \$500 from one month to another), causing immediate displacement.

Del Norte participates in the Temporary Rental & Utility Assistance (TRUA) program, part of a

collaborative effort by the Denver Office of Economic Development. Funding is provided through Denver's Affordable Housing Fund. The TRUA program addresses the critical and immediate needs of Denver City and County residents facing eviction, displacement, or utility shutoff due to circumstances beyond their control. The temporary financial assistance is financed by a grant that helps residents stabilize their housing condition. Funds are available for the remainder of 2019. The city of Denver is committed to provide funding for 2020.

Del Norte has rarely been able to provide assistance to Villa Park residents because the zip code in which most residents reside (80204) is served by another organization as a part of the TRUA program. In 2020, Del Norte will campaign to add 80204 to their portfolio of zip codes, since the organization is based in that same zip code and is committed to helping residents in their own backyard, especially in the neighborhood of Villa Park.

Del Norte has found that there is little awareness about the Denver Property Tax Relief Program. This is a vital but under-used resource for long-time Villa Park residents to be able to stay in their homes.

STRATEGY 1.2 Provide tax abatement awareness and counseling for both seniors and those with disabilities

ACTION 1.2.1: *Connect Villa Park seniors with the Denver Regional Council of Governments (DRCOG) Area Agency on Aging*

The Denver Property Tax Relief Program (formerly known as the Elderly or Disabled Refund Program) provides a partial refund of property taxes, or the equivalent in rent, paid to qualifying Denver residents. However, Del Norte has found that there is little awareness about this program and no help for the residents to complete applications.

In the past, Del Norte has shared information about the Property Tax Relief Program with homeowners, going so far as to hand out applications to clients. However, residents were often very overwhelmed with the extensive application and were confused about how to complete it. Some elderly and disabled residents found it difficult to print applications from the web


and experienced challenges travelling to locations to pick up and drop off applications.

In 2020, Del Norte plans to take a more active approach by adding Tax Abatement Assistance to the suite of services in the Post-Purchase Counseling program. This will include individual counseling to navigate the process of applying for Denver's Property Tax Relief Program, both onsite at Del Norte's offices and at locations and events in the Villa Park community.

January 2, 2020 is when the city of Denver will begin accepting applications for the tax abatement program in 2020.

STRATEGY 1.3: Provide homebuyer and financial education and post-purchase counseling

ACTION 1.3.1: *Increase homeowner education and counseling in Villa Park through both targeted marketing and a physical presence in the neighborhood.*



Many renters in Villa Park don't think they can afford to buy property in the neighborhood. However, we have found that some residents are paying way too much in rent when they could actually afford to buy a home and gain equity. Additionally, some long time and low-income homeowners are at risk of losing their homes because they are unable to afford rising taxes, homeowners insurance, bills, and maintenance. Del Norte financial education and homebuyer education programs can help residents access the information and resources they need to address these issues before they lead to displacement.

In the last year, Del Norte has provided homeowner education and counseling to over 160 individuals in the Villa Park neighborhood. Over the next two years, Del Norte would like to see that number increase to 300 individuals. To achieve this, residents need to be aware of Del Norte's programs.

To reach both current homeowners and prospective homeowners, Del Norte will partner with the Villa Park Neighborhood Association (VPNA) and

Cowell and Eagleton Elementary Schools to create targeted posts for social media announcing housing workshops and detailing Del Norte's services. Due to the work done for this action plan, Del Norte has created a new partnership with Denver Community Credit Union, located in Villa Park. They will refer clients to Del Norte and help advertise neighborhood events.

Del Norte will also make a concerted effort to have a representative at every VPNA meeting and other local events to talk with residents about these programs.

In 2020, Del Norte will work with the VPNA and local elementary schools to hold a first-time homebuyer class during each quarter in a public place in Villa Park.

Many renters in Villa Park don't think they can afford to buy property in the neighborhood.

STRATEGY 1.4 Rehabilitation of homes in Villa Park neighborhood

ACTION 1.4.1: *Identify community space where service providers can deliver their services*

Homeowners in Villa Park are increasingly receiving citations for code violations from the City and County of Denver and are finding they do not have the funds for necessary home maintenance.

Del Norte has existing relationships with several organizations that offer low- or no-cost home rehabilitation services, such as Energy Outreach of Colorado's CARE program that provides provides free energy efficiency upgrades for LMI residents.

Over the next two years, Del Norte will work with the Villa Park Neighborhood Association and the schools in Villa Park to determine the best way for community partners to reach the residents who need this help. This includes finding spaces, physical and virtual, where residents can connect with providers who can address their home rehabilitation needs. Del Norte will also arrange to regularly reach out to existing partners and new partners to remind them of the opportunity to serve this neighborhood directly by having a physical presence at community events.

ACTION 1.4.2: *Partner with Denver West Area Planning Initiative for the housing resource fair in January 2020*

The City of Denver has selected the West Area (which includes the neighborhoods of Villa Park, Barnum, Barnum West, Sun Valley, Valverde, and West Colfax) to lead the next phase of the Neighborhood Planning Initiative because it has some of the oldest neighborhood plans and has experienced rapidly increasing housing costs. The kickoff for the West Area Planning Initiative was held on October 5, 2019, and it was announced that the city will be holding a housing fair for the West Area in January 2020.

Del Norte expressed interest in collaborating with the city on the housing fair since it was already determined to be an important opportunity for outreach to the Villa Park community during the course of research for this plan.

1. Del Norte will have a presence at the housing fair to give residents more information about Del Norte's services and programs.
2. Del Norte will propose inviting partners, such as the Denver Urban Renewal Authority (DURA), Habitat for Humanity, Energy Outreach of

Colorado, the Area Agency on Aging (AAA), and others that could help residents by providing home rehabilitation services.

3. Del Norte will help in marketing the event to the Villa Park neighborhood.

STRATEGY 1.5 Create Accessory Dwelling Units (ADUs) in Villa Park

ACTION 1.5.1: *Del Norte will promote the West Denver Single Family Plus ADU initiative in the Villa Park neighborhood to develop additional affordable units and create financial stability for current homeowners*

Current homeowners in Villa Park are burdened by increasing housing costs. Additional income from ADUs can help them better afford to stay in place.

The West Denver Single Family Plus (WDSF+) Initiative is a two-part housing strategy addressing the threat of involuntary displacement in West Denver. The WDSF+ works to connect residents to existing housing resources and has recently created an ADU pilot program.

An ADU is a second, usually smaller house on a homeowner's residential lot. In Denver, an ADU must be in the back 1/3 of the lot or yard. To improve access to ADU development, the WDSF+ program provides design-finance-build services and significant cost savings for qualified homeowners to build a detached ADU.

The five permitted ADU models were designed by Habitat for Humanity and The American Institute of Architects.

The program is still actively searching for homeowner participants who live in West Denver. Current residents who want to use their home equity to build an ADU on their property for additional income could help provide affordable housing for another family in Denver.

To help recruit interested homeowners, Del Norte will detail the program in the new resource guide for Villa Park and will partner with the VPNA, the local schools, and Denver Community Credit Union to make residents aware of ADUs as an option. Del Norte will also ensure that the program is well represented at the Denver West Area Planning Initiative's housing resource fair.

98%

of TRUA clients have no bank accounts, and they use Payday Loans and check cashing places.

Goal #2

Ensure Villa Park Residents
Thrive in the Neighborhood

STRATEGY 2.1 Provide information for seniors on aging in place

ACTION 2.1.1: *Connect Villa Park seniors with the Denver Regional Council of Governments (DRCOG) Area Agency on Aging*

The DRCOG is the federally designated Area Agency on Aging (AAA) and Aging Disability Resource Center (ADRC) for Denver County. The DRCOG provides older adults, adults with disabilities, and their caregivers and families with streamlined access to long-term services and provides support to enable these residents to remain independent within the community. Using priorities outlined in its four year Area Plan on Aging,

the DRCOG also funds community services for residents aged 60 and older.

The AAA provides intensive short-term case management services for seniors, including comprehensive needs assessments to help develop care plans. Case managers also coordinate and monitor services for each individual.

As part of Del Norte's commitment to the Villa Park neighborhood, their counselors and staff will be educated on the services offered by the DRCOG so that they can direct clients appropriately. This could include making introductory phone calls and/or emails to provide that personal link for senior residents to their AAA case managers.

The biggest obstacle is that Villa Park seniors may not know about Del Norte's or the DRCOG's services and programs. To reach these residents, Del Norte will partner with the VPNA to create posts for social media and flyers for VPNA events. Del Norte will also mail these flyers to long-term residents based on the real-estate data that has already been pulled for researching this Action Plan.



STRATEGY 2.2 Help residents find safe and affordable loan products

ACTION 2.2.1: *Review affordable financial tools with local banks and motivate them to provide home rehabilitation loans for Villa Park residents*

Current homeowners that have to do maintenance on their properties or are looking at refinancing often are not knowledgeable about affordable loan products. Sometimes, residents feel more comfortable going to small check cashing locations and are intimidated by bigger financial institutions. 98% of TRUA clients have no bank accounts and they use Payday Loans and check cashing places.

In the past, local banks such as Denver Community Credit Union and FirstBank have been known to provide neighborhood-direct approaches as part of their community reinvestment initiatives. In 2020, Del Norte will research and advocate for similar programs in the Villa Park neighborhood.

When home rehabilitation loans are offered through these lending partners, Del Norte will expand their

Post-Purchase Counseling Program to include information on these loans in addition to counseling for refinancing and foreclosure prevention.

STRATEGY 2.3 Create a pipeline of current renters to become homeowners in the neighborhood

ACTION 2.3.1: *Educate current renters in the neighborhood and tailor housing counseling*

Many renters don't think they can afford to become homeowners and fall prey to myths about what is needed such as a credit score of 820 and 20% for a down payment. Del Norte is committed to having counseling in the Villa Park neighborhood, bringing resources to the community in a convenient location.

Starting November 8, 2019, Del Norte will partner with Colorado Legal Services and host a tenant and landlord rights class at Cowell Elementary School. These classes will be held once a quarter and the dates and times will be published on school calendars as well as the school's and the VPNA's social media pages.



ACTION 2.3.2: *Del Norte will allocate down payment assistance to residents under 80% Area Median Income (AMI)*

Del Norte offered a down payment assistance program in 2019 that was available to the entire Denver Metro Area. Funds for the year were depleted during the summer due to the large number of applicants.

During 2020, \$150,000 will be dedicated from Del Norte's long-term investment revenue for a Villa Park-specific program. This will be advertised in the new resource guide for Villa Park, and counselors at all Del Norte events in the neighborhood will be prepared to discuss the program with residents.

STRATEGY 2.4 Provide financial education for renters and homeowners in Villa Park

ACTION 2.4.1: *Del Norte will create a resource guide of services specifically focused on Villa Park*

Del Norte is relatively new in the area and is not well-recognized as a resource for Villa Park residents. Making residents aware of Del Norte's services (and those of its partner organizations) remains the biggest challenge. Given the size of the city of Denver, residents looking online for assistance have experienced confusion about who to contact to access the particular support they need.

To address this issue, Del Norte will create a resource guide targeted specifically for Villa Park in 2020. The guide will be produced in both English and Spanish and will be available online and in printed form. The printed resource guides will be distributed to community partners like the VPNA, the local elementary schools, and Denver Community Credit Union for these organizations to share with Villa Park residents. Del Norte representatives will also have copies to distribute when attending neighborhood events.

ACTION 2.4.2: *Improve Del Norte's ability to help coordinate services for residents who need them.*

Focusing on the Villa Park community's needs, Del Norte will improve its knowledge about programs that currently exist to mitigate those needs by either partnering with the organizations that provide the services or by soliciting funding to create those programs internally.

Del Norte will continue to serve the Villa Park community through existing programs, but aims to take a more direct contact approach. Based on feedback from school personnel and parents, Del Norte has determined that residents would benefit more from events held at the local schools. Therefore, Del Norte plans to bring counseling into the community by instituting drop-in hours when residents can speak with a certified Del Norte counselor and resource navigator. Once established, these hours will be published on school calendars as well as on each school's and the VPNA's social media pages.

Before the start of the 2020 spring semester, Del Norte will deliver surveys to Eagleton and Cowell Elementary Schools and ask that parents complete these surveys, which include questions concerning days and times when they could benefit from an on-site counselor.



Del Norte is committed to carrying out the strategies listed in this Action Plan. Some will start immediately and others will be put into place throughout 2020. The organization will continue delivering services and modifying programs based on the needs of the Villa Park community.

05 | Metrics and Implementation Plan

Strategy	Implementation	Duration	Metrics of Success
1.1 Provide rental assistance for low- and moderate-income (LMI) residents	Short term (to begin immediately)	Short term (1-2 years)	120 households over two years
1.2 Provide tax abatement awareness and counseling for both seniors and those with disabilities	Short term (new program built up over 1-2 years)	Medium term (5 years)	30 individuals per year
1.3 Provide homebuyer and financial education and post-purchase counseling	Short term (to begin immediately)	Short term (1-2 years)	300 individuals over two years
1.4 Rehabilitation of homes in Villa Park neighborhood	Short term (new program built up over the next year)	Medium term (5 years)	20 households per year
1.5 Create Accessory Dwelling Units (ADUs) in Villa Park	Short term (new program built up over the next year)	Long term (10 years)	Short term (new program built up over the next year)
2.1 Provide information for seniors on aging in place	Short term (new program built up over the next year)	Medium term (5 years)	30 individuals per year
2.2 Help residents find safe and affordable loan products	Short term (new program built up over the next year)	Medium term (5 years)	20 households per year
2.3 Create a pipeline of current renters to become homeowners in the neighborhood	Short term (new program built up over the next year)	Medium term (5 years)	15 households per year
2.4 Provide financial education for renters and homeowners in Villa Park	Short term (to begin immediately)	Short term (1-2 years)	80 households per year



Partners

National Association For Latino Community Asset Builders (NALCAB)

Villa Park Neighborhood Association (VPNA)

Cowell Elementary School

Eagleton Elementary School

Denver West Area Planning Initiative

Denver Community Credit Union

West Denver Single Family Plus (WDSF+)

West Denver Renaissance Collaborative

Colorado Legal Services

Habitat for Humanity

Energy Outreach of Colorado

Denver Regional Council of Governments (DRCOG)

Area Agency on Aging (AAA)

Denver Human Services (DHS)

U.S. Department of Housing and Urban Development (HUD)

Mission Economic Development Agency (MEDA)

The West Area Photovoice Project

The Federal Boulevard Photovoice Project

The University of Denver (DU)



Del Norte Neighborhood Development Corporation
3275 West 14th Avenue, #2020 Denver, CO 80204
Phone: 303-477-4774

delnortendc.org