



# THE FAX PARTNERSHIP

## RESIDENTIAL SURVEY REPORT 2020





# Executive Summary

To better serve our community The Fax Partnership created and deployed a comprehensive survey that asked residents about age, income, financial literacy, the impact of Covid-19, neighborhood values and overall housing quality. Overall, The Fax received 450 responses, with 369 responses directly from the East Colfax community. Deploying this survey has given us an in-depth understanding of our East Colfax neighborhood. By directly asking our neighbors how they live we will be able to assist their needs with accuracy.

Our findings involving income, utilities, safety, crime, Covid-19, housing quality and stability led us to the conclusion that there is a great need for policy investment in the East Colfax area. **To read The Fax's full survey report, please visit our website at [www.thefaxdenver.com](http://www.thefaxdenver.com).** Based on the key findings we propose the following policy changes:

## Policies to help residents stay in their homes

### The Problems:

- 51.2% of residents in East Colfax dedicate 30% or more of their gross household income to keeping a roof over their head.
- For homeowners, 26.3% of all respondents have housing repairs they cannot currently fix. And half of that 26% said that affordability is the barrier to those repairs.
- 22.5% of residents struggle to keep their home warm during the winter & 38.8% or residents struggle to keep their home cool during the summer.

### The Solutions:

- Increase housing navigation services to assist residents in accessing support services.
- Dedicate funds to assist low-income homeowners with home repair.
- Increase the production of new affordable housing and preserve the existing affordable housing to provide more housing options.
- Partner with nonprofits such as a Energy Outreach Colorado to improve access to residential utility resources, especially for renters.

## Policies to improve quality of life

### The Problems:

- 23.8% of renter participants do not have access to the internet.
- When asked about important neighborhood qualities 21.8% of respondents pointed to deficiencies in safety, 20.6% walkability and 20.9% proximity to a grocery store.
- 50% of East Colfax residents said they were interested in increasing their financial knowledge.

### The Solution:

- Expand internet access, especially for renters.
- Advocate for increased community safety through improved relationships between the community and the Denver Police Department.
- Provide educational programs that allow residents to improve their financial literacy.

The implementation of these policies is an urgent priority. The Fax Partnership, as well as our partners in local government, nonprofit service provision and philanthropy, have the capacity to implement these specific policies to sustain a diverse and more equitable community. Looking forward, we envision an East Colfax community that ultimately enables the existing, diverse and lower-income community of East Colfax to stay and thrive whether or not there is private investment in the future.

Sincerely yours,



**Monica Martinez**  
**Executive Director**  
**The Fax Partnership**



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THE FAX PARTNERSHIP  
RESIDENTIAL SURVEY  
2020

## **ISSUES CURRENTLY IMPACTING**

### **RESIDENTS**

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### **KEY FINDINGS**

### **COMMUNITY PARTNERS**



# WHO WE ARE, WHAT WE CARE ABOUT & WHAT WE DO

## Introduction

September 2020

The Fax Partnership (“The Fax”) is a long-standing 501(c)3 non-profit organization dedicated to East Colfax. Embracing the diverse communities we serve, we promote equity and advocate for development without displacement. We provide support services to vulnerable residents and small businesses. We aim to achieve responsible growth that prioritizes affordable and attainable housing, community-serving redevelopment and supports local employment opportunities.

As an organization, we take pride in the diverse community making up the East Colfax area. To better serve our community we created and deployed a comprehensive survey that asked residents about age, income, financial literacy, the impact of Covid-19, neighborhood values and overall housing quality.

The results we received are worth sharing. Some data may surprise you, worry you or inspire you. For The Fax, the data within the report serves as a reminder of the importance of our work. It also provides us with a number of opportunities to dig in and strengthen our community. We hope you enjoy reading this report, encourage you to share our findings with others and let us know your thoughts.

# **METHODOLOGY**

## **Residential Survey**

In March of 2020 The Fax Partnership had the opportunity to hear from residents of the East Colfax corridor about their experiences regarding housing affordability and community resources through a residential survey. Provided in English, Spanish, Ahmaric, Oromo and Burmese, the residential survey was available online and in a postage-paid mail version. In total, 450 residents responded, of which 369 live within our geographic area. This report analyzes the data from those 369 respondents. The survey instrument included questions about residents' current housing, financial situation, how Covid-19 has affected their household and provided the opportunity to share their opinions about their values and concerns about their community.

## **Outreach and Promotion**

In order to ensure a wide range of participation and engagement from East Colfax corridor residents, the organization conducted significant outreach and promotional efforts for The Fax Partnership 2020 Residential Survey. These outreach efforts included online and social media marketing as well as a targeted pre-paid mailing to 2,000 East Colfax households. Online and social media promotion of the survey included recurring posts on platforms such as Facebook, Twitter, Instagram and Nextdoor, encouraging members of the community to take our survey.

To reach under-represented residents of the East Colfax area, The Fax chose the three mailing routes with the lowest Annual Median Income (AMI) in the 80220 zip code, according to the US Postal Service. In addition, The Fax also engaged the assistance of various community partners.<sup>1</sup> These organizations shared the survey on their social media platforms, invited The Fax to present at meetings they hosted and emailed their respective networks about the survey.

<sup>1</sup> Partners: Cares Network, Colorado African Chamber Of Commerce, Denver Police Department, Denver School of Science and Technology, East Colfax Neighborhood Association, Enterprise Community Partners, Hope Communities, International Rescue Committee, Mercy Housing, PUMA, Urban Land Conservancy, Habitat for Humanity, CEDS, Staff Zone, Lucy Ethiopian Restaurant, Oromo Community, Village Institute, International Rescue Committee, Asian Pacific Development Center, Rocky Mountain Welcome Center, Aurora Public Schools, Councilwoman Amanda Sawyer, Councilman Chris Herndon, Margaret Lautzenheiser and Mi Casa Resource Center.

# **METHODOLOGY**

## **Timing of community engagement and Covid-19.**

The launch of The Fax Partnership Residential Survey was originally scheduled for March 30, 2020. The Covid-19 pandemic and subsequent stay-at-home orders required the organization to revise our approach, which originally included hosting mini-resource fairs in the community to promote the survey. The prevalence of the pandemic forced our team to use remote outreach efforts as well as create a survey incentive. The incentive was a program called Fax Aid, funded by the Colorado Health Foundation and Mile High Connects, which granted \$500 to residents most in need.

## **Sampling note.**

When considering the experience of members of certain groups, some sample sizes are too small to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, that the magnitude of the estimate may vary significantly in the overall population. Survey data from smaller numbers of respondents are indicative of an experience or preference, rather than conclusive.



# **METHODOLOGY**

## **Geographic Note**

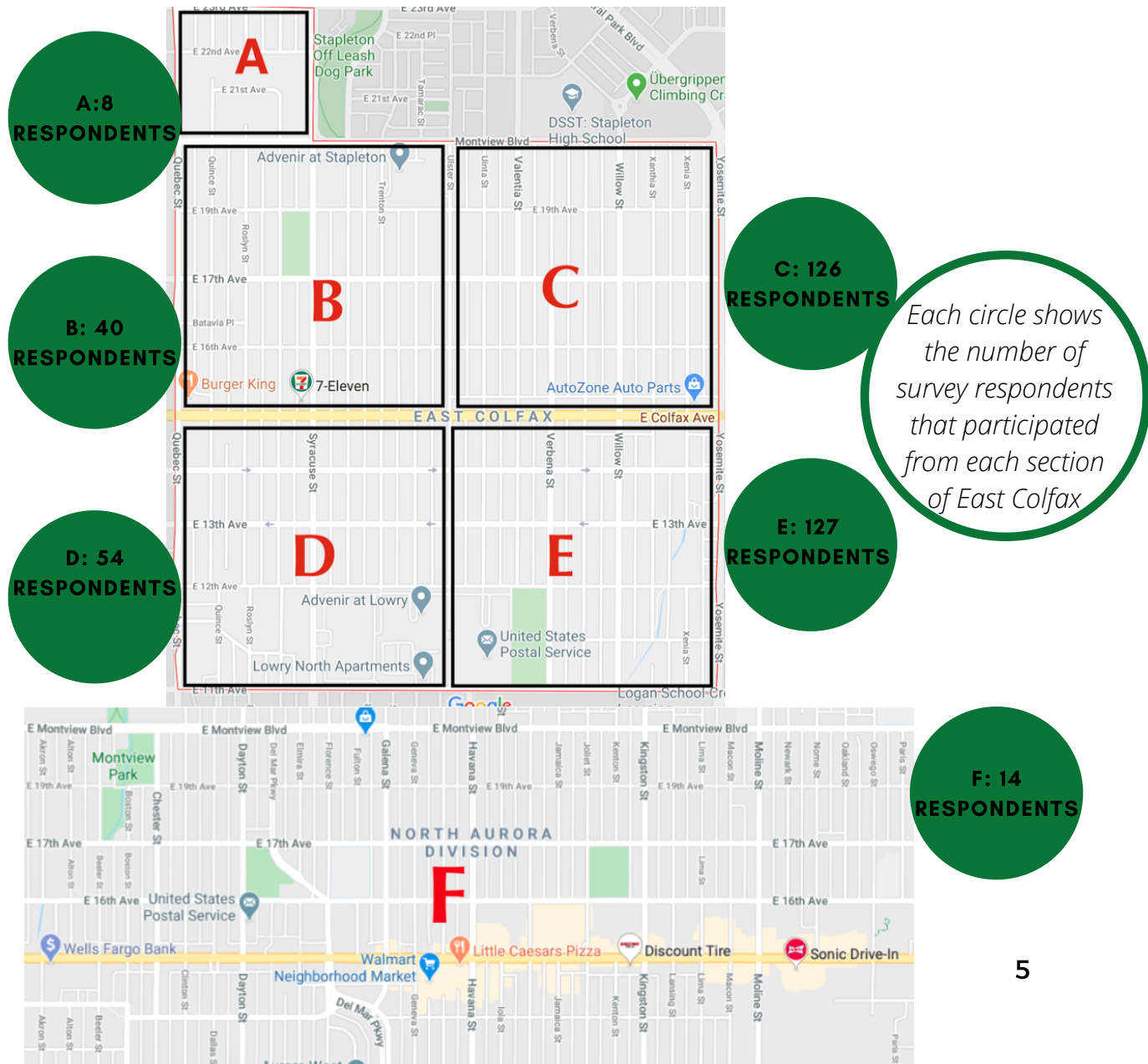
The survey data analyzed for this report include the 369 responses received from residents living within East Colfax and Northwest Aurora neighborhoods. East Colfax is one of 78 neighborhoods recognized by the City and County of Denver and located between Quebec Street and Yosemite Street and 11th Avenue and Montview Avenue. The Fax included responses from residents living within Northwest Aurora, located between Yosemite Street and Peoria and 11th Avenue and Montview Boulevard. The Fax considers this geographic area our service area, which we characterize as the East Colfax corridor. Survey responses received from outside the East Colfax corridor are excluded from the survey analysis.

# DEMOGRAPHICS

As part of the survey, The Fax asked respondents details about themselves as individuals such as age, languages spoken, where in the East Colfax corridor they live, annual income and duration of residency.

## Respondents

Respondents of the survey ranged from ages 17 to 65+. They speak multiple languages, live alone or with families of different sizes. They are from multiple countries, own homes, rent apartments and their income levels vary. The respondents of our survey represent what many know East Colfax to be: diverse, mixed income and vulnerable. We intentionally did not ask the race or ethnicity of survey participants to avoid the portrayal of discrimination based on citizenship or racial identity.



# Age of Respondents

The survey's largest percentage of respondents identified between the ages of 35-44 years old, with the smallest number of respondents identifying as 17 years old or younger.

Figure 1

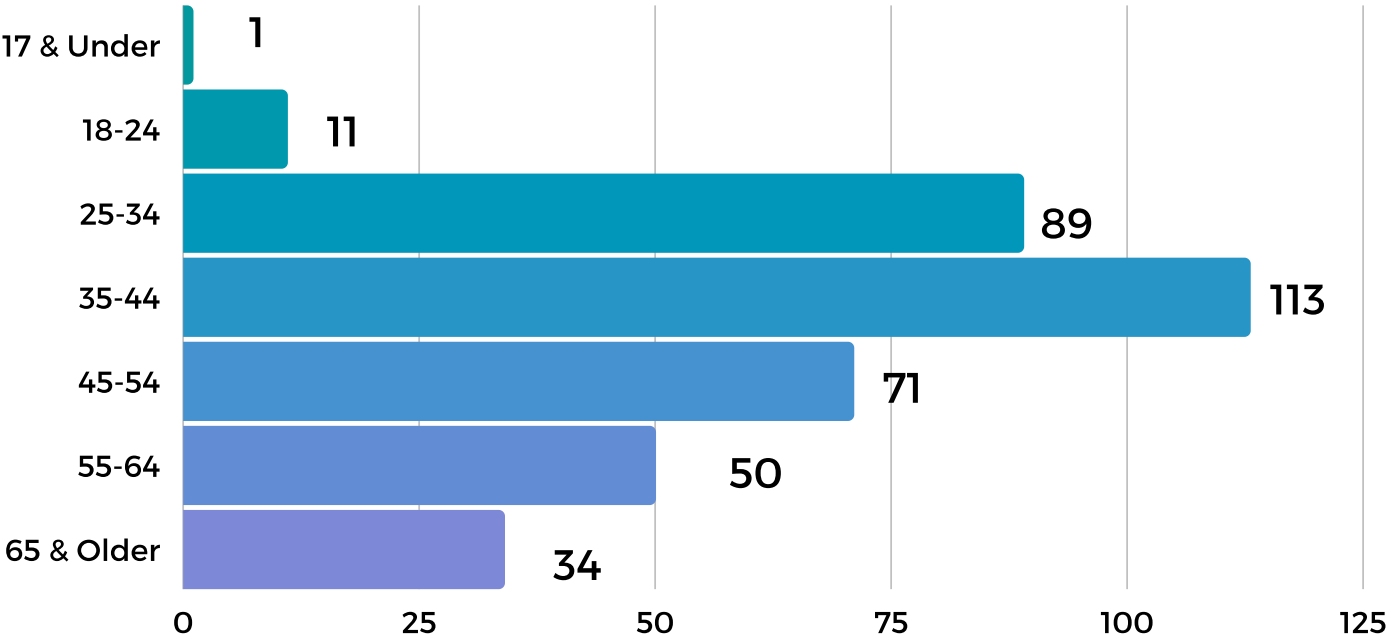
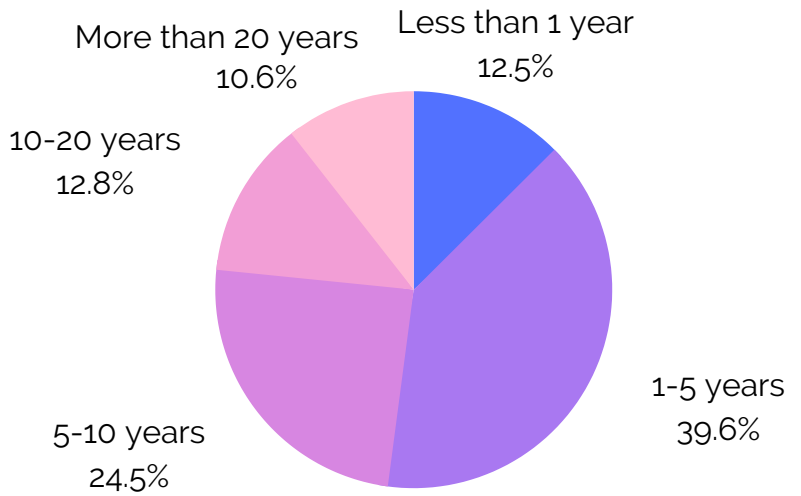


Figure 2

**LENGTH OF RESIDENCY**

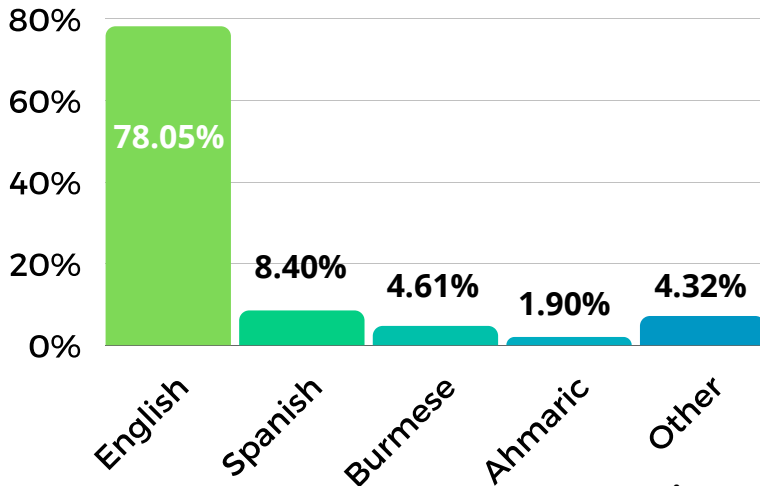
The Fax survey asked residents how long they have lived in East Colfax. **37.3% of respondents** have lived in the neighborhood for 5 to 20 years. **39.6% of respondents** said they have lived in East Colfax for 1 to 5 years.



**LANGUAGE**

Figure 3A

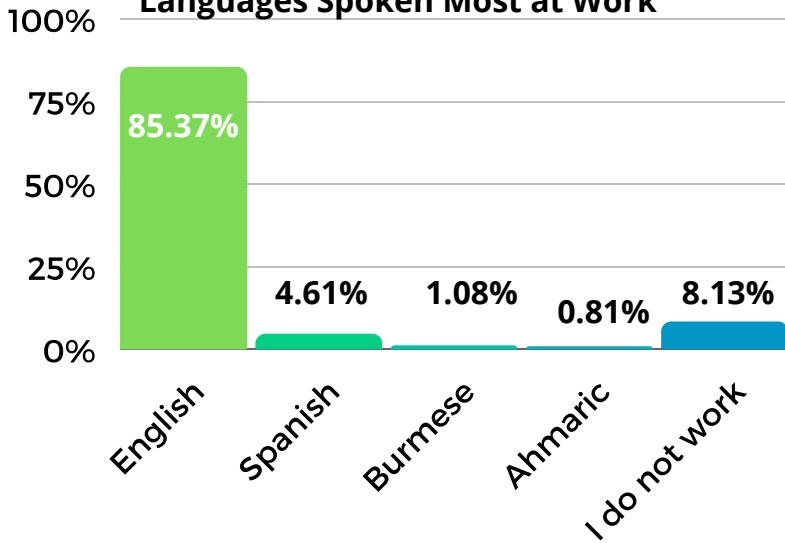
**Languages Spoken Most at Home**



The survey asked respondents what language they speak at home and work. The data highlights the presence of the immigrant community on East Colfax.

Figure 3B

**Languages Spoken Most at Work**



**Figure 3A** shows that respondents speak English at home at a **rate of 78.05%** while **Figure 3B** shows respondents speak English at work at a **rate of 85.37%**. This demonstrates that only a small percentage of respondents who have English as a second language have to speak in English at work.

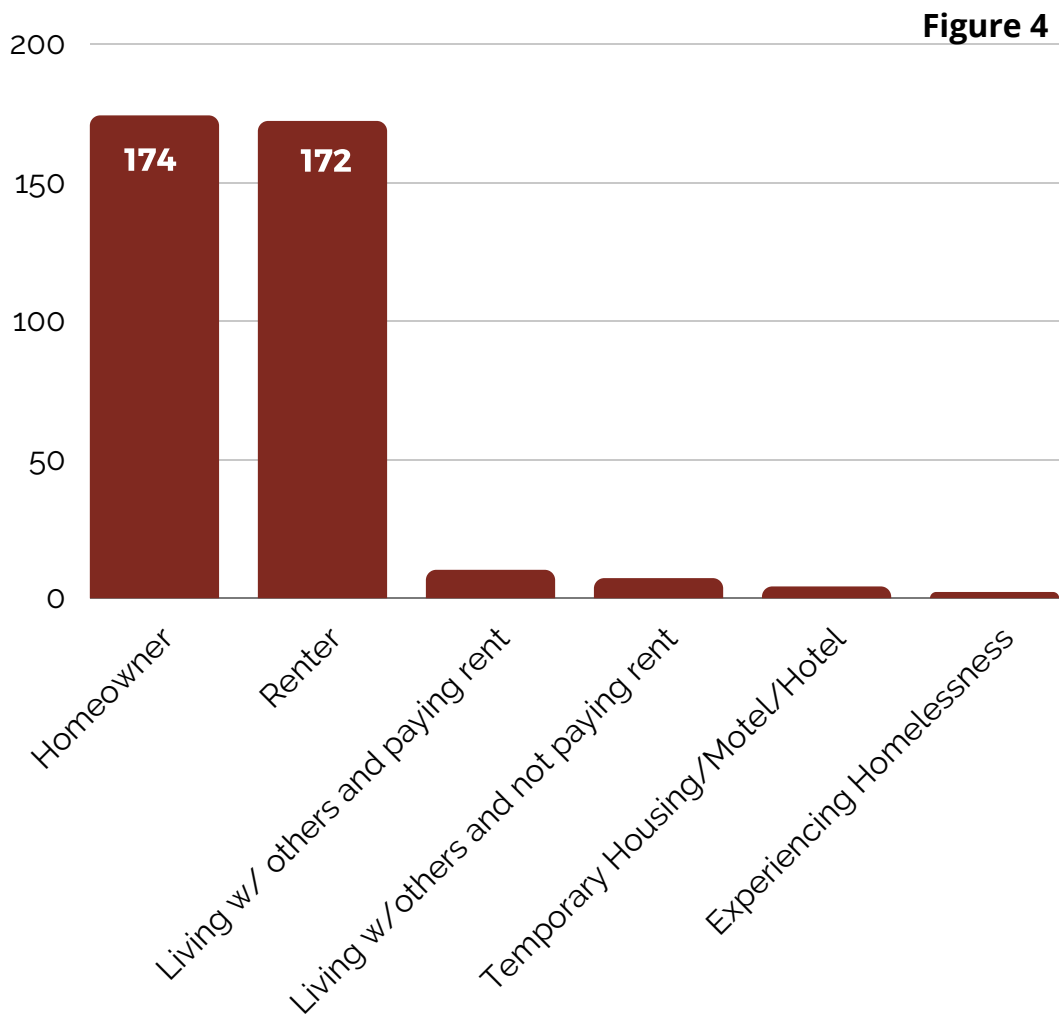
# HOUSING

## Renters & Homeowners

Both homeowners and renters participated in our survey.

East Colfax has a significant number of renters. Our survey was nearly split in half by renter responses and homeowner responses.

The number of renters that responded to our survey reflects that of Denver as a whole at a rate of about 49%<sup>1</sup> identifying as renters. American Community Survey data from 2017 shows East Colfax to have closer to 65% of renters.<sup>2</sup>



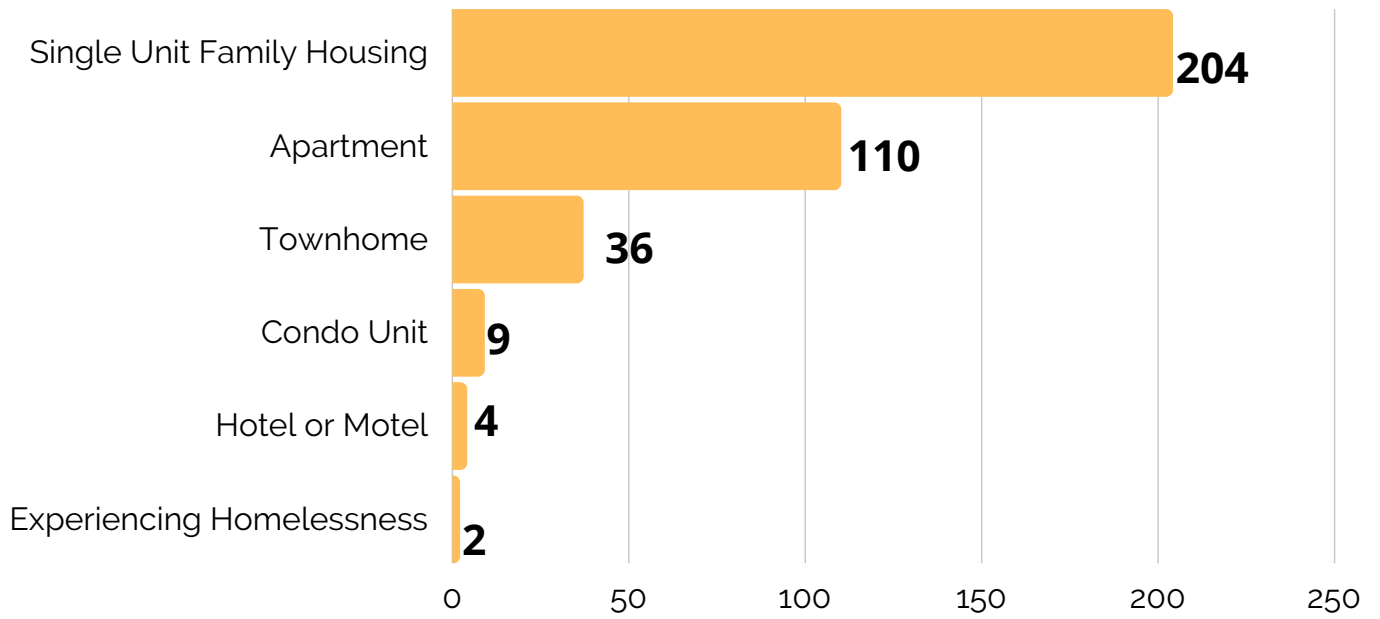
Source:

<sup>1</sup> 2017 American Community Survey

<sup>2</sup> 2013-2017 American Community Survey 5-Year Estimates

# Housing Type

Figure 5



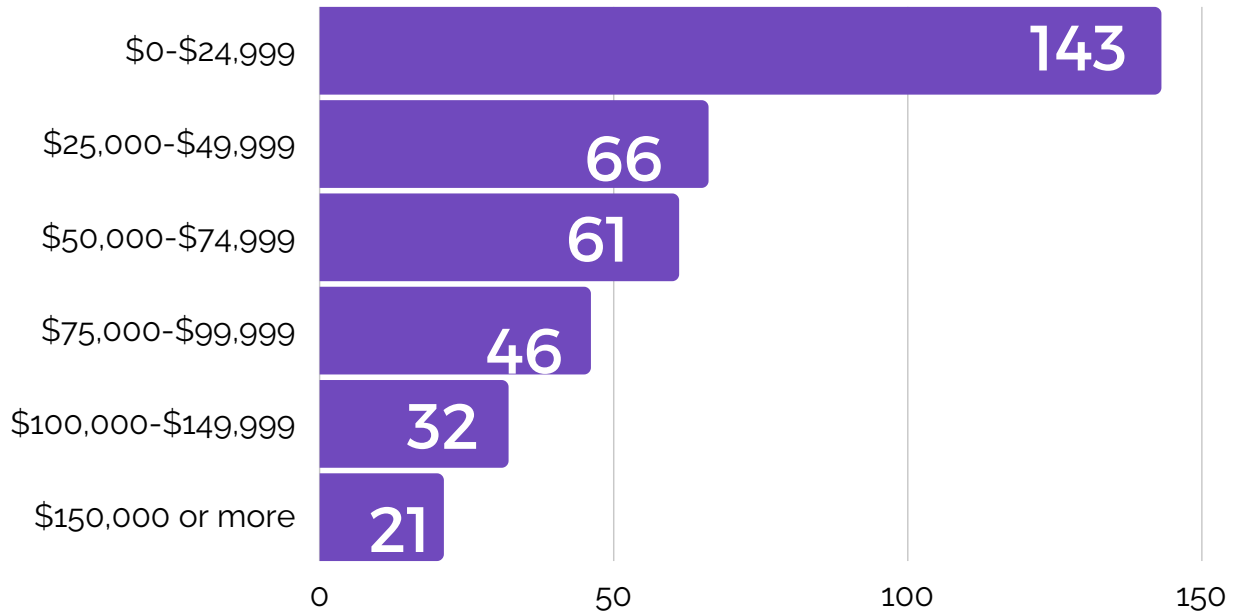
We asked residents in East Colfax the type of housing units they currently occupy. The majority of respondents said they live in a single-family home.

# INCOME & COST OF LIVING

## Annual Household Income

We asked respondents to choose from a range of household incomes. The numbers located within the bar graph depict how many respondents answered within the income ranges.

Figure 6



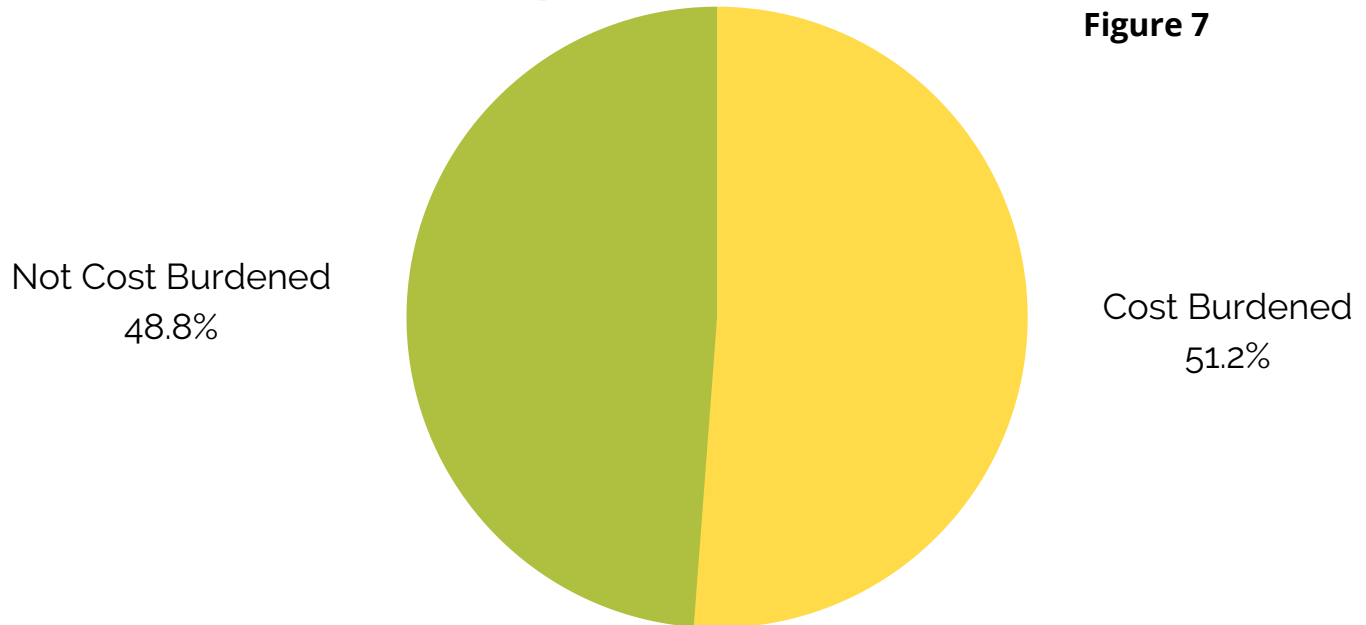
## Median Monthly Expenses



We asked respondents to share how much they pay for their average monthly expenses for utilities, rent and mortgage for homeowners. Based on their responses we found the median monthly costs for all respondents.

## Cost Burdened Respondents

Figure 7



Analyzing the data from annual household income and monthly expenses we determined that 51.2% of respondents are cost-burdened. The United States Department of Housing and Urban Development (HUD) defines cost-burdened families as those who pay more than 30% of their gross household income for housing.<sup>1</sup>

- 29% Denver residents make less than \$35,000 a year for Denver County<sup>2</sup>
- 38% of Fax survey respondents make less than \$35,000

Source:

<sup>1</sup> 2020 US Department of Housing and Urban Development

<sup>2</sup> 2017 Root Policy Research



# HOUSING CONDITIONS

The survey asked questions about those currently housed and their overall quality of housing. This includes questions about occupancy and home size, utilities, internet access, repairs, and heating and cooling.

## Issues Keeping Their Home Warm in the Winter

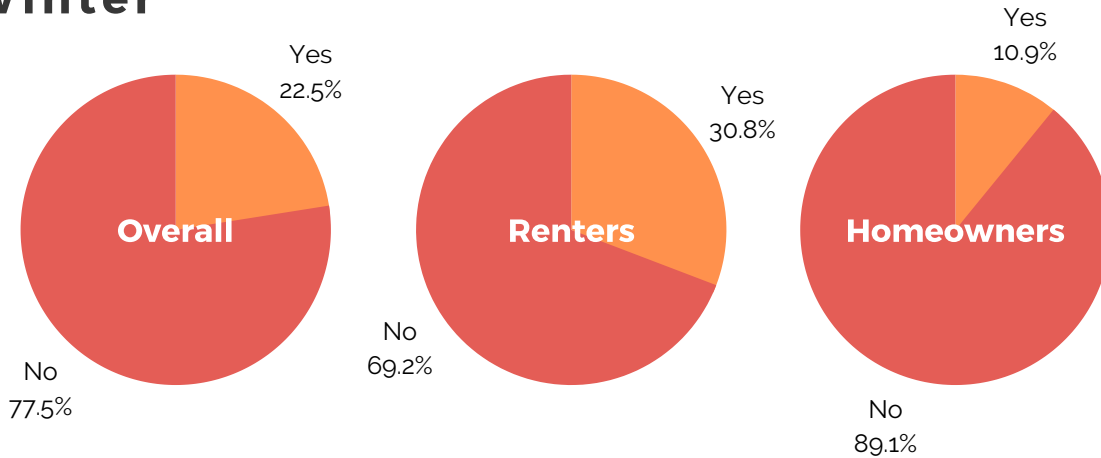


Figure 8

Overall, **22.5% of respondents** said they have issues keeping their home warm during the winter. However, **10.9% of homeowners** have issues keeping their home warm during the winter while **30.8% of renters** experience this challenge.

## Issues Keeping Their Home Cool in the Summer

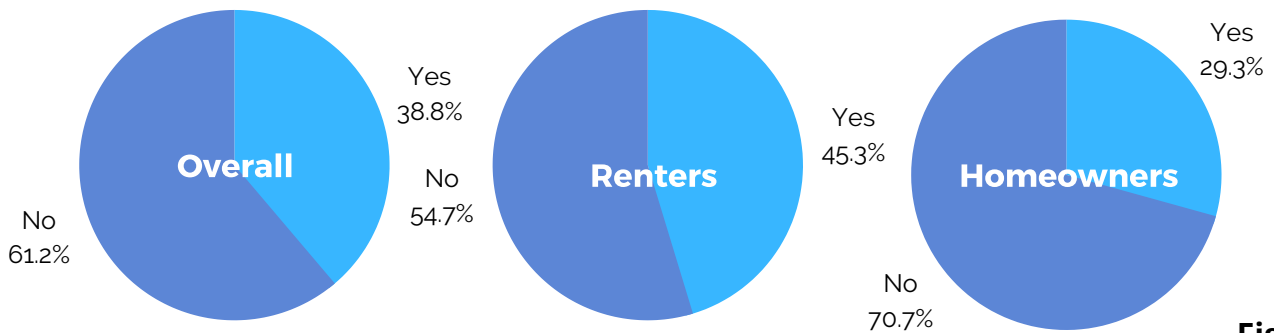
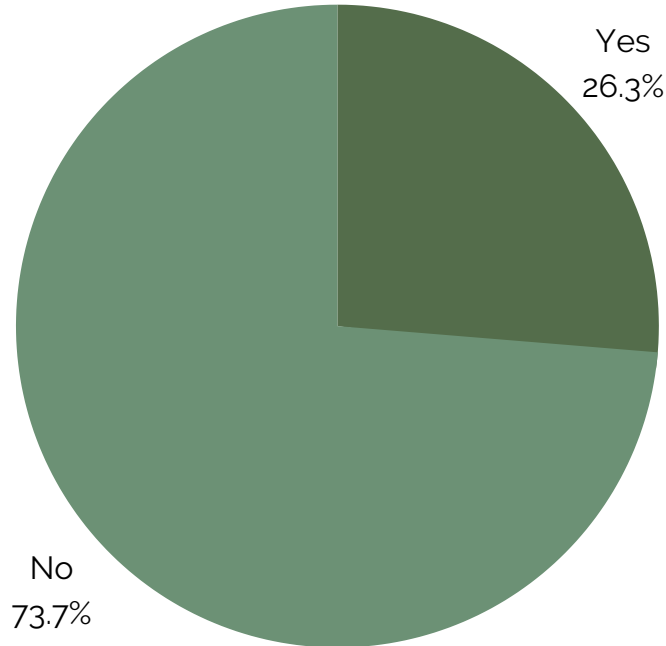


Figure 9

Overall, **38.8% of respondents** said they have issues keeping their home cool during the summer. However, **29.3% of homeowners** have issues keeping their home cool in the summer, while **45.3% of renters** experience this challenge.

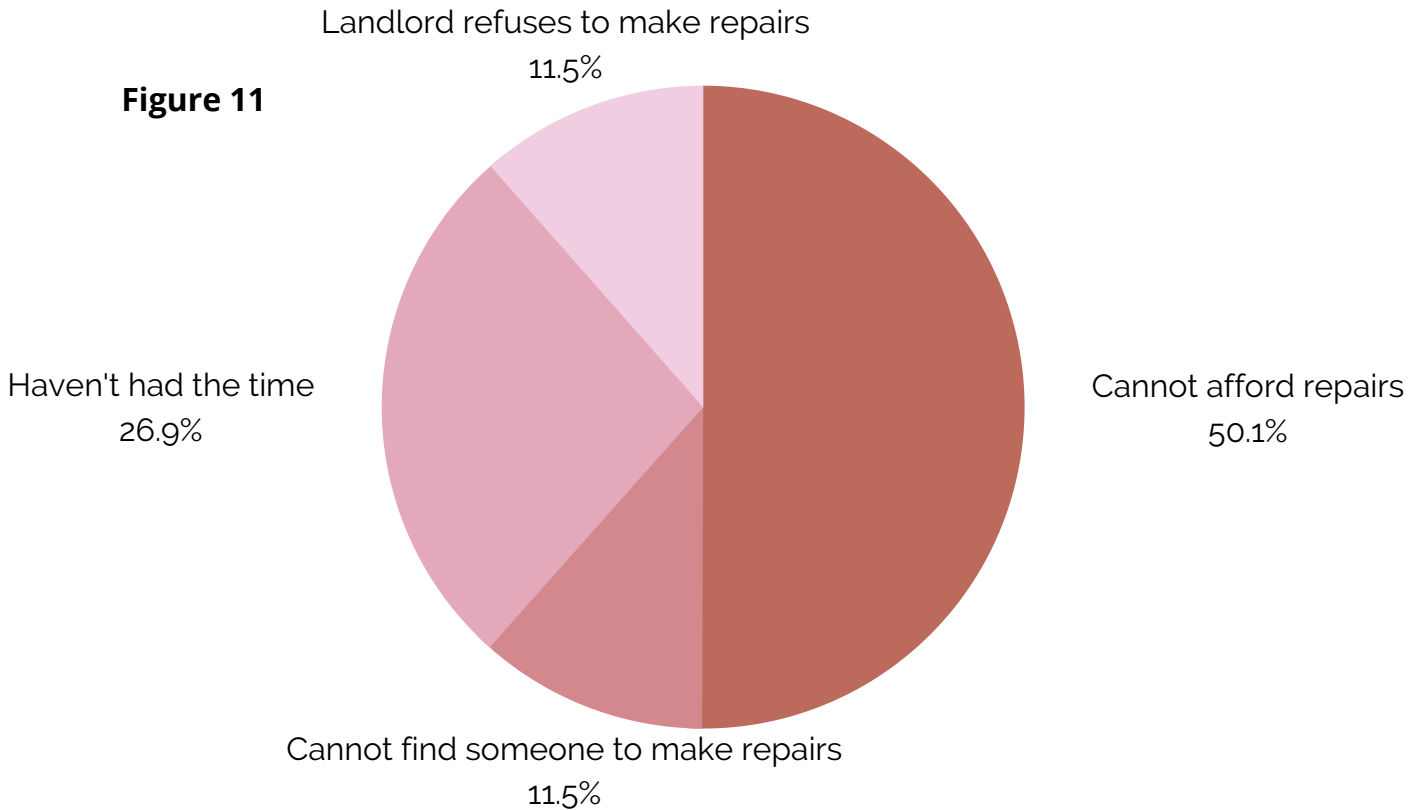
# Home Repairs or Improvements

Figure 10



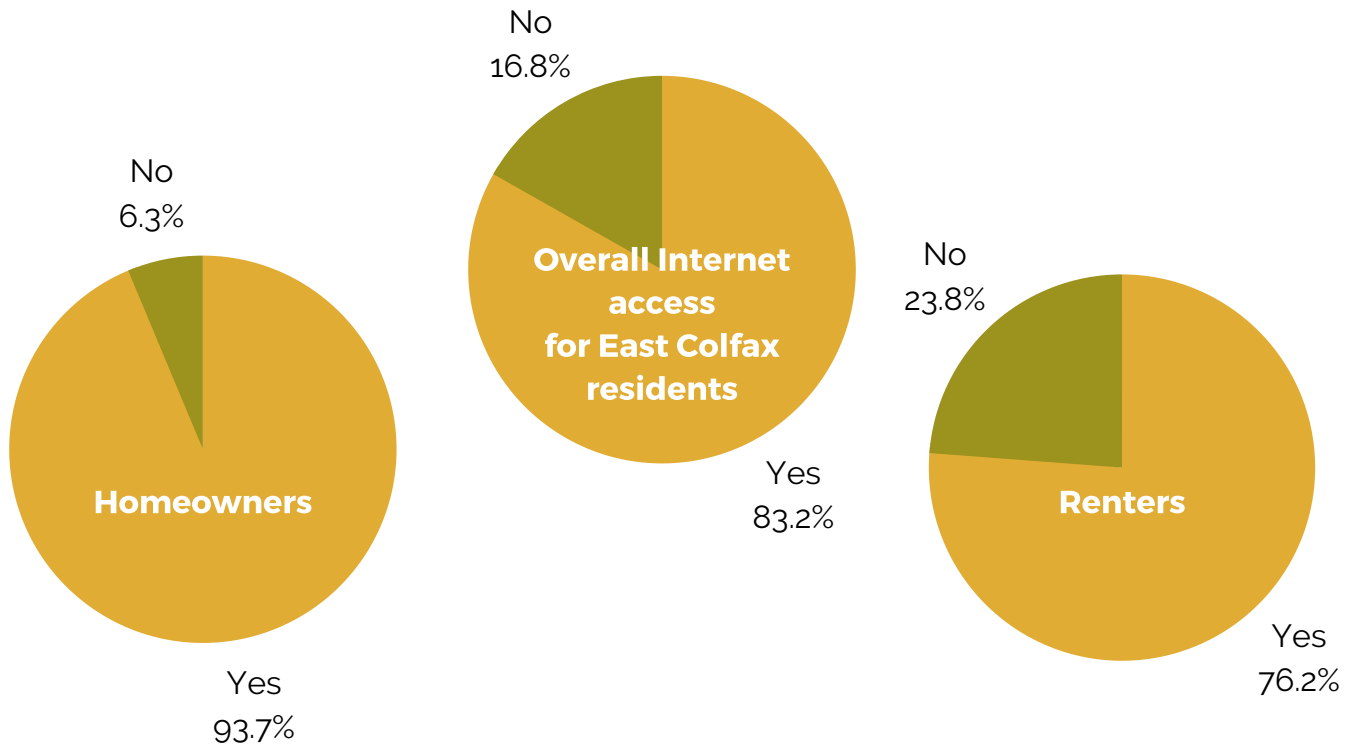
We asked East Colfax residents if they have home repairs they cannot fix. In total, **26.3% of participants** said they do.

Figure 11



Of respondents who had home repairs they could not fix, **50.1% said they could not afford to make repairs, 26.9% said they did not have the time to make repairs, 11.5% said they could not find someone to make repairs and 11.5% said their landlord refuses to address their needs.**

## Internet



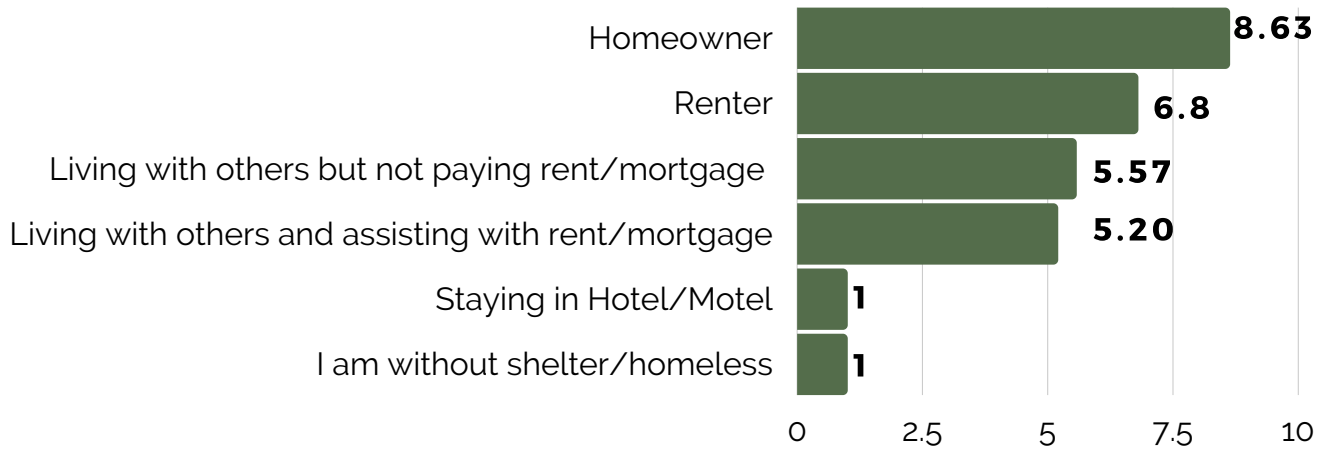
**Figure 12**

We asked respondents if they have internet access in their home. Renters indicated the greatest **lack of access at a rate of 23.8%**.

# Housing Satisfaction & Stability

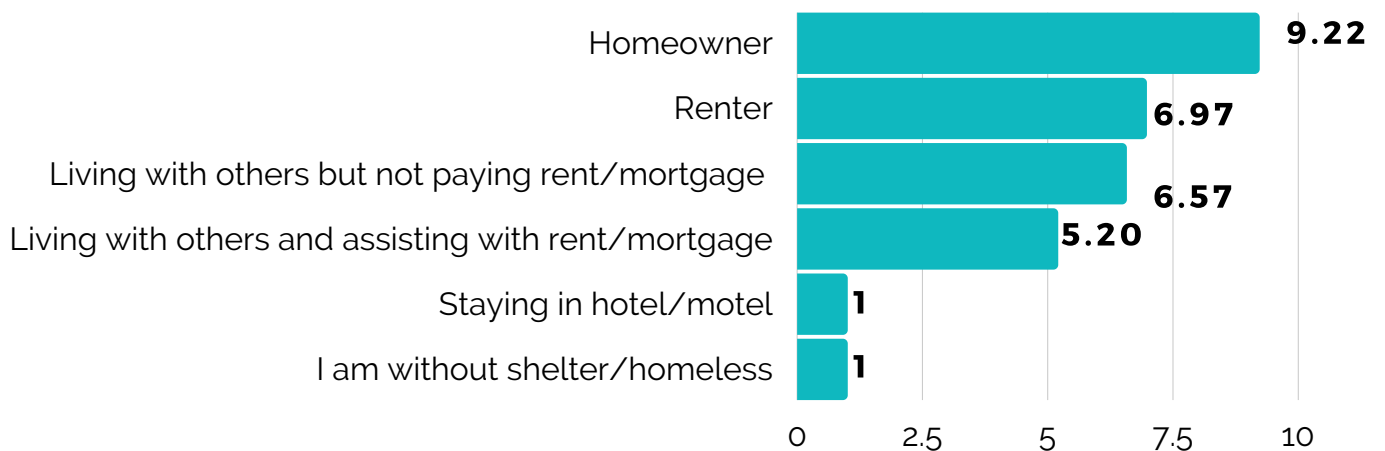
## Housing Satisfaction by Resident Type

Figure 13A



## Housing Stability by Rent

Figure 13B



Residents were asked on a scale of 1-10 how satisfied they were with their current housing situation, as well as the stability of their housing (with 1 being unstable or not satisfied and 10 being very stable or very satisfied). **Figure 13A** shows that homeowners were most satisfied with their housing situation at an **average rate of 8.63** while renters have an **average rate of 6.8**. **Figure 13B** shows homeowners say their housing situation is stable at an **average rate of 9.22** while renters have an **average rate of 6.97**.

# FINANCIAL KNOWLEDGE & INFORMATION

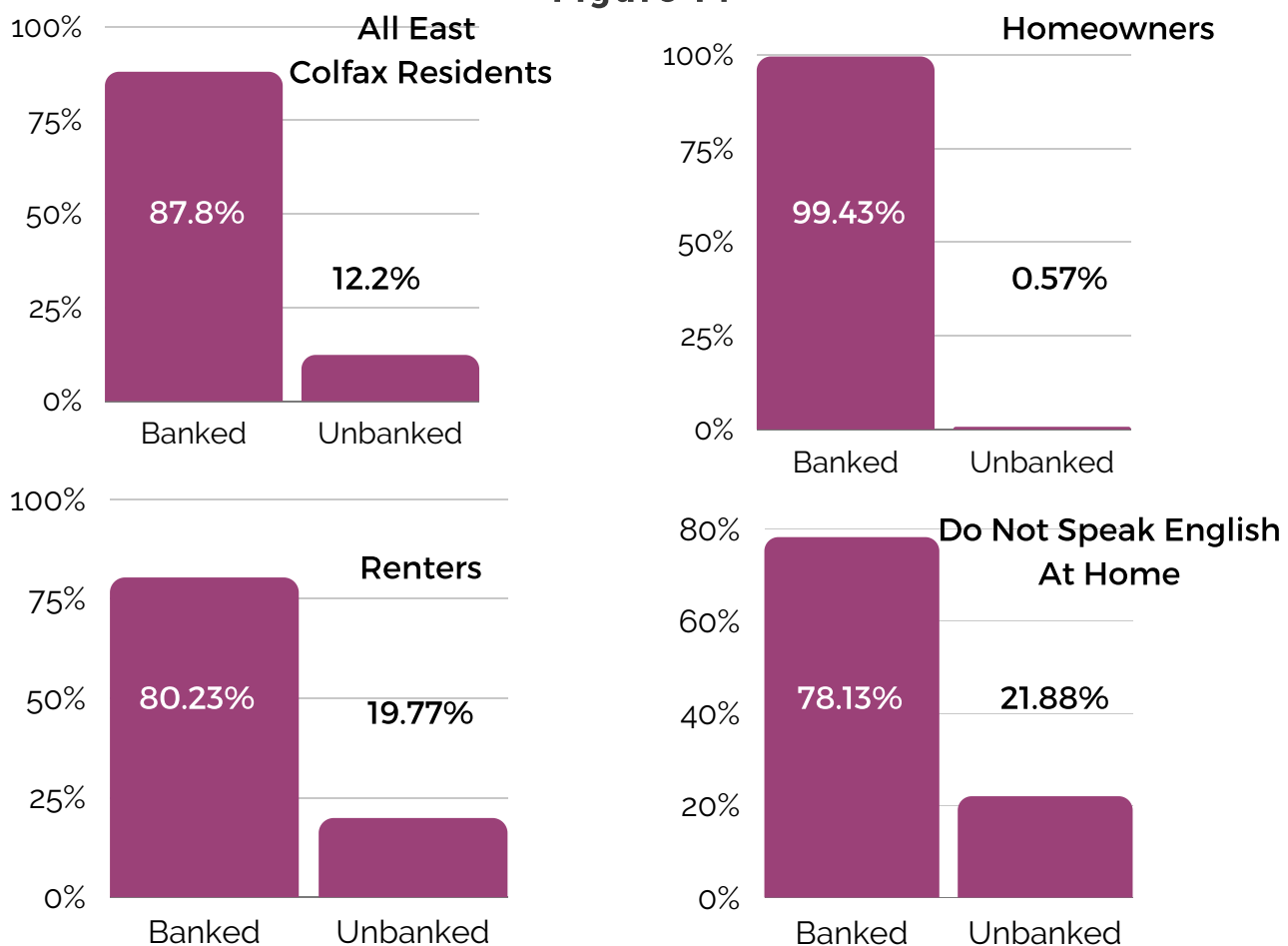
The survey asked residents questions regarding financial literacy. Participants were asked about their household income, monthly expenses, subsidized housing, banking and interest in financial literacy.

## Banked & Unbanked

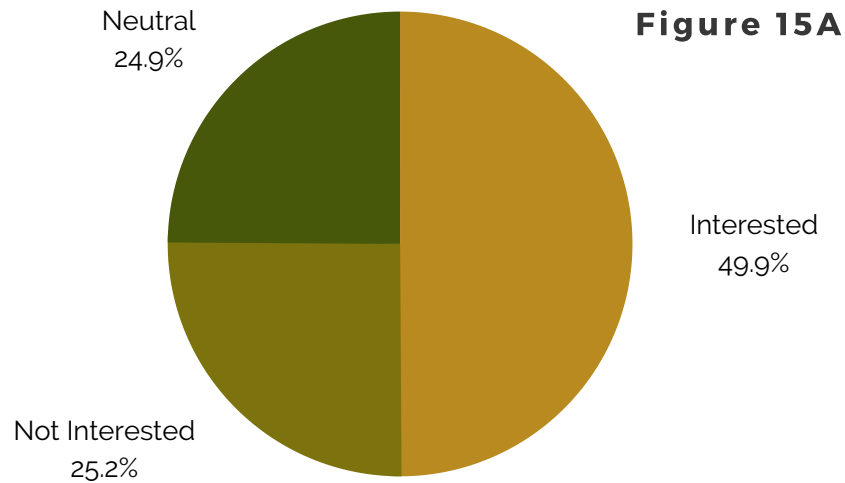
According to the Federal Deposit Insurance Corporation (FDIC), 5.7% of residents for the entire Denver metro area are unbanked. We found that the rate of **unbanked respondents in the East Colfax area is 12.2%**.

**87.8% of all residents are banked while 12.2% are unbanked. Of homeowner respondents, 99.43% answered they were banked, while 80.23% of renter respondents answered in the affirmative, meaning 19.77% are unbanked. 21.88% of respondents who do not speak English at home are unbanked.**

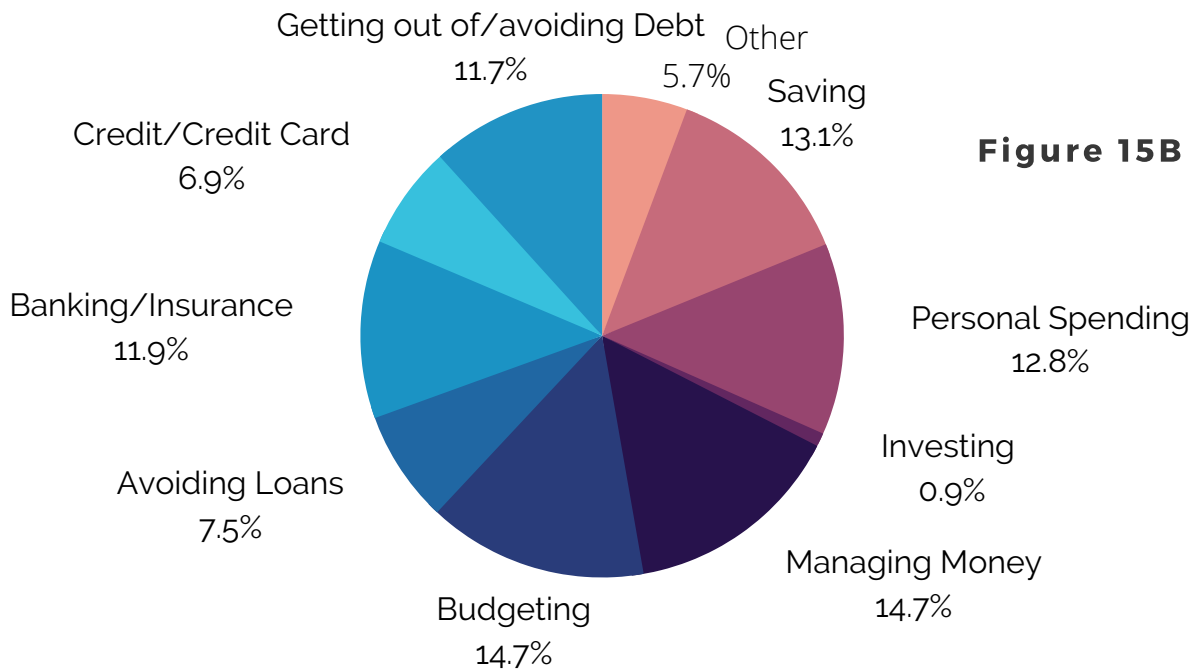
Figure 14



# Financial Literacy



Overall, **49.9% of respondents**, shown in **Figure 15A**, said they were interested in increasing their financial knowledge.



Of respondents who said they were interested in increasing their knowledge, **Figure 15B** suggests interest in a broad range of topics.

# ISSUES CURRENTLY IMPACTING RESIDENTS

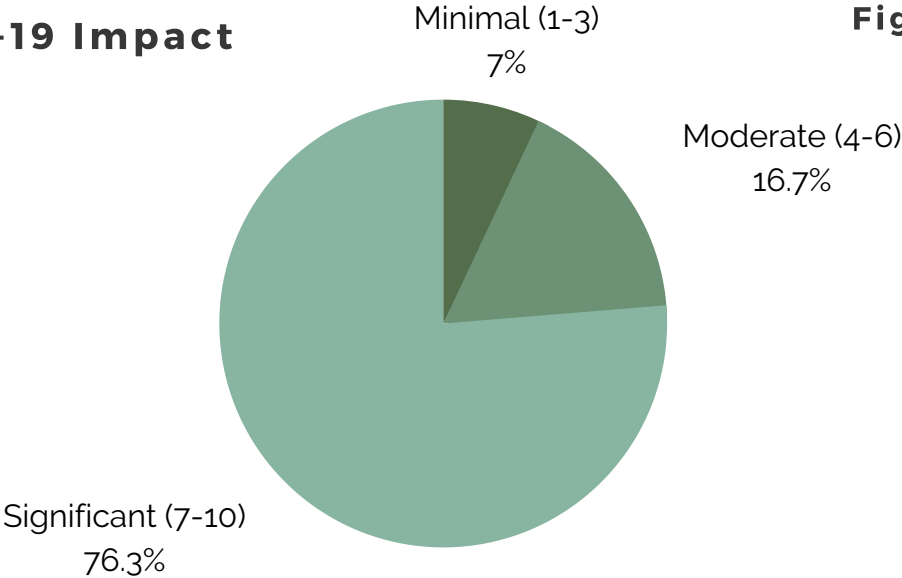
## Covid-19

The survey was deployed during the early stages of the Covid-19 pandemic in the United States. Given the timing, we added additional questions on this topic so participants could share their experience.

We asked respondents to rate how impacted they have been by the Covid-19 pandemic. One being not at all and 10 being extremely negatively impacted. Any answer of seven or above was considered to be negatively impacted by Covid-19

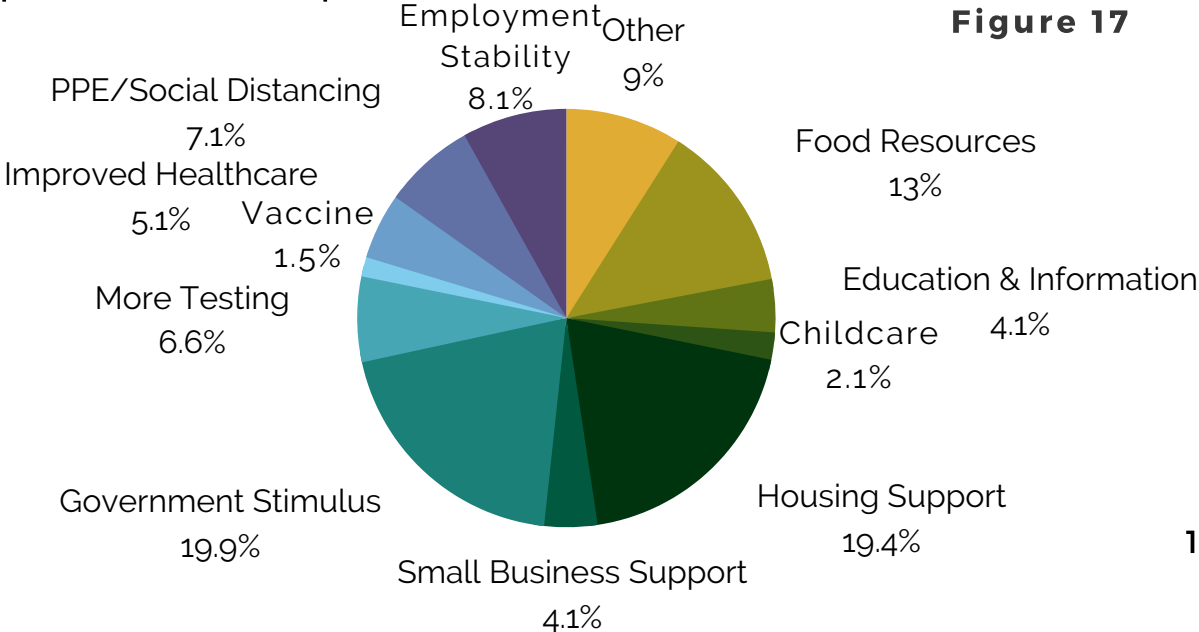
### Covid-19 Impact

Figure 16



We asked respondents how Covid-19 has negatively affected them and what support would be helpful.

Figure 17



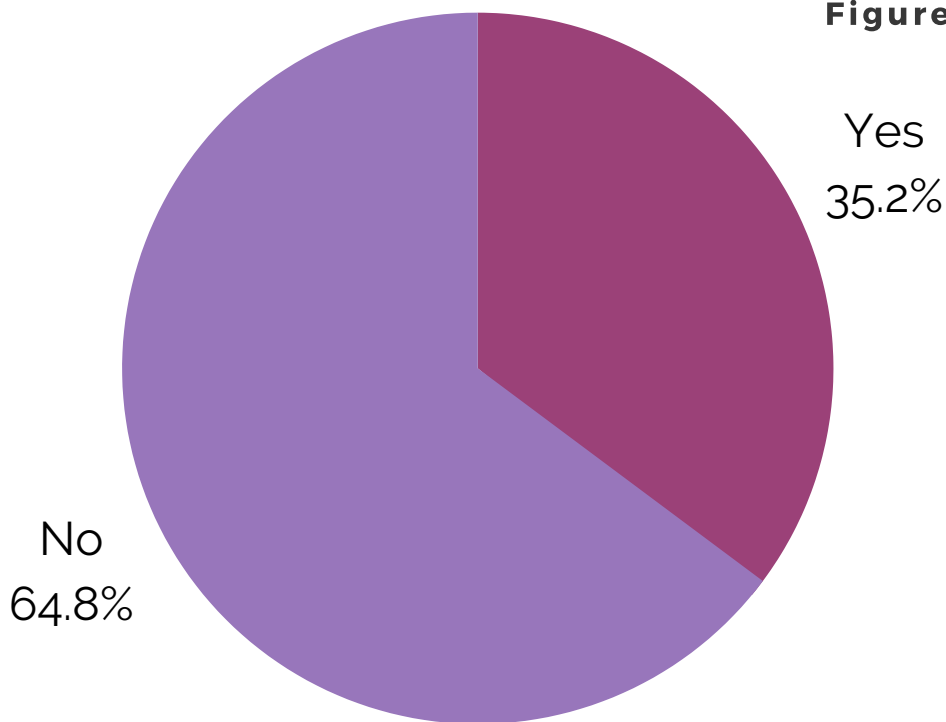
# FAX AID

Supported through a \$30,000 gift from the Colorado Health Foundation and \$5,000 grant from Mile High Connects, The Fax created Fax Aid to help residents who needed assistance with housing, utility, living expenses or medical costs during the Covid-19 pandemic. Our aid program prioritized residents along the East Colfax corridor, from Colorado Boulevard to Northwest Aurora. Eligible residents received grants of up to \$500. We created Fax Aid to provide immediate assistance to East Colfax residents, which also served as an incentive for residents to participate in the Fax Residential survey. This additional tool was utilized four weeks after our initial survey launch.

- 83 Residents awarded Fax Aid
- \$34,800 awarded

## Resident’s Response When Asked “Are you in need of help or assistance now?”

Figure 18





# COMMUNITY VALUES

## Important Neighborhood Qualities

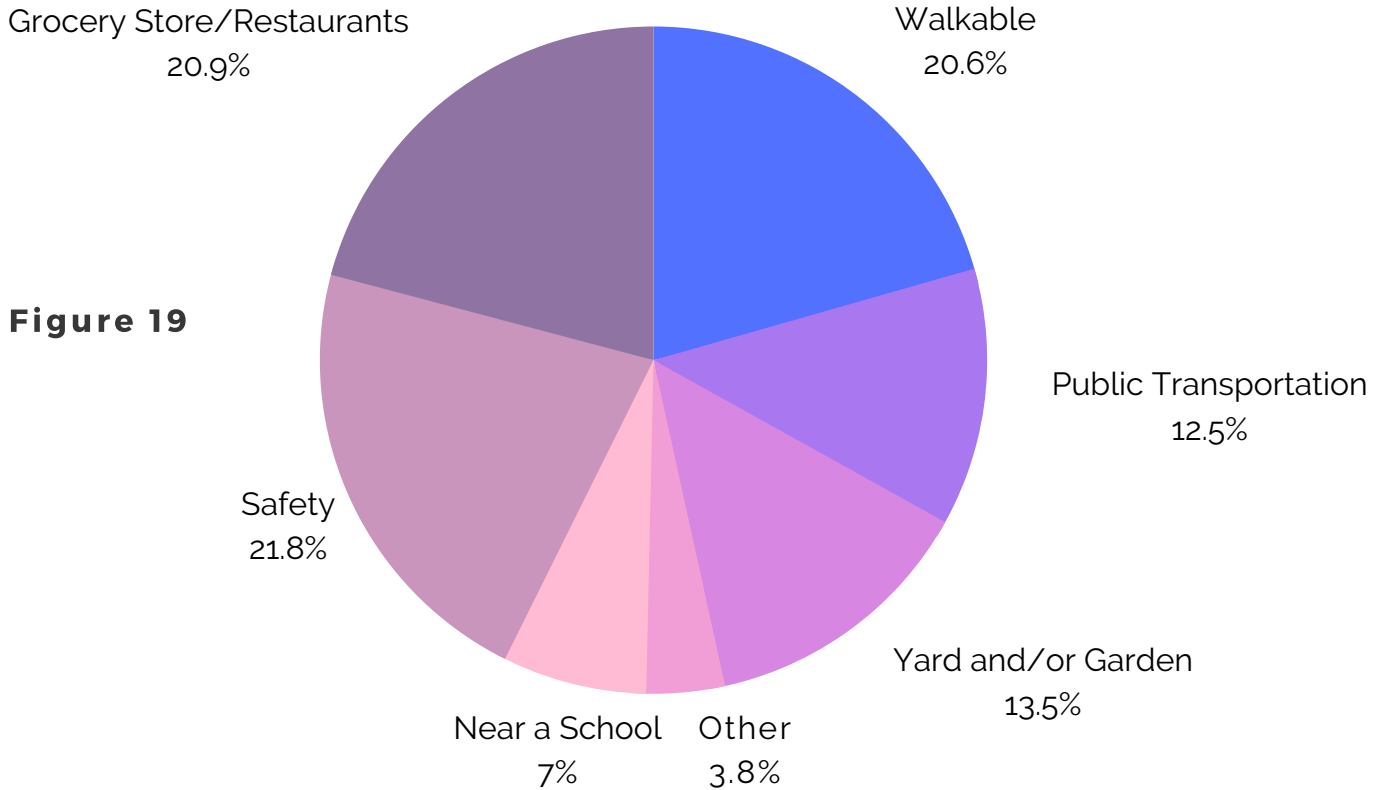


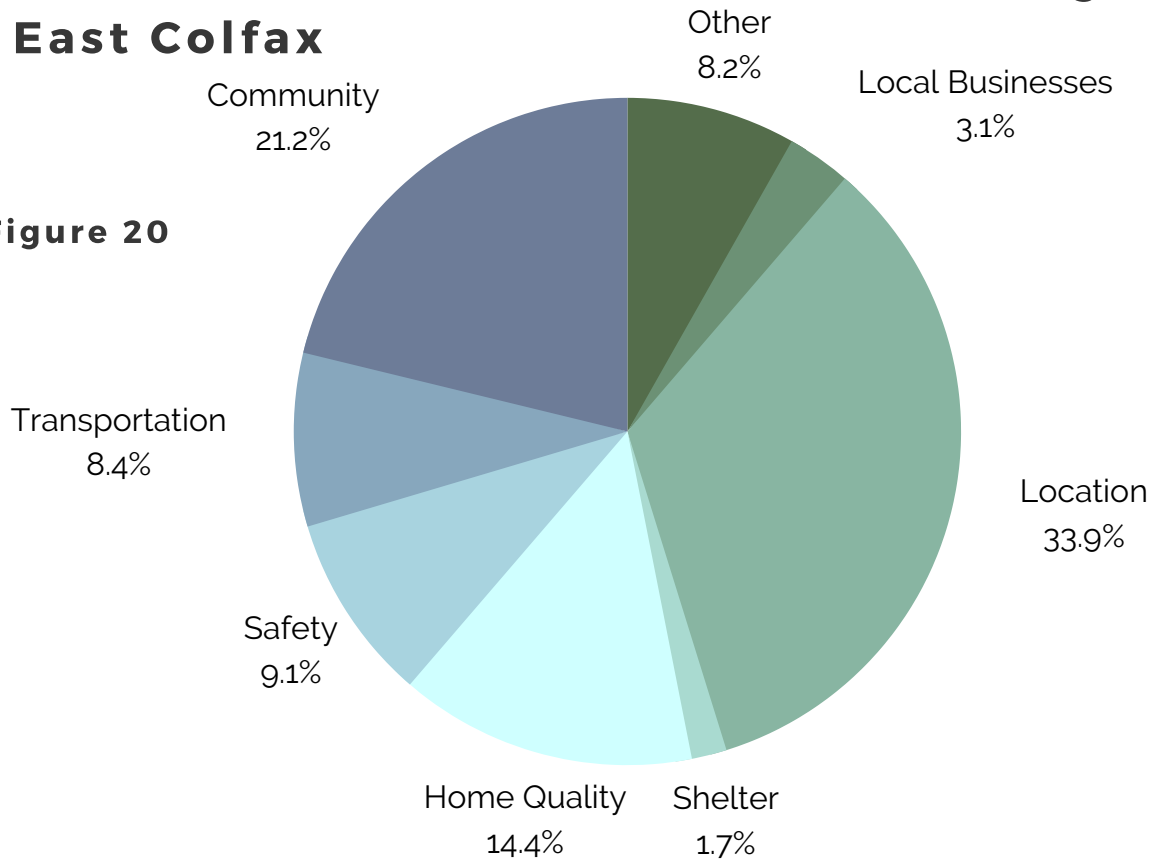
Figure 19

### Neighborhood Qualities Most Important to East Colfax Residents

<p><b>Safety</b> Safety includes reduced crime rate, less street traffic, more effective street lighting.</p>	<p><b>Near a grocery store/Restaurant</b> East Colfax is considered a food desert with inconveniently located grocery stores.</p>	<p><b>Near a school</b> Near a school means having a school easily accessible.</p>	
<p><b>Other</b> Other means just that, "other". Residents who wrote answers unrelated to the question.</p>	<p><b>Walkability</b> Walkability means safe streets and plenty of sidewalk.</p>	<p><b>Near public transportation</b> Public transportation is easily accessible and close by.</p>	<p><b>Yard and or garden</b> Yard and/or garden can be a shared space or for personal use.</p>

# What Residents Like Most About Living in East Colfax

Figure 20



**Local Business**

Residents said local businesses are important to them and are places they like to frequent on a regular basis.

**Other**

Residents who wrote answers that were not similar to other answers or unrelated to the question were considered other.

**Shelter**

Many residents said they were content having shelter and a place to lay their head at night.

**Home Quality**

Residents often said the thing they like the most about where they live is their personal home. Whether it be the entire home or their front porch.

**Location**

Many respondents said they enjoyed where East Colfax is located especially due to its proximity to Downtown Denver.

**Safety**

Residents said they believe the street they live on is quiet and that they felt their neighborhood is safe.

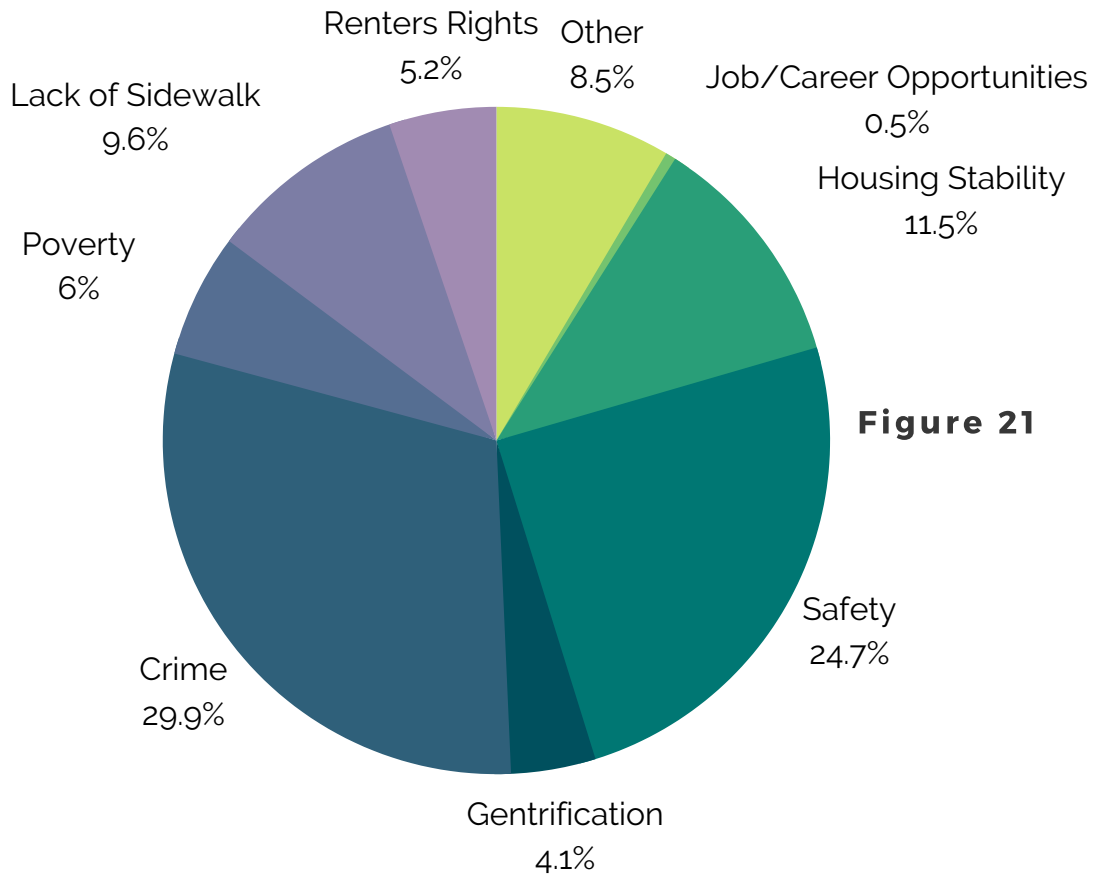
**Transportation**

Residents said they enjoyed the proximity of the East Colfax bus route.

**Community**

Residents said the diverse population and local businesses make them like their perceived East Colfax community.

# Residents Concerns About East Colfax



**Figure 21**

## **Crime**

Residents voiced concerns for the amount of drug usage, theft, and prostitution they've witnessed.

## **Housing Stability**

Residents voiced concerns in prices and being able to pay the rent.

## **Gentrification**

Residents are worried that vulnerable members of East Colfax will be pushed out by developers eyeing the East Colfax area.

## **Lack of Sidewalk**

Residents voiced concerns for the lack of sidewalks on a number of side and mainstreets.

## **Job/Career Opportunity**

Residents voiced concerns around either the length of their commute to work or lack of nearby job opportunities.

## **Safety**

Residents said the street lights are insufficient, nearby traffic is dangerous and that there were a lack of stop signs.

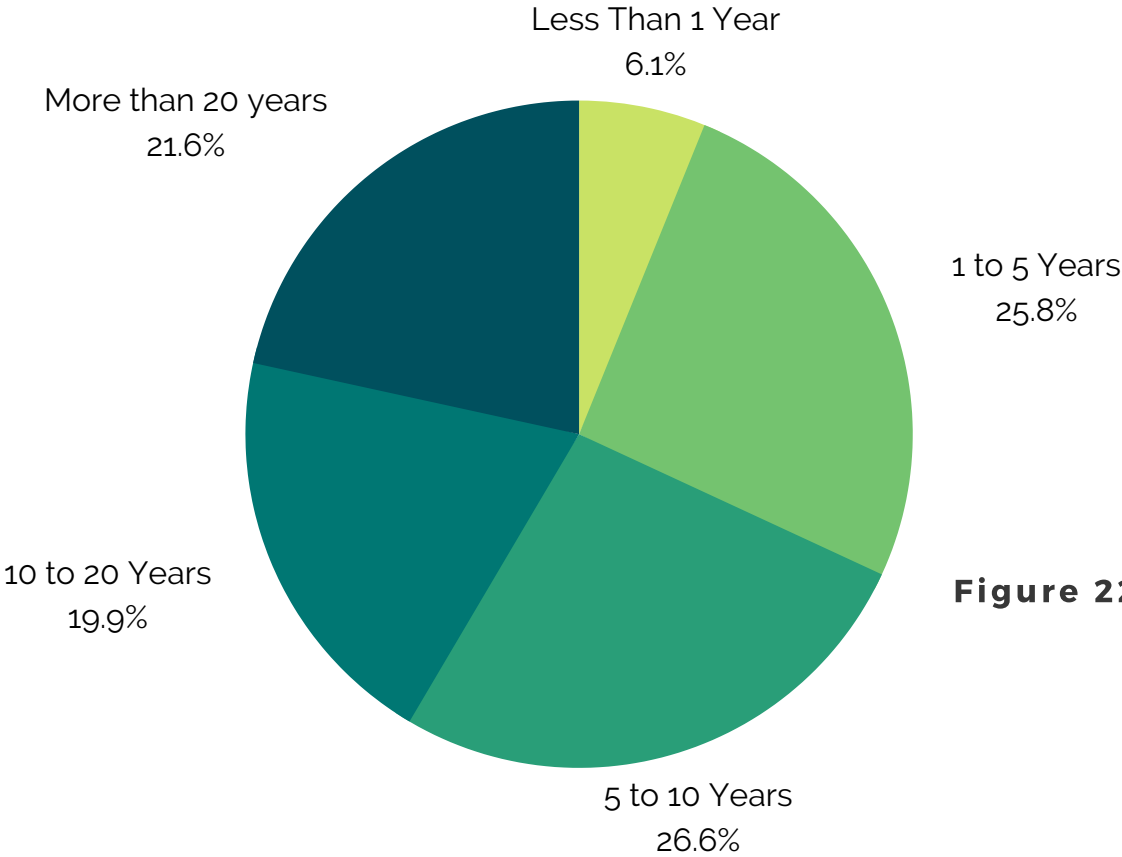
## **Poverty**

Residents said nearby homeless people, those staying at motels and their neighborhoods, seem to be struggling financially.

## **Renters Rights**

Lack of reciprocation in respectful interactions between landlords and property management.

# Future Length of Residency



**Figure 22**

Residents were asked how much longer they plan on living in the East Colfax Area. **68.1% of residents** said 5 years or more.

# KEY FINDINGS

**The Fax Partnership Residential Survey results highlight several key findings. In this section of the report we highlight the most crucial data we collected.**

The East Colfax community is rich in cultural, socio-economic, age and residential diversity. **The Fax 2020 survey, however, shows a community vulnerable to involuntary displacement without immediate interventions.** Overall, many residents struggle with housing costs and maintaining the quality and comfort of their homes. Our findings also show that housing ownership status (renter vs. homeowner) and income are the most consistent determinants of housing quality and satisfaction, and correspondingly quality of life.

## Income & Cost of Living

According to our survey, 51.2% of East Colfax residents are cost-burdened. **This means that 51.2% of residents in East Colfax dedicate 30% or more of their gross household income to keeping a roof over their head.** According to American Community Survey (ACS) data from 2017, 29% of residents in the City and County of Denver make less than \$35,000 a year and in East Colfax 38% of residents earn less than \$35,000. Considering ACS data against The Fax's own survey respondents, the numbers represent that East Colfax residents are individuals at the lower end of the economic spectrum.

Regarding access to financial services, we found gaps for the East Colfax community. **While the FDIC reports that 5.7% of people in the Denver metropolitan area unbanked, we found that 12.2% of respondents overall in East Colfax meet this criteria and 20% of area renters are unbanked.**

## Housing Quality

Renters and homeowners in East Colfax showed striking differences when asked about aspects of their home. **Renters are more likely to struggle to keep their homes comfortable in the summer and winter and lack internet access compared to homeowners.**

**For homeowners, 26.3% of all respondents have housing repairs they cannot currently fix. And half of that 26% said that affordability is the barrier to those repairs.**

**50% of East Colfax residents said they were interested in increasing their financial knowledge.** This high level of interest in this topic suggests that people are struggling to manage their finances.

## Vulnerability

These survey findings indicate that East Colfax is a vulnerable area of East Denver and Northwest Aurora, making community members more susceptible to involuntary displacement and financial hardship especially when unprecedented emergencies arise, such as the Covid-19 pandemic. **76.3% of all respondents said they have been impacted significantly by the Covid-19 pandemic. 35.2% said they are in need of immediate help.**

## Moving Forward

The values and concerns of the East Colfax community are among the most important priorities to The Fax. **Regarding important neighborhood qualities, 21.8% of respondents said safety, 20.6% said a walkable neighborhood and 20.9% said the ability to be in close proximity to a grocery store or restaurant.**

East Colfax residents were asked what they like most about where they live and 33.8% of respondents said location and 21.2% said community. **On the opposite spectrum, East Colfax residents were asked what concerns they have about where they currently live, 24.7% of respondents said safety and an additional 29.9% said crime.**

Residents who said they were concerned about safety often spoke of neighborhood quality such as lack of street lights, uneven sidewalks, traffic and street littering. Residents who said they were concerned about crime made statements regarding prostitution, theft, drug activity and gangs.

The majority of East Colfax residents intend to remain in the neighborhood for 5 years or more with 1 in 5 intending to remain in the neighborhood for more than 20 years.

## Conclusions & Recommendations

The Fax 2020 Partnership Residential Survey provides insight into an area of Denver often forgotten. With more than half of the residents in East Colfax being cost-burdened, a quarter of residents having home repairs they cannot fix and overall housing quality being significantly different for renters versus homeowners, it's clear the East Colfax Corridor deserves more support.

We asked residents what the length of their future residency will be in the East Colfax neighborhood and the overwhelming majority said 5 years or more.

**Regardless of how marginalized this community may be, residents want to stay put.** The Fax Partnership asks and answers one simple question: if residents want to remain in the East Colfax area - which they do - and if this community needs more support - which it does - what does that support look like?

The Fax recommends supporting the East Colfax community by investing in the people who live here by implementing the following policies:

### Policies to help residents stay in their homes:

- Increase housing navigation services to assist residents in accessing support services
- Dedicate funds to assist low-income homeowners with home repair
- Partner with nonprofits such as Energy Outreach Colorado to improve access to residential utility resources, especially for renters
- Increase the production of new affordable housing and preserve the existing affordable housing to provide more housing options
- Implement a housing preference policy that prioritizes local residents for new affordable housing

Policies to increase economic sufficiency:

- Expand internet access, especially for renters
- Provide educational programs that allow residents to improve their financial literacy
- Provide residents the opportunity to create wealth by expanding the provision of accessory dwelling units
- Implement a low-interest down payment mortgage assistance program so that local renters can buy within their existing community

Policies to improve quality of life:

- Advocate for increased community safety through improved relationships between the community and the Denver Police Department
- Incentivize more fresh food/grocery options
- Support the ethnic and cultural diversity that helped create the East Colfax corridor in the first place through increased provision of language interpretation services for residents
- Work with the City of Denver to expand and improve sidewalks and walkability



The Fax believes implementation of these policy recommendations would support and maintain the diversity of the East Colfax community - and this must start now. Despite the Covid-19 pandemic, future investment in East Colfax will occur given the Opportunity Zone designation in 2018, the City of Denver's planned Bus Rapid Transit project, and the Urban Renewal Area designation in 2019. These planned, public investments and recent policy choices will result in future private investments. 2020 is the year to decide on additional, strategic public investments that coordinate with local government, nonprofits and philanthropic organizations so that the existing diverse and lower-income community of East Colfax can stay and thrive in harmony with private investment.

With a coordinated approach of public investment, public policy implementation and the harnessing of the philanthropic and nonprofit communities, the East Colfax corridor can defy the historic trends of gentrification that have resulted in involuntary displacement.

The Fax Partnership looks forward to partnering with our community, local government and nonprofits and foundations to realize this vision - let's get started!

# COMMUNITY PARTNERS

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