2020 - 2024
CONSOLIDATED PLAN

Boulder Broomfield Regional Consortium

a HOME Consortium working to promote regional housing opportunities

CITY OF BOULDER

CITY AND COUNTY OF BROOMFIELD • COLORADO •

CITY OF LONGMONT COLORADO

Boulder County

City of Boulder, Boulder County, City and County of Broomfield, City of Longmont

2020-2024 Consolidated Plan

for Housing and Community Development

CREATED

08/31/2020

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EXECUTIVE SUMMARY.

Executive Summary

Every five years, the City of Boulder is required by the U.S. Department of Housing and Urban Development (HUD) to analyze housing and community development needs and to identify goals for allocating HUD block grant funds to address needs. That study, called the Consolidated Plan, details how the City of Boulder proposes to allocate the Community Development Block Grant (CDBG). In addition, the City is a partner and lead agency in the Boulder/Broomfield HOME Consortium, which allocates HOME funding to address affordable housing.

This Executive Summary presents the top findings from the research conducted to support the 2020-2024 Consolidated Plan. That research included:

1) An analysis of housing market data and affordability gaps;
2) A resident survey designed to collect information on residents' housing, community development and human services and needs. A total of 472 Boulder residents responded to the survey, including: 103 households with children; 125 older adults; 100 residents with a disability; 156 households earning less than $50,000 per year;[1]
3) Open community meetings with residents and stakeholders, where more than 60 residents in the Consortium attended;
4) Interviews with stakeholders who work with residents who have low income to discuss policy and program interventions for addressing needs;
5) Briefings to City Council; and
6) A public comment period during which the draft Plan was offered for review.

Top Housing Market Trends

Rents and for sale home prices remain extremely high. The city's median home value is well above the county's value overall at $750,000, increasing by 50 percent from 2013. In Boulder, the average rent was $1,728 [2]as of third quarter 2019, requiring an income of $70,000.

[1] It is important to note that the resident survey was conducted during February and March 2020, before and early in outbreak of the covid-19 virus. The housing situation and needs of residents during that period can help inform short- and long-term policy responses to the health care crisis, which has affected the housing situation of many low income households.

[2] Excludes University submarket.

The city's homeownership rate has not changed and the proportion of owners who are cost burdened has remained stable, indicating that new owners are very high income or are participating in the city's deed-restricted ownership program.

Owners and renters in the Consortium are now higher income than in the past. Rising rent prices have forced out low income renters, and new owners must be wealthier to afford to buy in the Consortium market.

Vacant rentals are basically nonexistent. The Consortium had less than 400 rental units vacant as of third quarter 2019, according to a survey conducted by the Apartment Association. In Boulder, only 40 rentals were vacant as of third quarter 2019.

The region has lost a significant number of privately provided affordable rentals. Since 2013, the Consortium has experienced a significant decline in private market rental units affordable to low income households. These units are renting at higher rates, which has broadened the income brackets in which rental gaps exist. In Boulder alone, over half of rental units affordably priced for households with income between $25,000 and $35,000 in 2013 shifted to higher income brackets by 2018.

Rental gaps remain. In 2018, all Consortium member jurisdictions showed a mismatch between affordable units and renters who have low incomes. In Boulder, there is a shortage of 7,630 rental units to serve households earning less than $35,000.

A 2013 housing choice survey conducted by the City of Boulder concluded that half of the city's rental gap could be related to the college student population. This would put the 2018 "non-student rental gap" at 3,800 units.

Homeownership is unattainable for the majority of renters. In 2018, a household looking to purchase the median-priced home would have needed to earn over $200,000 in Boulder. Over 90 percent of renters earn less and cannot afford to buy with current home prices. There is a significant shortage of homes to buy priced at less than $375,000.

Severe cost burden affects 20,000 households in the region. Severe cost burden occurs when a household pays 50 percent and more of their income toward housing costs and indicates vulnerability to eviction and homelessness. Overall in the Consortium, 17,000 renters face severe cost burden. An additional 3,500 owners face severe cost burden. In Boulder, 8,500 renters (38% of all renters) and 700 owners (10% of owners) are severely cost burdened.

Boulder's **primary housing needs** include:

- A shortage of 7,630 units renting for less than $875 per month—the rent level under which the rental unit gap exists.

- A shortage of homes to buy priced at less than $375,000 per month.
- Housing subsidies to assist 1,500 people with disabilities, many of whom are older adults, who struggle to pay their monthly rent and mortgage.

Housing and Supportive Service needs according to Residents

A resident survey representing the needs of 472 Boulder households was administered to support the housing study and collect data on service needs. That survey found that:

- 22 percent rate the condition of their housing as “fair” or “poor”;
- 27 percent of Boulder renters would like to buy a home but the majority—61 percent—cannot afford the downpayment needed;
- About half of Boulder households surveyed would move if they could—but they cannot afford rents in other units (55%) or other homes to buy (29%). Security deposits are less of a deterrent to moving (22%);
- 37 percent of Boulder City residents worry that an unexpected health issue would strain their savings and put them in debt;
- 34 percent say they could not pay for an unexpected doctor bill;
- 32 percent live paycheck to paycheck.
- When residents need to skip services because they cannot afford them, they are mostly likely to skip dental care and car repairs.
- Over 40 percent of residents needing services say they could use information about the types of jobs they are qualified for and/or financial help to pay for educational development, and better transportation options.

SECTION I.

CONSOLIDATED PLAN FOR HOME INVESTMENT PARTNERSHIP FUNDING (HOME) AND CITY OF BOULDER COMMUNITY DEVELOPMENT BLOCK GRANT

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Boulder Broomfield Regional HOME Consortium (Consortium), comprised of the Cities of Boulder and Longmont, Boulder County, and the City and County of Broomfield, is excited to present its Five-Year Consolidated Plan (Plan) covering years 2020-2024. HOME, also known as the HOME Investment Partnerships Program, is a federal housing grant administered by the U.S. Department of Housing and Urban Development (HUD) used to assist communities in addressing housing needs -through such activities as new construction, rehabilitation and rental subsidies- for residents who have low and moderate income.

In addition to satisfying the planning and reporting requirements for the Consortium, components of this Plan detail how the City of Boulder, City of Longmont and City and County of Broomfield, as direct recipients of Community Development Block Grant (CDBG) funding from the federal government, will use it to address housing and community development needs, as presented in the CDBG supplement to this Plan. While Boulder County does not receive a direct allocation of CDBG funding for the balance of county jurisdiction, it does utilize this funding through a competitive process administered by the State of Colorado Department of Local Affairs (State).

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The primary objective of this Plan is to maintain and work toward increasing housing opportunities and addressing community development needs in the Consortium area. The outcomes of each Consortium member jurisdiction vary slightly depending on market area needs. Specifically:

The City of Boulder's outcomes focus mostly on preserving and creating affordable rental housing, public services and capital improvements of community serving agencies. The city intends to continue supporting owner-occupied housing rehabilitation, the creation of homeownership opportunities, and to provide supportive services for people who are experiencing homelessness and/or have special needs. The city will continue to support families in the Family Resource Schools program at five select area elementary schools and the operations of CDFI providing microloans to MBE/WBE in Boulder. The city will continue to use is CDBG funds to support the capital improvements of community serving agencies meeting the needs of low income persons .

In response to COVID-19, Boulder also plans to utilize CDBG-CV and annual allocations to expand rental assistance payments, further fund the small business loan program with Colorado Enterprise Fund, and may pursue additional services benefiting persons experiencing homeless, possibly to include the launching of a Community Ambassador/Ranger Plan to provide navigation and diversion services or set up respite operations for persons displaying COVID-related symptoms.

The city expects to use these CDBG allocations to serve a total of 567 households in the 2020 Action Plan year. This includes 20 households experiencing homelessness and transitioning back into housing, 5 homes rehabilitated for low income homeowners, 20 small businesses assisted and 400 households stabilized via housing and financial counseling, rental assistance and eviction prevention. The average investment per household will be roughly $2,950.

The City of Longmont proposes to allocate CDBG funds to support the development and rehabilitation of affordable rental housing, the rehabilitation of existing affordable homes, small business, rental assistance payments and health related operations related to COVID-19. Longmont will also allocate funds to nonprofit partners for housing counseling, rental security deposits, and utility assistance. Through these allocations, the city anticipates serving a total of 320 households in the 2020 Action Plan year. This includes ; 23 households experiencing homelessness transitioning back into housing; 8 new affordable rental homes created; 50 rental homes for seniors preserved; and stabilizing 240 households via housing and financial counseling and eviction prevention. The average investment per household will be $4,315, with $11.6 million dollars leveraged and brought into the community.

The City of Longmont also administers the Boulder County Down Payment Assistance Program, which provides amortized and deferred loans for households who wish to purchase a home in Boulder County, outside the city limits of Boulder. The program expects to serve 20 clients over the next five-year period.

Broomfield proposes to use its HOME Funds to continue the Tenant Based Rental Assistance Program (TBRA) administered through the Health and Human Services Department, serving an estimated 10 families annually. CDBG will be allocated to continue the Home Rehabilitation and Urgent Repair Programs, to support preservation of and development activities for affordable housing as they arise, for legal assistance to low income renters to prevent eviction/homelessness, and to provide other public service needs for low-income renters, seniors and special needs populations as determined annually, for a total families served annually of approximately 100.

The HOME Consortium has approved two years of HOME allocations (2019 and 2020) for the Coffman Street Apartment project being developed by the Boulder County Housing Authority (BCHA) through a public-private partnership in downtown Longmont. This development will offer 73 affordable apartment homes for households with income at or below 60 percent AMI including 12 highly subsidized homes (30% and 40% AMI). This development will also provide property management offices, commercial space for a workforce enterprise, and a 260-space parking garage for property and area residents, and downtown employees and visitors as part

of the public-private partnership. BCHA is likely to have one more development of 400 rental and for-sale homes, currently in the planning and design stages, anticipated to begin within the next few years, funded primarily through low income housing tax credits with anticipated gap funding by CDBG and/or HOME funds.

3. Evaluation of past performance

The primary objective of the Consortium is to maintain, and ultimately increase the availability, amount, and quality of housing, community development and human services opportunities, to serve a diversity of residents' needs. Although each community may approach this differently depending on needs and existing housing and services, the annual evaluation of performance focuses on the Consortium's and each individual member jurisdiction's ability to invest resources toward these shared goals. Jurisdictions receiving a direct allocation of CDBG funding evaluate investments leveraged to achieve local housing and community development objectives.

In the past five years, the City of Boulder's housing investments have primarily focused on preserving and creating affordable rental housing. This has included construction of new rental units; rehabilitation of existing rental units; development of supportive, transitional housing units; and preservation of public housing units. The city has also funded owner-occupied housing rehabilitation and homeownership opportunities, and assisted people experiencing homelessness and other special needs populations with supportive services. With CDBG funds, Boulder has invested in the capital improvement needs of service providers and public services that target residents who have low and moderate income.

The City of Longmont's CDBG funds have traditionally been used to make long lasting improvements for many low to moderate income individuals and families. Over the past five years, the City of Longmont has used CDBG to complete housing rehabilitation, emergency repairs, and mobile home repairs; remove impediments for households with a disabled and/or older adult family member; provide housing counseling and consumer debt counseling. In addition, it has used General funds and local Affordable Housing funds to provide support services, provide down payment assistance, support the construction of affordable for-rent and for-sale homes, and provide internet access and computers to low income families with children to bridge the digital divide. Additional detail on specific programs and accomplishments by year are in the jurisdiction-level Consolidated Annual Performance and Evaluation Report (CAPER) available online.

Broomfield has successfully continued to use its HOME Funds to continue the Tenant Based Rental Assistance Program (TBRA) administered through the Health and Human Services Department. This successful program is even more critical in times of high rental costs and economic uncertainty for low income households. Broomfield has enrolled 75 families into the TBRA program, with over a 80 percent success rate of families graduating and reaching their self-sufficiency goals. Broomfield has made major and minor home repairs to over 120 homes of low-and moderate income families, including modifications for accessibility and energy

efficiency upgrades to save those families the high costs of energy bills. Broomfield has also provided assistance in the from of acquisition and pre-development costs to non-profit developers of affordable housing, both for families, seniors and recently extremely low-income foster youth who have been emancipated from the foster care system.

Boulder County has addressed gaps identified in the Needs Assessment over the past five years through housing development, using federal and state Low-Income Housing Tax Credit (LIHTC) dollars and gap funding from HOME and CDBG, as awarded by the State, and preservation projects through BCHA general funds.

In 2018, BCHA completed construction on a dual-focused development in Louisville, providing 200 homes which includes a building of 71 homes for adults age 55 and older. Since 2019, BCHA has completed substantial rehabilitation- including roofing, decking, siding and windows- to ten of its properties serving 146 households.

4. Summary of citizen participation process and consultation process

Citizen participation in development of this Plan was primarily achieved through completion of a resident survey and attendance at community meetings.

Residents living within the Consortium area had an opportunity to share their experiences with housing options and community resources through a resident survey. Offered in English and Spanish, the survey was available online and in a postage-paid mail version. A total of 2,357 residents participated. Residents who commonly face disproportionate housing needs were well-represented by respondents, including:

- 500 households with children;
- 750 older adults, age 55 and older;
- 500 residents with disabilities;
- Nearly 700 renters;
- 85 residents living in mobile homes;
- 125 residents who were precariously housed (living in their cars, shelters, or temporarily staying with family or friends);
- 300 households with an annual income of less than $25,000; and
- Another 300 households with an annual income of between $25,000 and $50,000.

The survey instrument included questions about residents' current housing and financial situation, housing and transportation challenges, knowledge of and access to community resources, and experience with housing discrimination.

In Fall 2019, four open community meetings were held in Boulder, Broomfield, Nederland and Longmont. These were attended by 64 people, made up of residents and stakeholders, who participated in conversations and activities to identify top community needs; prioritize

community development and housing investments; and pinpoint gaps in access to resources and institutional structures. During that same period, stakeholders were also consulted through focus groups and one-on-one interviews.

5. Summary of public comments

This section will be completed once the public comment period has completed.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received during the development of this Plan and during the public comment period were accepted and considered in evaluating funding allocations.

7. Summary

Please see above.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the jurisdictions responsible for preparing this Plan and the administration of each HUD-allocated grant, based on funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BOULDER	Department of Housing & Human Services
HOME Administrator	BOULDER	Department of Housing & Human Services

Table 1 – Responsible Agencies

Lead Agency

The City of Boulder is the lead entity for preparing the Consortium Consolidated Plan in conjunction with its members. Each jurisdiction that receives a direct allocation of CDBG funding, as explained in the introduction, including the City of Boulder, City of Longmont and City and County Broomfield, contributed to this section of this plan.

For administration of grants, each of the jurisdictions listed above administers its own CDBG allocation and many of its related activities. As the lead agency of the Consortium, the City of Boulder assumes the responsibility of administering the HOME funds with each jurisdiction overseeing administration of the specific HOME projects for which it has been awarded funding.

The City of Boulder's CDBG program is administered through its Department of Housing & Human Services staff who oversee the funding application process as well as the administration and monitoring of funds. Staff work with the two volunteer City Manager-appointed committees to review applications. The Affordable Housing Technical Review Group (TRG) reviews housing applications, while the Community Development Advisory Committee (CDAC) reviews community development proposals and makes funding recommendations to the City Manager for approval.

Local Agencies Involved

The City of Longmont Housing and Community Investment (HCI) Division has the leadership responsibility for its CDBG program. HCI staff coordinate efforts of the entities involved in implementing projects and programs funded, as well as provide technical assistance to community organizations, and encourage the involvement of the business community. The

Technical Review Group and Housing and Human Services Advisory Board review all CDBG, HOME and local funding proposals and offer funding recommendations to City Council.

The Broomfield CDBG program is administered through its Community Development Department. Broomfield's CDBG programs are managed directly by the city staff who manage bids and oversight for the home repair improvements and other program activities which are determined annually as part of the Annual Action Plan approved by the Broomfield City Council.

Consolidated Plan Public Contact Information

Renee Gallegos, Community Investment Program Manager
City of Boulder, Department of Housing & Human Services
1300 Canyon Street, Boulder Colorado 80302
303/441-4142 (direct); 720/564-2188 (fax)
GallegosR@bouldercolorado.gov and https://bouldercolorado.gov/housing

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

For the Consortium Consolidated Plan and jurisdictional CDBG Plans, the team encouraged input from a diversity of community groups through a resident survey, four open community meetings, a stakeholder focus group, and during a public comment period. In response to the COVID-19 pandemic, the final comment period was reduced to 5 days, per HUD guidance, to ensure that funds reached community organizations and residents as quickly as possible.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Consortium members actively coordinate with the public, (other) area housing providers, and partner agencies providing family resources, physical and behavioral health services, and others, in a variety of ways, including through:

1) Annual distribution of funding. Consortium members work closely with (other) housing and service providers to prepare applications, develop eligible activities and projects that meet the needs of the community, provide technical assistance and project management to ensure successful programming;

2) Affiliations with local and regional boards, committees and coordination efforts;

3) Strong working relationships with local housing and service providers, including meeting regularly to discuss housing and human service needs and to develop strategies to address these needs;

4) Continuous coordination among local jurisdictions and housing and service providers.

Describe coordination with the Continuum of Care and efforts to address the needs of people experiencing homelessness (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and people who are at risk of homelessness

The Consortium supports and is affiliated with the Metro Denver Homelessness Initiative (MDHI), a coalition working with homeless assistance agencies in the seven-county Denver metropolitan area, to coordinate the delivery of housing and services to homeless families, individuals, youth and people with disabilities. MDHI is the lead agency in establishing the Continuum of Care model for the metropolitan Denver community.

In 2017, the Cities of Boulder and Longmont, and Boulder County formed the Homeless Solutions for Boulder County (HSBC), which coordinates homelessness response systems and housing interventions for individual adults throughout Boulder County, with a prioritization of resources for people who are experiencing chronic homelessness. HSBC serves as a localized coordinated entry system that matches needs of single adults, age 18 and older, with resources. This is a requirement for all residents to receive these specific services from Boulder County, Boulder, and/or Longmont. Entry points are located in Boulder and Longmont, both of which are accessible to people with disabilities and located close to public transportation.

HSBC is aligned with MDHI and functions in coordination with MDHI's housing placement system and has leveraged other housing options, such as Permanent Supportive Housing and locally funded and HUD funded set aside Housing Choice Vouchers by the local Housing Authorities to fill service gaps. A similar system is being researched for families and youth.

The City and County of Broomfield relies primarily on the resources of Boulder County and the City and County of Denver, as well as services provided through the local Continuum of Care agencies, to help meet needs for their residents who are experiencing homelessness, as there are no shelters or transitional housing options in Broomfield. Broomfield also provides federal Community Service Block Grant (CSBG) funds, received through the state of Colorado, for emergency assistance and homelessness prevention.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Boulder County Human Services divisions, under the Department of Housing & Human Services, along with several local human services agencies, receives federal Emergency Solutions Grant (ESG) funds to work toward the prevention of homelessness and provide rapid rehousing. These funds are provided to local shelters to support operations and essential services. MDHI develops standards and policies for ESG funding and the county, cities, and nonprofit and agency partners have input into those standards and policies.

Under the direction of MDHI Continuum of Care (CoC), local homelessness service providers, including the Boulder County Department of Housing & Human Services, Boulder Shelter for the Homeless, Mental Health Partners of Boulder and Broomfield Counties, Boulder Permanent Supportive Housing (PSH) Collaborative (which includes the Inn Between of Longmont), and Attention Homes, providing transitional housing and supportive services for youth experiencing homelessness, utilize Homeless Management Informational System (HMIS), a computerized data collection tool designed to capture client-level information over a period of time. The implementation of HMIS at the local level aligns with the policies and procedures set by MDHI around client confidentiality, data collection, computer entry, and reporting. Additionally, Boulder County and its HSBC partners utilize Boulder County Connect (BCC), the County's client portal which supports data collection and reporting, particularly for coordinated entry, shelter

attendance, and evaluation of system effectiveness. HSBC members participate with MDHI for continuous discussion regarding the use and administration of HMIS specifically addressing issues of duplication and ease of use. Additionally, HSBC work groups meet regularly to enhance data collection and quality.

In Broomfield, local funding sources supplement ESG: for example, Broomfield's CSBG funds are used to provide emergency one-time rental, utility and/or mortgage assistance to prevent homelessness.

2. Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Agencies, groups, organizations who were invited to participate in the process, and who were consulted during development of this Plan included the following:

- Local housing authorities, including those serving Broomfield, Boulder County, Boulder and Longmont;
- Human services providers, including Boulder County Department of Housing & Human Services, ; City of Longmont Community Services; Broomfield Health and Human Services; and City of Boulder Department of Housing & Human Services;
- Agencies serving older adults including Area Agency on Aging, an affiliate of the Denver Regional Council of Governments and local jurisdictional senior centers;
- Services for people experiencing homelessness, including Homeless Solutions for Boulder County (HSBC); Boulder Shelter for the Homeless; HOPE of Longmont; Bridge House, connecting people who are experiencing homelessness to housing resources and employment and skill-building opportunities; and Attention Homes, providing transitional housing and supportive services for youth;
- Employment training and support agencies including Broomfield Workforce Center and Workforce Boulder County;
- Family resource centers, including Broomfield FISH, Emergency Family Assistance Association (EFAA), the OUR (Outreach United Resource) Center, and Sister Carmen Community Center;
- Organizations serving survivors of domestic violence, including Safehouse Progressive Alliance for Nonviolence (SPAN) and Safe Shelter of St. Vrain Valley;
- Public health services provided by Broomfield Public Health and Environment and Boulder County Public Health Department;
- Broomfield Transportation Division and Boulder County Transportation's Mobility for All program;

- Agencies serving people who have a physical, developmental, cognitive and/or behavioral/mental disability, including Center for People With Disabilities (CPWD), Imagine! and Mental Health Partners of Boulder and Broomfield Counties;
- And other (than Boulder and Longmont) municipalities within Boulder County, including City of Louisville, City of Longmont, and the Towns of Lyons and Nederland.

Identify any types of agencies not consulted and provide rationale for not consulting

Not applicable. More than 100 agencies were invited to contribute to this Plan by attending community meetings and open houses, participating in focus groups, responding to the survey, and helping to promote the survey to households with low and moderate income in the region. No agencies were expressly not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MDHI	Prevent homelessness through emergency assistance and other homelessness prevention activities; create and preserve deeply affordable rental housing. Results of Point-in-Time results from survey conducted in the Denver Metro area each January.
Analysis of Impediments to Fair Housing Choice (AI)	Boulder Broomfield Regional Consortium	Approach funding priorities and strategic goals with equity framework
Human Services Funding Process	Boulder County	Public services activities are coordinated with goals of the Human Services funding process
The Boulder County Regional Housing Partnership Regional Housing Strategy	Boulder County	Housing goals of the Con Plan are aligned with regional housing goals and strategies
Manufactured Housing Strategy	City of Boulder	Infrastructure investment to preserve affordable housing preservation and stabilize households
Middle Income Housing Strategy	City of Boulder	Preservation and creation of housing opportunities for residents with moderate income
City of Longmont 2020-2024 Capital Improvement Program (CIP)	City of Longmont	Projects from the CIP are included in the non-housing community development needs and goals of this Strategic Plan.
Advance Longmont 2.0 (Economic Development Plan)	City of Longmont	Con Plan goals and activities are aligned with this Plan
Envision Longmont (Comprehensive Plan)	City of Longmont	Housing and economic development projects to be funded also meet the goals of those elements in the Comp Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Aging in Boulder County	Age Well Boulder County	Con Plan considers aging trends and needs of the growing population of seniors
Homeless Solutions for Boulder County Annual Reports	Boulder County	Con Plan considers demographics of and trends for people experiencing homelessness
Boulder County Housing Authority (BCHA) HUD Annual Public Housing Authority Plans	Boulder County Housing Authority	Provided to HUD's Office of Public and Indian Housing (PIH), these plans detail BCHA's goals and accomplishments, which also align with this Plan and other regional housing plans
Boulder Valley Comprehensive Plan	City of Boulder	Housing and economic development projects align with policies and goals adopted in the plan.
City of Boulder Human Services Strategy	City of Boulder	Public Services and Homeless activities align with the strategies and goals of the HS Strategy.

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Since the last Plan, conducted in 2015-2019, the Consortium has strengthened its coordination and cooperation throughout Boulder County with creation of a Regional Strategic Housing Plan and, for Broomfield, a housing market analysis and strategy. The Regional Plan, developed by the Regional Strategic Housing Partnership made up of Boulder County, City of Boulder and City of Longmont, has set forth a goal of increasing the number of affordable homes countywide to reach 12 percent of its housing stock be permanently affordable by 2035. In March 2020, Broomfield established an ordinance that requires affordable housing in new developments of 20 percent of rentals and 10 percent of for sale units.

The Consortium member jurisdictions continue to partner with the State in the coordination of funding opportunities ensuring the leveraging of state, local and private investment funding to support housing and community development efforts. All Consortium members participate in MDHI, which facilitates, integrates and tracks cooperative, community-wide and regional systems of care for people who have become homeless, to help them become stable, and work toward self-sufficiently, as possible.

Narrative

Please see above.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting

Community engagement for this Plan was designed to be inclusive and representative of a diverse set of target groups that have disproportionate housing needs. The table below summarizes the very extensive outreach undertaken by Consortium members.

Key components of the outreach included:

1) A resident survey designed to collect information on residents' housing, community development and human services dispositions and needs, including the experience of discrimination, displacement, and eviction. The survey was marketed through social services agencies and family resource centers; housing agencies, including Consortium members and community partners; and local municipal jurisdictions;
2) Focus groups, hosted by partner agencies and held in Spanish and English, requested input from residents who have low income;
3) Interviews with stakeholders who work with residents who have low income to discuss policy and program interventions for addressing needs;
4) Briefings to City Councils, County Commissioners and Housing and Human Services Boards; and
5) A 5-day comment period during which the draft Plan was offered for review, and two public hearings, which were held on May 26, 2020 in Longmont and Broomfield.

Consortium staff designed a comprehensive approach to outreach to inform residents about the survey and subsequent Plan. This was conducted through distribution of materials, direct email communication, social media posts, and coordination with partner agencies to:

- More than 4,000 housing authority property residents, and voucher-holders and applicants, including Boulder County's Josephine Commons Senior Housing during lunch served by Meals on Wheels;
- 500 Boulder County Department of Housing & Human Services staff;
- Agencies serving older adults including Area Agency on Aging, an affiliate of the Denver Regional Council of Governments and local jurisdictional senior centers, one of which received in-person assistance for residents completing surveys;
- Services for people experiencing homelessness, including Homeless Solutions for Boulder County (HSBC); Boulder Shelter for the Homeless; HOPE of Longmont; Bridge House, connecting people who are experiencing homelessness to housing resources and

employment and skill-building opportunities; and Attention Homes, providing transitional housing and supportive services for youth;

- Employment training and support agencies including Broomfield Workforce Center and Workforce Boulder County;
- Family resource centers, including Broomfield FISH, Emergency Family Assistance Association (EFAA), OUR (Outreach United Resource) Center, and Sister Carmen Community Center;
- Organizations serving survivors of domestic violence, including Safehouse Progressive Alliance for Nonviolence (SPAN) and Safe Shelter of St. Vrain Valley;
- Public health services provided by Broomfield Public Health and Environment and Boulder County Public Health Department;
- Human services providers, including Boulder County Department of Housing & Human Services, including Boulder County St. Vrain Community Hub, the County's "one-stop" integrated services delivery for residents; City of Longmont Community Services; Broomfield Health and Human Services; and City of Boulder Department of Housing & Human Services;
- Broomfield Transportation Division and Boulder County Transportation's Mobility for All program;
- Agencies serving people who have a physical, developmental, cognitive and/or behavioral/mental disability, including Center for People With Disabilities (CPWD), Imagine! and Mental Health Partners of Boulder and Broomfield Counties;
- And other (than Boulder and Longmont) municipalities within Boulder County, including City of Louisville, City of Longmont, and the Towns of Lyons and Nederland, in public libraries, town halls, and Chambers of Commerce;
- Mobile home communities in county outside of Boulder and Longmont – San Lazaro, Arbordale Acres, who offered to email it to their residents; Boulder Ridge; and
- Elementary schools serving families with low and moderate income.

Altogether, more than 1,500 hard copy surveys were dropped off at locations where residents who have low income frequent.

Social media postings reached an estimated 140,000+ followers though these networks:

	# Followers	Views (if known)
City of Boulder (Facebook)	20,324	1,396
City of Boulder (Twitter)	87,036	
Boulder County Department of Housing & Human Services	2,231	
Nederland Area News	2,404	
What's Up Longmont	9,391	
What's Up Longmont (official)	3,699	
80026 Lafayette on the Verge	5,869	
Nederland Area Non-Profit Alliance	72	
80027, Neighborhood News, Networking and Joy!	1,085	
Lafayette Rocks!	10,141	
Longmont Community Group	1,395	
All About Longmont	3,726	
Lafayette Colorado	4,440	
Latinos de Boulder County	737	
Broomfield Voice		51
Broomfield Housing Authority webpage		205

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community meetings	Non-targeted/broad community	Four community meetings held in 4 Consortium jurisdictions in the. Meeting attendance: 12 Boulder, 12 Broomfield, 30 Longmont, 10 Nederland. Total 64	Wide range of comments covering housing and community development needs	All comments or views received were accepted	
2	Resident Focus Group	Spanish speakers	5 people accessing services at Sister Carmen Community Center	Perspectives on needs related to housing and homelessness services	All comments or views received were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Citizen Survey for Plan and Human Services Needs Assessment	All residents, particularly those with housing and human services needs	2,357 survey respondents representing populations with special and disproportionate housing needs	Feedback related to housing and community development needs, and human services needs and challenges	All comments or views received were accepted	Research.net/r/BBL2020 And Es.Research.net/r/BBL2020
4	Citizen Survey for Regional AI	Residents most vulnerable to housing barriers and with disproportionate housing needs	1,861 Consortium respondents representing populations with special and disproportionate housing needs	Feedback related to housing needs and challenges, community access to opportunity, accessibility, and discrimination	All comments or views received were accepted	http://denver-aurora-boulderafh.com/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Resident focus groups for Regional Analysis of Impediments to Fair Housing Choice (AI)	Residents most vulnerable to housing barriers and with disproportionate housing needs	350 residents participated in-depth discussions about their housing challenges. These groups primarily represented immigrants, Spanish speakers, African Americans, families with children, people with disabilities, residents who identify as LGBTQ, and at-risk youth.	Feedback related to housing needs and challenges, community access to opportunity, accessibility, and discrimination.	All comments or views received were accepted.	http://denver-aurora-boulderafh.com/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	In-person consultation throughout Boulder County	Seniors, low income households, people experiencing homelessness, people with severe and persist mental illness, mobile home community residents, people with disabilities, survivors of domestic violence	Outreach contributed to more than 2,000 responses to resident survey for this Plan	N/A	N/A	N
7	Boulder Daily Camera Newspaper Article	All residents of Boulder and Boulder County	Article contributed to more than 2,000 responses to resident survey for this Plan	N/A	N/A	Article is included in community engagement appendix

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Social media promotional video	All residents of Boulder and Boulder County	Video contributed to more than 2,000 responses to resident survey for this Plan	N/A	N/A	https://vimeo.com/396752540
9	Longmont Times-Call Newspaper Article	All residents of Longmont	Article contributed to more than 2,000 responses to resident survey for this Plan	N/A	N/A	Article is included in community engagement appendix
10	City of Boulder, Boulder County, Broomfield, Longmont and other area housing authorities online promotion flyer and website posting	All residents of Boulder County	Postings contributed to more than 2,000 responses to resident survey for this Plan	N/A	N/A	Flyers are included in community engagement appendix

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Press release	All residents of Boulder County	Press release contributed to more than 2,000 responses to resident survey for this Plan	N/A	N/A	Included in community engagement appendix
12	Human Service newsletter	Nonprofits, social service organizations, resident subscribers	Newsletter reaches approximately 500 organizations and resident subscribers	N/A	N/A	Included in community engagement appendix
13	Survey drops	Elementary schools through weekly folder, social service agencies, mobile home communities, human rights events, summer fairs, dental aid offices	1,500 hard copy surveys distributed	N/A	N/A	

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Housing Needs Assessment (NA) section of the eCon Plan describes the primary housing problems in the region. Data and information for this section were provided by HUD and culled from existing housing needs assessments and market analyses, as well as resident surveys. A stand-alone Housing Market Analysis and Needs Assessment supplement was developed with this Plan and is appended to this document.

HUD provides pre-populated data tables for this section which compare housing problems for households by size and racial/ethnic composition. These are used to examine if disproportionate needs exist in the Consortium region.

Primary Findings

Between 2013 and 2018, the five-year period for which household and housing market data are readily available, the housing market has changed in the following ways:

Rental housing. All jurisdictions have experienced a significant decline in private market rental units affordable to low income households (earning $25,000 to $35,000). These units are renting at higher rates, which has broadened the income brackets in which rental gaps exist. This change also driven low income renters outside of the Consortium. Specifically,

- In Boulder, 60 percent of units that were affordably priced for renters earning between $25,000 and $35,000 in 2013 have shifted to higher income brackets in 2018—mostly brackets above $50,000. Boulder has been losing renters with incomes between 0 and 50 percent AMI: renters in that income bracket declined by 10 percent from 2013.
- In Broomfield, more than half of units affordably priced for households with income between $25,000 and $35,000 in 2013 had shifted to higher income brackets by 2018. Broomfield lost around 18 percent of renter households with income between 0 and 50 percent AMI between 2013 and 2018.
- In Longmont, an astonishing 50 percent of rental units affordably priced for households with income between $25,000 and $35,000 in 2013 shifted to higher income brackets by 2018. The city lost around 15 percent of renter households with incomes of between 0 and 50 percent AMI between 2013 and 2018.
- In Boulder County overall, 56 percent of units affordable to $25,000 to $35,000 renter households in 2013 shifted to higher income brackets. The county also experienced a decrease in renter households with income between 0 and 50 percent AMI (13%) since 2013.

By 2018, all Consortium member jurisdictions showed a widened rental mismatch between affordable units and renters who have low incomes. These gaps vary by jurisdiction:

- In Boulder, this gap is a shortage of 7,600 units renting at $875 per month as of 2018. The gap in 2013 was a bit smaller—7,331 units—but only existed for households with income of less than $25,000 per year.
- In Broomfield, this gap is nearly 1,400 units; up from 1,000 units in 2013. Broomfield saw the gap widen from renters with income of less than $20,000 per year in 2013 to those with income of less than $35,000 per year in 2018.
- In Longmont, the gap is 2,200 units. in 2013, this gap was 2,800 units, with the decline largely due to fewer households who have low income. Longmont also experienced a reduction in rental units affordable to households in the $25,000 to $35,000 income range, even as units priced to serve those with income of less than $20,000 increased.
- In Boulder County overall, the gap for that income level is 12,000 in 2018, down slightly from 2013. The gap also widened to include renters with income between $25,000 and $35,000 as market rents became out of reach for this income group.

About half of renters in the Consortium region pay more than 30 percent of their monthly gross household income toward housing costs, including utilities, and insurance (defined as "cost burdened"), with the highest concentration in Boulder at 59 percent and lowest in Broomfield at 45 percent. A significant proportion of these renters pay more than 50 percent of their monthly gross income toward rent (defined as "severely cost burdened"). The highest share is in Boulder at 38 percent of renters, followed by Boulder County (31%), Longmont (25%) and Broomfield (20%.)

Ownership housing. Housing for purchase is very difficult to find for households who have low to moderate incomes.

In 2018, a household looking to purchase the median-priced home—a measure of the "average" price for a home—would have needed to earn at least:

- $150,000 in Boulder. In Boulder, less than 10 percent of renter households earn over $150,000 (6%) and the median income for renter households is around $40,000.
- $88,000 in Broomfield. In Broomfield, around 35 percent of renter households earn over $88,000 and the median income for renter households is around $65,000.
- $79,000 in Longmont. In Longmont, around 30 percent of renter households earn over $79,000 and the median income for renter households is around $56,000; and

- $110,000 in Boulder County overall. In Boulder County, less than 20 percent of renter households earn over $110,000 (18%) and the median income for renter households is around $49,000.

An affordable home for a household earning $100,000 is about $375,000. Analysis conducted on the inventory of homes listed or sold between mid-2018 and mid-2019 indicates that in Boulder, 4 percent of all homes listed or sold were priced at less than $375,000; this is also true of Boulder County (4%) and Broomfield (4%). For Longmont, 7.6 percent were listed or priced at less than $375,000.

Data on cost burden from the 2013-2018 American Community Survey (ACS) report that around 20 percent of owners in Boulder, Boulder County, Broomfield and Longmont are cost burdened, with approximately 7 percent severely cost burdened. The lower level of cost burden among owners is related to the extremely high barrier to entering ownership in the Consortium: the households who have the ability to buy in the Consortium market area are high income and, overall, high income households are less likely to be cost burdened.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Please see the prior, Overview section.

This section also requires a table on the number of households with children living in overcrowded conditions, by tenure and AMI level. This table was once pre-populated with data provided by HUD; however, this table was blank in IDIS. The resident survey completed for this Con Plan provides some indication of overcrowdedness in the Consortium:

- 21 percent of residents who responded to the survey said their home isn't big enough for their family;
- 25 percent of large families (5+ member) said their home isn't big enough;
- 22 percent of Hispanic respondents said their home isn't big enough—this is 2.75 times higher than for Non-Hispanic White respondents.

Consortium Region

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	350,456	395,345	13%
Households	140,714	156,162	11%
Median Income	$65,730	$85,889	31%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2018 ACS

Boulder (city)

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	97,385	107,355	10%
Households	41,302	42,177	2%
Median Income	$52,276	$62,207	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2018 ACS

Boulder County

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	294,567	326,078	11%
Households	119,300	128,497	8%
Median Income	$64,314	$83,755	30%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2018 ACS

Broomfield (city and county)

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	52,872	69,267	31%
Households	20,116	28,530	42%
Median Income	$75,590	$95,800	27%

Table 7 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2018 ACS

Longmont

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	86,429	95,986	11%
Households	33,777	37,327	11%
Median Income	$52,922	$78,322	48%

Table 8 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2018 ACS

Consortium Region

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	23,039	16,897	15,687	13,584	80,510
Small Family Households (with 4 or less people)	4,688	5,151	5,174	4,712	43,535
Large Family Households (with 5 or more people)	1,545	1,159	1,056	940	5,534
Household contains at least one person 62-74 years of age	3,271	3,231	2,805	2,931	14,296
Household contains at least one person age 75 or older	2,536	2,195	1,731	1,167	4,307
Households with one or more children 6 years old or younger	2,761	1,888	2,344	1,935	9,416

Table 9 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables: Consortium Region

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	535	204	220	55	1,014	33	19	50	33	135
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	95	75	80	40	290	0	14	39	10	63

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	564	385	250	124	1,323	193	134	63	74	464
Severe cost burden (and none of the above problems)	11,380	2,754	834	95	15,063	3,723	1,977	1,103	492	7,295
Housing cost burden (and none of the above problems)	1,450	4,338	3,337	848	9,973	993	2,132	2,341	2,536	8,002
Zero/negative Income (and none of the above problems)	1,015	0	0	0	1,015	372	0	0	0	372

Table 10 – Housing Problems Table

Data Source: 2011-2015 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	12,580	3,419	1,379	319	17,697	3,949	2,136	1,253	615	7,953

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	2,915	5,933	6,369	4,248	19,465	2,209	5,401	6,693	8,398	22,701
Household has negative income, but none of the other housing problems	1,015	0	0	0	1,015	372	0	0	0	372

Table 11 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burdened

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,843	2,368	1,452	6,663	1,061	1,429	1,255	3,745
Large Related	944	354	130	1,428	252	355	346	953
Older adults	2,029	1,130	556	3,715	2,133	1,555	1,061	4,749
Other	8,060	3,573	2,269	13,902	1,371	863	838	3,072
Total need by income	13,876	7,425	4,407	25,708	4,817	4,202	3,500	12,519

Table 12 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Severely Cost Burdened

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,413	868	248	3,529	958	692	295	1,945
Large Related	609	55	10	674	138	150	108	396
Older adults	1,579	515	213	2,307	1,521	668	400	2,589
Other	7,620	1,430	390	9,440	1,151	495	329	1,975
Total need by income	12,221	2,868	861	15,950	3,768	2,005	1,132	6,905

Table 13 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single-family households	528	389	294	133	1,344	193	143	63	54	453
Multiple, unrelated family households	94	35	20	0	149	0	4	39	0	43
Other, non-family households	35	54	15	35	139	4	0	0	34	38
Total need by income	657	478	329	168	1,632	197	147	102	88	534

Table 14 – Crowding Information - 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with children present	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown	Unknown

Table 15 – Crowding Information – 2/2

Describe the number and type of single-person households in need of housing assistance.

Estimating the needs of single-person households in Boulder is complicated by the large student population drawn to the area to attend the University of Colorado-Boulder. Because their income is limited, students can make up a significant proportion of households living in poverty and facing housing challenges. This is usually a temporary situation for most students, which changes when they graduate and find employment.

The presence of the large student population can make it challenging for non-student single-person households to find rents affordable to them. The rental market caters to the student population, many of whom live with roommates, are willing to live in smaller units and can pay more in rent.

The rental gaps analysis conducted for the City of Boulder to support the eCon Plan shows a mismatch of 7,600 units between the number of households with income between 0 and 50 percent AMI and affordable rental units. Removing students from that gap brings it down to 3,800 units. Students occupy a significant portion of the rental stock in Boulder.

Apartment vacancy rates in the Consortium area are very low, less than 4 percent (data as of 2Q19). The median rent amount for an efficiency unit is $1,450/month; the median rent amount for a 1-bedroom unit is $1,510/month. A single-person household with income equal to 30 percent AMI would need rental subsidies ranging between $800 and $900/month to avoid being cost burdened.

The survey conducted for the Consolidated Plan collected responses from 334 single-person households. These households were mostly older (median age of 58), many were retired (30%), most made less than $35,000 (60%), many reported disabilities (35%), and the vast majority were Non-Hispanic White (85%). The most common housing challenges reported by these households included:

- Concern about rent increases (30%);
- Difficulty keeping up with rent or mortgage payments (22%); and
- Need accessibility improvements in home/apartment (22% of those with disabilities).

Estimate the number and type of families in need of housing assistance who have disabilities or are survivors of domestic violence, dating violence, sexual assault and stalking.

In the Consortium counties, 8 percent of the population has some type of disability. Overall, 6 percent of residents in Boulder have some type of disability. In Boulder County, 8 percent of residents have a disability. People with disabilities represent 9 percent of the population in both Broomfield and Longmont.

People with disabilities are often overrepresented among people living in poverty. According to 2018 ACS data, in Boulder, they make up 9 percent of the working age (18 to 64) population who live in poverty, while comprising only 6 percent of the working age population overall.

This is more pronounced in the other Consortium communities where the differences are doubled. In Boulder County, people with disabilities make up 13 percent of the working age population who live in poverty, while making up 6 percent of the working age population overall. In Broomfield, people with disabilities make up 11 percent of the working age population who live in poverty, compared to 5 percent of the working age population overall. And in Longmont, they make up 22 percent of the working age population who live in poverty, while only comprising 7 percent of the working age population overall.

According to the resident survey completed for this Plan, 29 percent of people with disabilities worry about their rent increasing beyond what they can afford and 26 percent struggle to pay their rent or mortgage each month. These are higher rates than for residents in the region overall (22% and 17%, respectively).

One in four households with a member who has a disability said their home/apartment needs some type of modification to meet their household's accessibility needs. Modifications residents said they needed included grab bars in bathroom (37%), ramps (27%), wider doorways (24%), and accessible parking (24%). Many residents would prefer to live in or require a home without stairs.

Through the open-ended comments, households with a member with a disability indicated their most pressing concerns are access to mental and medical care, better transportation options, help with home repairs, and more housing affordable to them.

Thirty-seven percent of people with disabilities have some type of supportive service need, compared to just 7 percent of all residents. The most common needs for people with disabilities were help with housekeeping, yard work/shoveling and transportation to doctor's appointments/grocery store/other places.

People with disabilities place high value on housing that is located near their place of employment, near transit and is affordable to them. This type of housing can be hard to find in the region, particularly in Boulder, according to survey respondents.

The needs of victims of intimate partner/domestic violence were also gathered through stakeholder interviews. These residents are extremely challenged to find housing that is quickly available given the region's very tight rental market. Additional transitional housing to serve this population is needed.

What are the most common housing problems?

According to the CHAS (Comprehensive Housing Affordability Strategy) data above and the Consortium Housing Market Analysis, the area's most common housing problems occur for renters with income of less than 30 percent AMI. These renters have a very hard time finding affordable rentals beyond those provided or subsidized by local housing authorities. Many of these renters have special needs and need permanent supportive housing, which is severely lacking in the region.

The housing problem this population faces most frequently is a cost burden. Nine percent experience a cost burden, and almost 70 percent (69%) experience a severe cost burden.

Owners with income of less than 30 percent AMI also face this problem most frequently. Fifteen percent experience a cost burden, and almost 60 percent (57%) experience a severe cost burden. For owners, cost burden is the most common housing problem, reflective of the area's very high home prices.

Are any populations/household types more affected than others by these problems?

Yes. Three-quarters (76%) of renter households with one or more severe housing problems have income of less than 30 percent AMI. Severe housing problems for owner households are also concentrated; 60 percent of owners with one or more severe housing problems have income of less than 30 percent AMI.

Severe housing problems for owner households expand across a wider income bracket.

Among residents from selected protected classes represented in the resident survey, Hispanic households and households with a member who has a disability are the most likely to experience a housing challenge. Families with children and large families also experience some housing challenges at higher rates than the region. Specifically,

- Rents that have increased in the past five years (42% of respondents) and wanting to live with fewer people (31% of respondents) were stated as the most significant housing challenges for Hispanic households;
- Almost 30 percent of households with a member who has a disability worry about rent increases or struggle to pay rent; 16 percent need help with care taking but can't afford it; and
- Large families, families with children, and Hispanic residents are more than two and a half times more likely than the average resident to state their home is not big enough for their household size.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of families and individuals formerly experiencing homelessness who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The resident survey captured 125 residents who are "precariously housed." For survey purposes, this is defined as people who are currently homeless, those staying with friends or family but not on the lease ("couch-surfing"), and people living in transitional or temporary housing.

These residents have far more acute needs than other types of residents represented by the survey:

- Half of them noted they can't afford rental application fees or security deposits.
- Thirteen percent indicated they can't find a place due to their criminal record.
- More than one-third feel they have been discriminated against when seeking housing.
- Reporting very low levels of financial stability, 40 percent feel they will never get out of debt.
- About three-fourths say they cut back on food to be able to afford their housing.
- Only half have a vehicle; they are much more likely than other groups to rely on public transportation.

As part of the community engagement process for this Plan, a resident focus group was conducted at the Sister Carmen Community Center serving east Boulder County residents. All attendees were Spanish-speaking females with young children. Participants who lived in publicly-assisted housing voiced concerns over not being able to access a housing voucher subsidy due to their immigration status as a non U.S. Citizen; they are worried about not being able to find housing or being evicted if landlords enforce lawful permanent residency requirements on adults regardless of the citizenship status of their children.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Consortium uses the HEARTH Act definition of at-risk of homelessness (categories 2 and 3): anyone who is facing eviction or homelessness within 14 days due to economic issues and has no resources available.

At-risk of homelessness can also be defined as an individual or family who reported staying in the following locations on the night of the Point-in-Time Count (PIT), a survey which provides a

snapshot of data regarding people experiencing homelessness on the final Monday night of each January:

- Temporarily with family or friends
- In a motel/hotel paid for by self
- In jail, prison or juvenile detention
- In a hospital, psychiatric hospital, substance abuse treatment program or halfway house
- Facing eviction from permanent supportive housing
- Facing eviction from an apartment or house including Section 8
- Staying “somewhere else” and said they are experiencing homelessness
- Staying “somewhere else” and facing eviction

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The primary housing characteristic in the Consortium area affecting instability and increased risk of homelessness is the inability to find and remain in an affordable rental unit. As discussed above, residents living in unstable housing conditions are more likely to say they have faced housing discrimination, have trouble servicing other household debt, and cannot afford a rental security deposit. As a result, they live in temporary housing conditions—“couch surfing” or living in crowded conditions with friends or family.

About half do not have a car and may have trouble keeping a job if public transportation does not align with their required work schedules.

The households that are most vulnerable to housing instability include those with mental health challenges, special needs or disability conditions, income instability due to underemployment or lack of livable wage, poor social networks, substance abuse, single-parenthood with multiple children, and/or former foster care history. Inter-generational poverty is also a typical client characteristic for many households in higher-risk housing programs.

Individuals face the same barriers as families with respect to affordability and availability of rental units. However, homelessness tends to present differently with individuals instead of families. As identified in Boulder County’s 2019 PIT, a significant portion of the single adults were considered chronically homelessness with significant barriers to housing stability such as mental health and substance use issues. As such, the lack of sufficient housing with supportive services impacts the housing stability of individuals.

Discussion

Please see above.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (defined as 10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all households with low income within a jurisdiction have a housing problem, and 70 percent of Hispanic households with low income have a housing problem. In this case, Hispanic households with low income have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than Whites: 1) Living in housing that lacks complete kitchen facilities, 2) Living in housing that lacks complete plumbing facilities, 3) More than one person per room (overcrowded), and 4) Cost burdened greater than 30 percent AMI.

0%-30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,974	2,682	1,387
White	14,134	1,853	817
Black / African American	300	60	4
Asian	845	137	115
American Indian, Alaska Native	19	8	0
Pacific Islander	0	0	0
Hispanic	3,239	599	335

Table 16 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

30%-50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,027	4,862	0
White	9,182	3,906	0
Black / African American	79	0	0
Asian	505	165	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	1,789	690	0

Table 17 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

50%-80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,309	7,375	0
White	6,733	6,129	0
Black / African American	65	35	0
Asian	289	244	0
American Indian, Alaska Native	110	0	0
Pacific Islander	0	0	0
Hispanic	855	899	0

Table 18 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

80%-100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,324	9,253	0
White	3,714	7,643	0
Black / African American	29	160	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	144	343	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	425	975	0

Table 19 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Discussion

The above disproportionate needs tables were generated by HUD for the eCon Plan from a proprietary data set and the analysis below is based on that data set.

The greatest disproportionate needs exist for households with income between 80 to 100 percent AMI. Nearly 100 percent of American Indians/Alaska Native households in this income bracket have housing problems, 67 percent greater than White households and 68 percent higher than the jurisdiction as a whole, although they represent a very small proportion of the total population. Disproportionate needs are also present for African American households, as 75 percent of those with income between 80 to 100 percent AMI have housing problems, 13 percent greater than White households and 12 percent higher than the jurisdiction as a whole.

For households with income between 30 to 50 percent AMI, disproportionate needs are also present for American Indian and African American households. Nearly 100 percent of these households have housing problems, 30 percent greater than White households and 29 percent higher than the jurisdiction as a whole.

The vast majority of households with income of less than 30 percent AMI with one or more housing problems are White, with 88 percent experiencing problems. There are no ethnic groups with disproportionate housing problems in the 0 to 30 percent AMI category.

African Americans have the lowest ownership rates across jurisdictions. According to 2018 ACS 5-year estimates, the homeownership rate for African American households in Boulder is 15 percent compared to 30 percent for Hispanics, 40 percent for Asians, and 50 percent for Non-Hispanic Whites. In Boulder County, the homeownership rate for these households is 30 percent compared to 40 percent for Hispanics, 55 percent for Asians, and 65 percent for Non-Hispanic Whites. In Broomfield, the homeownership rate for these households is higher at 50 percent but still below the 52 percent for Hispanics, 70 percent for Asians, and 68 percent for Non-Hispanic Whites. In Longmont, the homeownership rate for these households is 25 percent

compared to 40 percent for Hispanics, 53 percent for Asians, and 68 percent for Non-Hispanic Whites.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Consortium households that have severe housing needs by income and race and ethnicity. Needs are defined as one or more of the following housing problems: 1. Housing lacks complete kitchen facilities, 2. Housing lacks complete plumbing facilities, 3. Household has more than 1.5 people per room, 4. Household cost burden exceeds 50 percent.

It is important to note that, in a community like Boulder County, some housing units meant for recreational occupancy (e.g., cabins) are misrepresented as being in very substandard condition.

The resident survey allowed condition issues to be analyzed by protected class, and found that households with extremely low income and Hispanic households are most likely to report condition issues.

- Overall, 18 percent of respondents in the Consortium rated the condition of their home as fair or poor.
- Precariously housed residents were the most likely to be unsatisfied with the condition of their home (41 percent).
- Renters and mobile home residents were three times as likely to rate the condition of their home as fair or poor compared to homeowners.
- Around 30 percent of resident households who are Hispanic, or have income below $25,000, rated the condition of their home as fair or poor, compared to 16 percent of Non-Hispanic White households and 18 percent of households with income between $50,000 to $100,000.

0%-30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,529	5,124	1,387
White	12,509	3,478	817
Black / African American	280	80	4
Asian	770	212	115
American Indian, Alaska Native	19	8	0
Pacific Islander	0	0	0
Hispanic	2,555	1,283	335

Table 20 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4.Cost Burden over 50%

30%-50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,555	11,334	0
White	4,380	8,729	0
Black / African American	30	49	0
Asian	219	450	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	699	1,779	0

Table 21 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4.Cost Burden over 50%

50%-80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,632	13,062	0
White	2,022	10,841	0
Black / African American	45	55	0
Asian	138	404	0
American Indian, Alaska Native	19	90	0
Pacific Islander	0	0	0
Hispanic	305	1,459	0

Table 22 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4.Cost Burden over 50%

80%-100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	934	12,646	0
White	719	10,631	0
Black / African American	0	190	0
Asian	94	398	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	120	1,280	0

Table 23 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4.Cost Burden over 50%

Discussion

Consortium households facing severe housing problems show disproportionate need among some racial/ethnic groups in the two highest income brackets.

For households with income between 50 to 80 percent AMI, the disproportionate need is for African American households who experience a severe housing need at a rate of 45 percent, which is 29 percent higher than the rate for White households and 28 percent higher than the jurisdiction as a whole. Asian households fall just under the disproportionate need definition (9%).

In the 80 to 100 percent AMI category, Asians have a 13 percent disproportionate need relative to White households and 12 percent disproportionate need to the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Cost burden is experienced when a household pays more than 30 percent of their gross household income toward housing costs, including utilities, insurance and property taxes (for homeowners). Severe cost burden occurs when a household pays 50 percent or more of gross household income in housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	100,334	23,656	24,304	1,378
White	86,288	18,737	19,432	817
Black / African American	625	197	355	4
Asian	4,074	905	1,095	115
American Indian, Alaska Native	119	155	33	0
Pacific Islander	25	0	0	0
Hispanic	7,887	3,174	2,710	335

Table 24 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

There are disproportionate housing cost burdens for African Americans and American Indian households. American Indian households with income between 30 to 50 percent AMI experience severe cost burden at a rate 35 percent higher than White households. African American households with income over 50 percent AMI experience severe cost burden at a rate 14 percent higher than White households.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The greatest disproportionate need exists for households with income between 80 to 100 percent AMI. Nearly 100 percent of American Indians/Alaska Native households in this income bracket have housing problems, 67 percent greater than White households and 68 percent higher than the jurisdiction as a whole, although they represent a very small proportion of the total population. Disproportionate needs are also present for African American households, 75 percent of those with income between 80 to 100 percent AMI have housing problems, 13 percent greater than White households and 12 percent higher than the jurisdiction as a whole.

For households with income between 30 to 50 percent AMI, disproportionate needs are also present for American Indian and African American households. Nearly 100 percent of households have housing problems, 30 percent greater than White households and 29 percent higher than the jurisdiction as a whole.

The vast majority of residents with income of less than 30 percent AMI with one or more housing problems are White households, with 88 percent of these residents experiencing problems. There are no ethnic groups with disproportionate housing problems in the 0 to 30 percent AMI category.

African Americans have the lowest ownership rates across jurisdictions. According to 2018 ACS 5-year estimates, the homeownership rate for African American households in Boulder is 15 percent compared to 30 percent for Hispanics, 40 percent for Asians, and 50 percent for Non-Hispanic Whites. In Boulder County, the homeownership rate for these households is 30 percent compared to 40 percent for Hispanics, 55 percent for Asians, and 65 percent for Non-Hispanic Whites. In Broomfield County, the homeownership rate for these households is higher at 50 percent but still below the 52 percent for Hispanics, 70 percent for Asians, and 68 percent for Non-Hispanic Whites. In Longmont, the homeownership rate for these households is 25 percent compared to 40 percent for Hispanics, 53 percent for Asians, and 68 percent for Non-Hispanic Whites.

Boulder households facing severe housing problems show disproportionate need among some racial/ethnic groups in the two highest income brackets, households with income between 50-80 percent AMI and 80-100 percent AMI.

For households with income between 50 to 80 percent AMI, the disproportionate need is for African American households who experience a severe housing need at a rate of 45 percent, which is 29 percent higher than the rate for White households and 28 percent higher than the jurisdiction as a whole. Asian households fall just under the disproportionate need definition (9%).

In the 80 to 100 percent AMI category, Asians have a 13 percent disproportionate need relative to White households and 12 percent disproportionate need to the jurisdiction as a whole. There are disproportionate housing cost burdens for African Americans and American Indian households. American Indian households with income between 30 to 50 percent AMI experience severe cost burden at a rate 35 percent higher than White households. African American households with income between over 50 percent AMI experience severe cost burden at a rate 14 percent higher than White households.

If they have needs not identified above, what are those needs?

The resident survey conducted to support this Plan allowed identification of housing challenges by income level, special needs, and race and ethnicity.

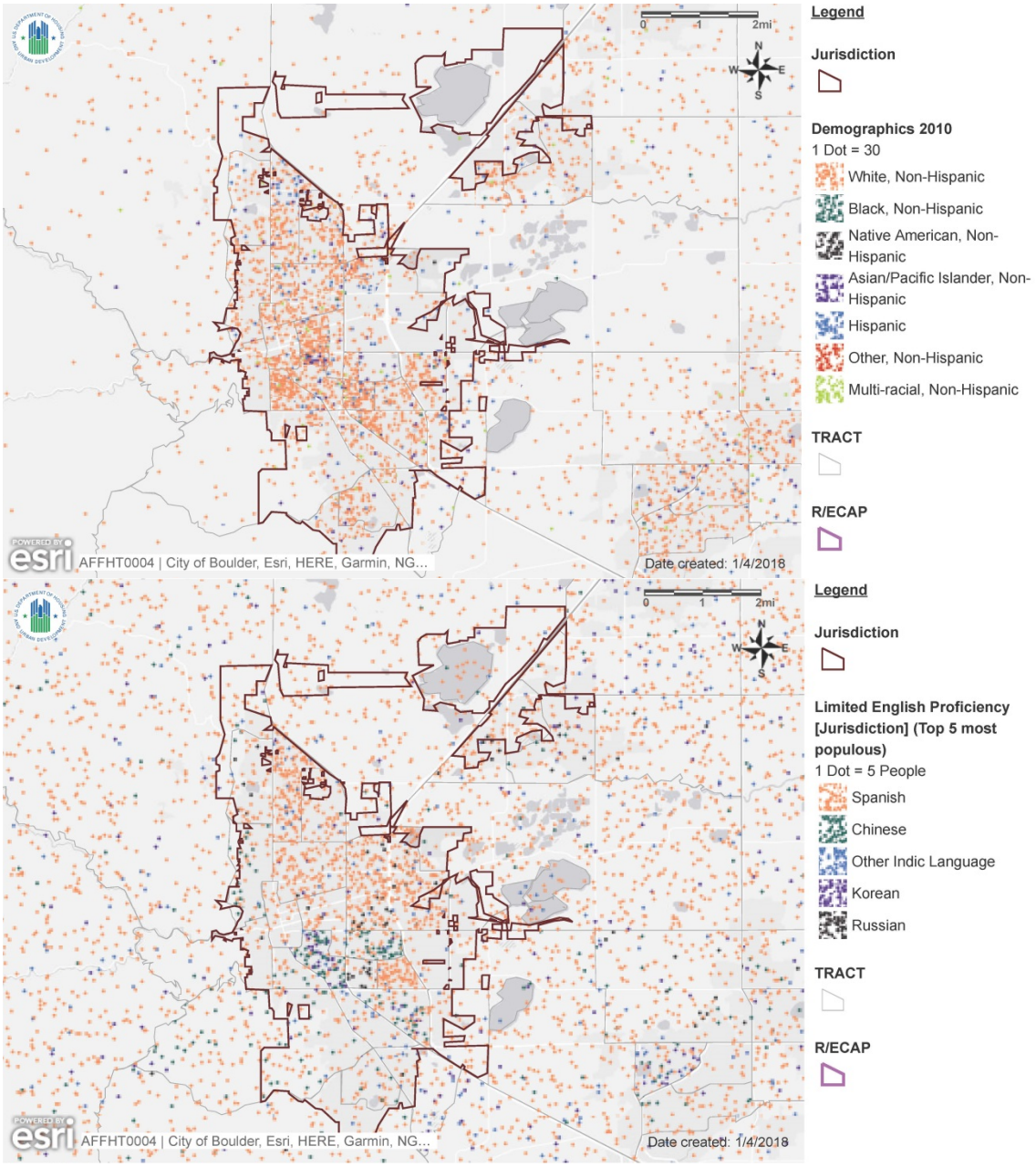
Among residents from selected protected classes, Hispanic households and households with a member who has a disability are the most likely to experience a housing challenge. Families with children and large families also experience some housing challenges at higher rates than the region.

- Rent increases (for 42% of respondents) and wanting to live with fewer people (for 31% of respondents) are the biggest housing challenges for Hispanic households;
- Almost 30 percent of households with a member who has a disability worry about rent increases or struggle to pay rent; 16 percent need home health care but can't afford it; and
- Large families, families with children, and Hispanic residents are over two and a half times more likely than the average resident to state their home is not big enough for their household's size.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

City of Boulder—Race and Ethinicity Distribution and LEP Distribution

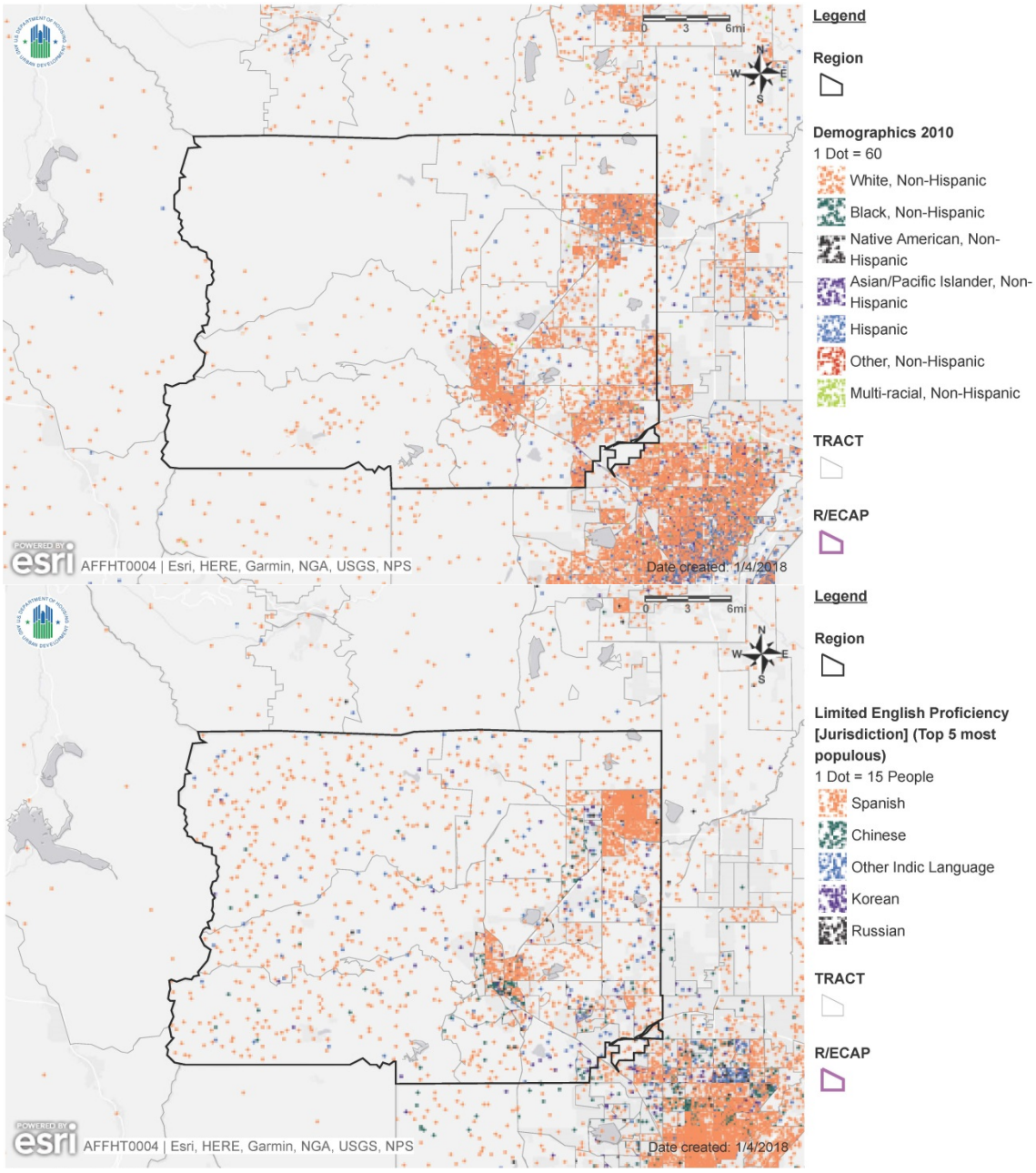
Boulder has no areas where racial or ethnic minorities or low-income families are concentrated, by HUD definition. The following figures show clusters in the HUD Affirmative Fair Housing Data and Mapping Tool (AFFH-T) dot density maps by race/ethnicity and national origin. As indicated by the maps, there are no strong clusters of racial minorities in Boulder; ethnic minorities present some clusters in the southwest part of the city shown by the limited English proficiency density map. Hispanic minority households are mostly spread throughout the city.



Source: HUD Affirmatively Furthering Fair Housing Tool

Boulder County—Race and Ethinicity Distribution and LEP Distribution

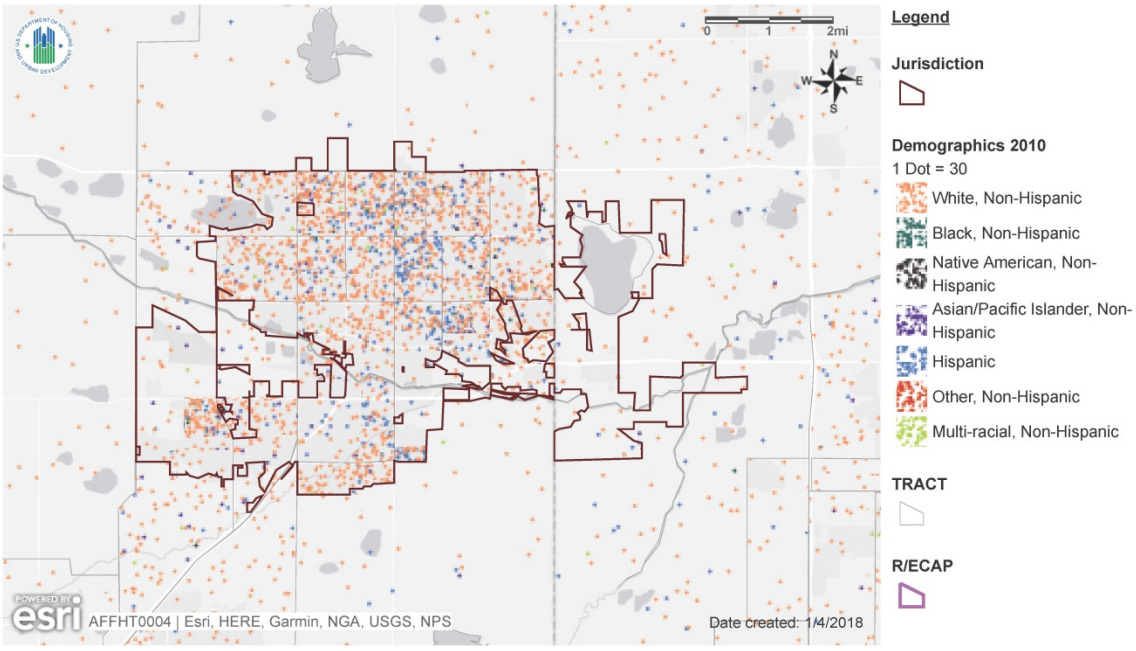
Boulder County has no areas where racial or ethnic minorities or low-income families are concentrated, by the HUD definition. The following figures show clusters in the HUD AFFH-T dot density maps by race/ethnicity and national origin. As indicated by the maps, there are no strong clusters of racial minorities in Boulder County, yet ethnic minorities present some clusters in the southwest part of Boulder as shown by the limited English proficiency density map. Hispanic minority households within the County are clustered in the urban areas in Boulder, and mostly in Longmont.

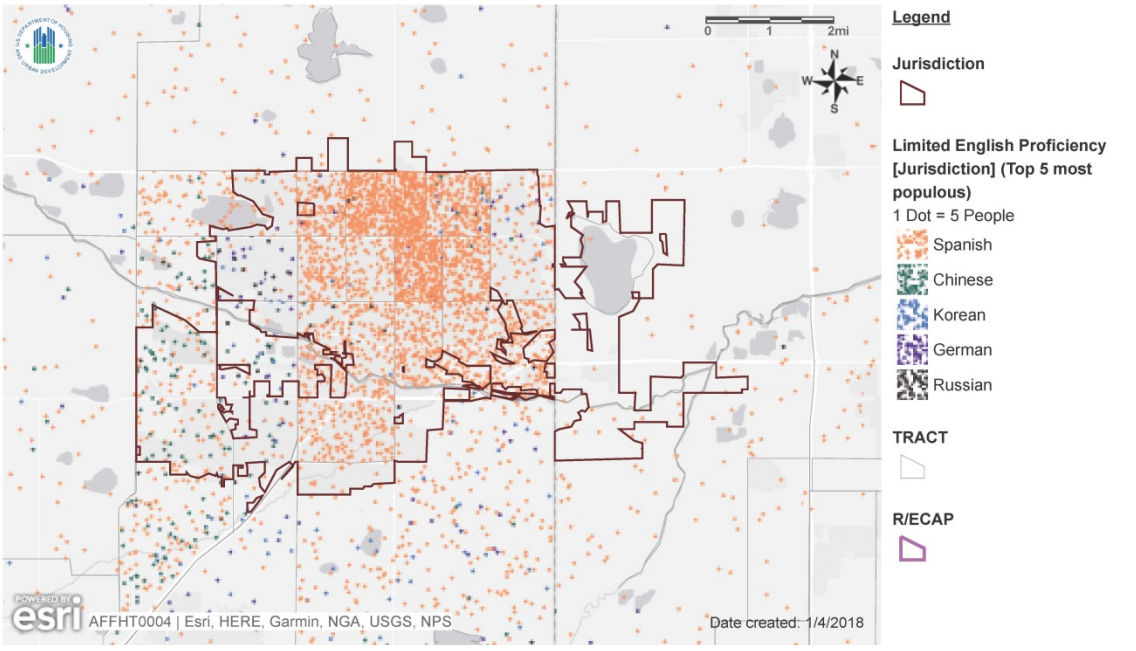


Source: HUD Affirmatively Furthering Fair Housing Tool

Longmont—Race and Ethinicity Distribution and LEP Distribution

As shown in the following figures, Longmont has a racially/ethnically diverse population that is fairly well dispersed across neighborhoods. There is, however, some concentration of foreign-born residents and limited English proficient residents in north-central Longmont. (Concentration in this case is defined simply as a strong cluster in the HUD AFFH-T dot density maps.)





Source: HUD Affirmatively Furthering Fair Housing Tool

Broomfield has no areas where racial or ethnic minorities or low-income families are concentrated. According to HUD AFFH-T maps, there is not a substantial difference in racial/ethnic distribution of census tracts with high housing problems, but there is a slightly higher representation of immigrants from Mexico.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

This section contains tables showing beneficiaries of HUD-funded public housing authority assistance relative to eligible households in the Consortium overall.

Demographics of Boulder County Housing Authority Beneficiaries, 2018

	Race						Ethnicity	
BCHA Beneficiaries	% White	% Black	% Asian	% American Indian	% Pacific Islander	% MultiRacial	% Hispanic	% Non-Hispanic
Residents living in BCHA properties	92%	3%	1%	1%	0%	3%	28%	72%
Boulder County overall	90%	1%	5%	0%	0%	2%	13%	87%

	Percent of Area Median Income (AMI)				Other Household Characteristics	
	30% AMI	40% AMI	50% AMI	60% AMI	% Disability	% Single Parent Household
Residents living in BCHA properties	63%	17%	12%	6%	21%	27%
Boulder County overall	16%	N/A	9%	N/A	8%	N/A

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Boulder County Housing Authority, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (https://egis.hud.gov/affht/), 2016 1-year American Community Survey, and BBC Research & Consulting.

Demographics of Boulder Housing Partners (a.k.a. Housing Authority of the City of Boulder) Beneficiaries, 2018

	Race						Ethnicity	
BHP Beneficiaries	% White	% Black	% Asian	% American Indian	% Pacific Islander	% MultiRacial	% Hispanic	% Non-Hispanic
All BHP residents	90%	4%	0%	0%	0%	5%	35%	64%
Residents *without* project based vouchers living in BHP properties (non-elderly)	88%	1%	2%	0%	0%	7%	43%	57%
Residents *with* project based vouchers living in BHP properties (non-elderly)	89%	1%	2%	0%	0%	6%	64%	34%
Boulder County overall	90%	1%	5%	0%	0%	2%	13%	87%

	Percent of Area Median Income (AMI)				Other Household Characteristics	
	30% AMI	40% AMI	50% AMI	60% AMI	% Disability	% Single Parent Household
All BHP residents	19%	9%	29%	42%	21%	18%
Residents *without* project based vouchers living in BHP properties (non-elderly)	24%	12%	48%	16%	6%	10%
Residents *with* project based vouchers living in BHP properties (non-elderly)	12%	10%	40%	37%	16%	46%
Boulder County overall	16%	N/A	9%	N/A	8%	8%

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Boulder Housing Partners, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (https://egis.hud.gov/affht/), 2016 1-year American Community Survey, and BBC Research & Consulting.

Demographics of Longmont Housing Authority Beneficiaries, 2018

	Percent of Area Median Income (AMI)				Ethnicity		Race			
LHA Beneficiaries	30% AMI	40% AMI	50% AMI	60% AMI	% Hispanic	% Non-Hispanic	% White	% Black	% Asian or Pacific Islander	% Disability
Residents living in LHA properties	10%	35%	50%	5%	22%	78%	N/A	N/A	N/A	10%
Voucher holders	32%	57%	11%	N/A	43%	57%	95%	2%	1%	28%
Boulder County overall	16%	N/A	9%	N/A	13%	87%	90%	1%	5%	8%

Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding.

Source: Longmont Housing Authority, HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (https://egis.hud.gov/affht/), 2016 1-year American Community Survey, and BBC Research & Consulting.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

1) **What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?**
2) **Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

For the Housing Choice Voucher Program, Boulder Housing Partners uses a lottery system to fill vouchers for their federally funded voucher programs. The goal is to process all the applications from one lottery round before opening the lottery again. All the 2019 lottery applications were processed by BHP prior to 2020, when the lottery was opened in February 2020. During that lottery round, 1,800 applications were received and 150 applicants were randomly chosen. Because this list is specifically for the voucher program, which is tenant based assistance, the application does not ask if there are accessible unit needs. Once a voucher holder is issued a voucher, they are responsible for finding a unit in the private market. At this time, BHP does not have resources available to assist voucher holders in finding units to lease.

At the end of 2019, Boulder County exhausted its applicant pool for its Section 8 tenant-based voucher allocation generated from the last lottery held in 2015. The next lottery is anticipated to be held by end of summer 2020. Until a new list is formed, BCHA is unable to determine how many applicants have a disability that will require them to find an appropriately-accessible unit. As stated earlier, Boulder County has no public housing units.

The LHA uses a lottery system for its HCV Tenant Based Program. Like the other partners, the goal is to lease up all applications prior to opening up another waitlist application process. Our last application and lottery took place back in June 2018: 917 applications were received at that time and 6 applicants were randomly selected and leased units. Because this list is specifically for the voucher program, which is tenant based assistance, the application does not ask if there are accessible unit needs. A resource list is provided should applicants have difficulties trying to lease units, but the LHA does not have dedicated Housing Specialists to help search for a unit.

How do these needs compare to the housing needs of the population at large

The resident survey conducted for this Plan provides a unique ability to compare the needs of residents living in publicly assisted housing, voucher holders, and those without vouchers.

There were 190 respondents who indicated they live in publicly assisted or deed restricted housing. Of those, 56 indicated they live with children under age 18. Sixty-six survey participants indicated they have a Section 8 housing voucher.

Among housing voucher holders, nearly 80 percent indicated it is somewhat (33%) or very difficult (45%) to find a landlord that accepts vouchers.

The majority of respondents indicated that it is difficult because there are not enough properties available, landlords have policies of not renting to voucher holders, and because tenants have a hard time finding out about landlords who accept vouchers.

The survey data suggest that finding a rental unit that accepts vouchers is a significant challenge regardless of the need for accessibility features.

Discussion

Boulder County Housing Authority (BCHA), as representative for Boulder County government under its Department of Housing & Human Services (BCDHHS), serves all county jurisdictions, outside Boulder city limits through rental housing (only, at this time). The housing authorities of Boulder and Longmont have jurisdiction over their cities, although all three areas allow cross-jurisdictional residency through an Interjurisdictional Agreement.

Boulder County Housing Authority's (BCHA) portfolio includes 908 homes (58 properties), and close to 900 tenant- and unit-based Housing Choice Vouchers (HCV). To address the County's rental gap identified in the Needs Assessment, BCHA focuses its efforts on constructing new properties serving households with maximum income of 60 percent of the Area Median Income (AMI), and upgrading the structure and systems within its existing properties. Households that are not seved by traditional or tax credit financing, those with income at or below 40 and 50 percent AMI, are served by HOME funding, from the Consortium and the State, CDBG awarded by the State.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

This section provides an overview of the Consortium's resources to address the needs of people experiencing homelessness.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	184	0	0	0	0	0
Persons in Households with Only Children	1	0	0	0	0	0
Persons in Households with Only Adults	397	71	0	0	0	0
Chronically Homeless Individuals	100	19	0	0	0	0
Chronically Homeless Families	11	0	0	0	0	0
Veterans	44	9	0	0	0	0
Unaccompanied Child(ren)	1	0	0	0	0	0
Persons with HIV	6	0	0	0	0	0

Table 25 - Homeless Needs Assessment

Data Source Comments: Please see introduction above. 2019 MDHI PIT.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Becoming Homeless, Length of Homelessness

Boulder County's 2019 PIT counted a total of 623 people experiencing homelessness, of that number, 107 self-identified as newly homeless, and 129 identified as chronically homeless. In Broomfield, there were a total of 30 people experiencing homelessness, including 8 who identified as newly homeless, and 1 who identified as chronically homeless. National estimates suggest PIT undercounts the homeless population by at least half.

Since the inception of the Homeless Solution for Boulder County (HSBC) collaborative in October of 2017, the County has had access to a different methodology of collecting data on individuals experiencing homelessness. Through the Coordinated Entry assessment, the County knows that in 2019, of the 1774 individuals who were assessed for homelessness services:

- 638 had been homeless for more than 12 months
- 452 had been homeless for a month or less
- 1015 reported having a disabling condition
- 1345 reported coming from a homeless situation before doing the screening
- 345 reported coming from a transitional or permanent housing situation before doing the screening

Exiting homelessness

Since the development of Housing Solutions for Boulder County in October of 2017 (and through Jan. 2020), 817 individuals have exited homelessness (393 to housing options, 295 reunified with support networks, and 128 to other programs). The re-focus of the Boulder Shelter for the Homeless to a housing-focused shelter, continued collaboration with data-driven decision making, and significant investments in housing vouchers, units, and supportive services are pointing to large increases in the number of vulnerable people moving to housing options.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

One estimate of this population would be a combination of the numbers of children in the public school districts experiencing homelessness and receiving assistance from McKinney-Vento-designated school staff multiplied by a factor to capture the families with children ages 0-5 who are not yet enrolled in school. The McKinney-Vento population in the Boulder Valley School District (BVSD) for school year 2017-2018 was 451 children, and in the St. Vrain Valley School District (SVVSD), 525 children. This would combine to equal nearly 1,000 homeless children, an increase of 300 since 2014. Including families with children under age 5, an estimated 1,400 children would represent approximately 700 families (average 2.0 children per family) who are currently homeless or unstably housed (doubled up) in Boulder County.

A best estimate of families "at risk of homelessness" would be to double the number of documented families experiencing homelessness. This is based on the metrics of the Boulder County Housing Stabilization Program (HSP), funded by local tax revenue, which administers funding to provide short-term rental and deposit assistance to community members experiencing homelessness or requiring temporary housing stability. The metrics indicated that approximately half the clients need to be rehoused, with the other half needing eviction prevention. This methodology suggests the number of families currently in need of housing assistance would be approximately 1,400 households. Of these, based on population demographics, approximately 30 percent of households may be not be lawful permanent residents and therefore ineligible for assistance unless there was a safety concern.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Racial and ethnic minorities are disproportionately impacted by homelessness in Boulder County. Below are percentages of people of color in the 2019 PIT, compared to their percentage of the overall county population.

- Latino/Hispanic: 14 percent of county population, 26 percent of PIT
- African American: 1 percent of county population, 6 percent of PIT
- American Indian/Alaska Native: .5 percent of county population, 7 percent of PIT
- Mixed Races: 3 percent of county population, 14 percent of PIT

Information gathered from the 2019 Coordinated Entry data provided by Homeless Solutions of Boulder County (HSBC), suggests that the majority of single persons experiencing homelessness are White. These individuals comprised 64 percent of intakes in Boulder County overall. African Americans comprised 11 percent of those seen through Coordinated Entry. By ethnicity, persons of Hispanic descent were 13 percent of countywide intakes.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the 2019 PIT, 53 people (8%) of those counted in Boulder County were unsheltered. Unsheltered individuals may have multiple barriers including disabilities and mental health issues preventing them from accessing available services. They are often in need of permanent supportive housing. In Broomfield, 18 people (60%) were unsheltered. The night of the 2019 PIT was unseasonably cold, so the numbers may be significantly lower than when is traditionally evidenced.

Of HSBC intakes during 2019, 76 percent were coming from a homeless situation. Of those, 46 percent were persons staying in a place "not meant for human habitation," and 52 percent were in a homeless shelter. An additional four percent came to intake services from an institutional setting, and 19 percent from transitional or permanent housing.

Discussion:

In Boulder County's 2019 PIT, a total of 623 people were experiencing homelessness; of that, 107 were newly homeless, and 129 were chronically homeless. In Broomfield, a total of 30 people were experiencing homelessness; of that, 8 were newly homeless, and 1 was chronically homeless. National estimates suggest PIT undercounts the homeless populations by at least half.

The 2016 Longmont Homeless Services Assessment estimated that in the Fall 2016, the number of adults who were chronically homeless in Longmont was at least 80 and as many as 100 people.

According to the 2019 PIT, the number of people without permanent homes throughout Boulder County and Broomfield has increased from 622 in 2017 to 653 in 2019.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section provides an overview of the housing and supportive service needs of people with special needs who are not identified as homeless in the Consortium area. Information on these needs was gathered through stakeholder consultation.

Describe the characteristics of special needs populations in your community:

Special populations with the most significant needs in the Consortium area include:

- ***Disability.*** There are around 31,000 residents with a disability living in the Consortium area, making up 8 percent of the total population. According to CHAS data provided by HUD, 43 percent of households that contain a member who has a disability experience one or more housing problems. By that measure, 13,330 residents with a disability in Boulder have some type of housing need. The resident survey conducted as part of this Plan found that the top housing challenges for people with disabilities include securing a unit that meets their accessibility needs and managing the cost of rental units.
- ***Households made up of older adults.*** In the Consortium 70,341 residents are 62 years or older, accounting for 18 percent of the Consortium population. Consortium-wide, 22 percent of older adult households have some type of housing need. The 2018 Boulder County Age Well Report, providing information about needs of older adults, found a sharp decline in the proportion of those who gave availability and affordability of housing a positive rating (27% in 2010 to 9% in 2018). Fewer older adults stated they can remain in their communities as they age.
- ***Large families (with 5 or more people).*** There are around 10,400 large family households in the Consortium. HUD CHAS data indicate that 23 percent of large households Consortium-wide have some type of housing problem. Their most common housing need is related to cost burden, although they are also more susceptible to overcrowding. (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).
- ***Female-headed households with children.*** There are about 6,635 female-headed households with children in the Consortium area. The poverty rate for these households is 15 percent—much higher than the area-wide family poverty rate of 4 percent. The estimated 1,000 female-headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.
- ***Limited English proficient households.*** About 2,350 households in the Consortium area have limited English proficiency (LEP), meaning no one over the age of 14 speaks English “very well.” Spanish is the most common language spoken by these households in the Consortium, followed by other Indo-European languages. These households may have trouble accessing resources and/or

housing-related documents in their native language. The 16 percent of households with limited English proficiency living in poverty are the most likely to experience acute housing needs.

- ***At risk of homelessness.*** Households spending 50 percent or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. The Consortium area has 23,530 households with income of less than 100 percent AMI (34% of all households with low and moderate income) that are severely cost burdened and therefore at risk of homelessness.

What are the housing and supportive service needs of these populations and how are these needs determined?

According to service providers consulted for this Plan, the most significant supportive service needs of special populations include:

- Temporary shelter and transitional housing;
- Resources for families experiencing domestic violence, especially to address the severe housing and child care shortage;
- Resources for and outreach to workers who do not have lawful presence and families of mixed status families who are afraid to seek help;
- Affordable child care, particularly for swing shift workers; and
- Frequent, reliable transportation, especially for people with disabilities who need public transit in close proximity to their homes.

Supportive service needs were also collected through resident outreach to inform this plan:

- Public transit is a challenge for one-quarter of people with disabilities—specifically, not being able to safely access bus stops or stops are too far away. People with disabilities also identified resources for job skill development as a moderate need.
- Female-headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face. Some residents said that inadequate transportation prevented their children from participating in after school activities while their parents were at work.
- Households with limited English proficiency may have trouble accessing resources and/or housing-related documents in their native language.
- Residents of Hispanic descent identified resources to assist with health care access as most needed.

- Precariously housed residents identified health and dental care resources as most needed.
- According to the 2018 Boulder County Age Well Report providing information about needs of older adults, 18 percent report at least a minor problem with finding adequate information or dealing with public programs such as Social Security, Medicare, and Medicaid. Maintaining adequate health care is also a top concern.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

N/A

Discussion:

Please see above.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

With limited financial resources available to support the capital improvement needs of public facilities the City of Boulder's annual community development funding allocation prioritizes the capital needs, including facility acquisition and rehabilitation, of agencies that serve low-income households in Boulder. While the majority of funds are distributed during the annual fund round, the city partners with service providers throughout the year to address emergency needs.

As for city-owned capital improvements, the City of Boulder is spending the majority, about 80 percent, of its 2020 capital funds on capital maintenance and enhancement of its existing assets. Boulder's Capital Improvements Plan (CIP) focuses on taking care of what the city already owns with an emphasis on making improvements to its core service areas. Capital enhancements involve upgrades to existing facilities that may include upgraded technologies, materials, and equipment that can be more efficient, effective and less costly to operate over time. The 2020 to 2025 CIP includes several large projects including: Software Replacement, Deferred Facility Maintenance Projects, Pavement Management Program, BCH Hospital Deconstruction, North Boulder Library Branch, South Boulder Creek Phase I, Ongoing repairs to Barker Gravity Pipeline. The support of these projects using City resources allows the City to prioritize its CDBG funds to cover the capital improvement costs needed by community serving agencies to acquire or improve capital facilities.

Broomfield has many community facilities offering a range of services to citizens. The city's new Capital Improvements Plan, covering the 2020-2024 period, provides a five-year spending outlook. The CIP is revised annually as resources and needs change. The 2020-2024 CIP prioritizes a number of public facility projects including a new Service Center, improvements to the Library and Auditorium (including a Children's library extension), completion of the Broomfield Community Center reconstruction project. Additional projects include maintenance/repair of existing facilities, technological upgrades, HVAC upgrades, parking lot upgrades, and roof replacement. Beyond the current CIP planning period, the City has also identified the need for a new library branch building, a library expansion, court building expansion, policy building expansion, and a new animal shelter. These projects are not likely to be funded in the next five years.

Longmont has many community facilities offering a range of services to citizens. The city's new Capital Improvements Plan (CIP), covering the 2020-2024 period, provides a five-year spending outlook. The CIP is revised annually as resources and needs change. The 2020-2024 CIP prioritizes the following spending on public buildings including increasing public access and accessibility; broadband fiber construction and installation, electric utility improvements, parks and recreation facilities construction and improvements, and significant transportation improvements including better accessibility, more bike paths/lanes, and adding train quiet zones.

How were these needs determined?

The city-owned capital improvement needs are assessed annually and prioritized for the expenditure of city funds and revenues. The capital improvement needs of Boulder service providers, prioritized for CDBG investments, are identified through the annual fund round. The availability of funds is announced through the Notice of Funding availability that is both published and released to housing and service providers. In addition to the City of Boulder Community Development Fund Round, staff coordinates closely with the Human Services Fund Round which provides programming funds to local service providers. Capital improvement needs identified through the Human Services Fund Round are referred to the city's Community Development Fund Round.

For Broomfield, priority needs were determined based on an analysis of the current functions the facilities serve, the building conditions and age, and the forecasted demand for that service based on population growth on other relevant criteria, including affordability and budgeting with conservative revenue forecasts. Study sessions are held with City Council and public hearings held prior to approving plans and annual budgets.

The City of Longmont conducts an in depth evaluation of the City's public facilities capital improvement needs every 5 years and has its public utilities on regular replacement or maintenance schedules. The facilities and utilities to be updated or newly constructed each year are included and detailed in the City Capital Improvements Plan which is updated and adopted annually as part of the City's budget approval.

Describe the jurisdiction's need for Public Improvements:

The City of Boulder prioritizes capital improvements to meet capital needs, including facility acquisition and rehabilitation, of agencies that serve low-income households in Boulder. In the CIP, over $85 million is allocated for 2020, with a total projected amount of approximately $565 million from 2020 to 2025. The 2020 CIP is lower than anticipated at this time last year based on timing of large utility projects that have been pushed to 2021 and 2022. The 2020 to 2025 CIP includes several large projects including: Software Replacement, Deferred Facility Maintenance Projects, Pavement Management Program, BCH Hospital Deconstruction, North Boulder Library Branch, South Boulder Creek Phase I, Ongoing repairs to Barker Gravity Pipeline.

In Broomfield, in addition to the public facility needs discussed above, the 2020 CIP identifies a number of public improvements related to trails, open space and parks in Broomfield. These projects contribute to neighborhood well-being and improve community assets. Transportation infrastructure, drainage and storm water, and utility projects are also a priority for public improvements. Major transportation projects include the Dillon Road/W 144th Avenue traffic improvement and utility funds are being directed to areas of residential development growth.

In Longmont, public improvements with the most significant capital needs in the next five years include: 1) Storm drainage and rehabilitation; 2) Water systems rehabilitation; 3) Improvements to public parks and recreation centers; 4) Various transportation improvements, ranging from street rehabilitation to transit station improvements and corridor enhancements; and 5) Expansion of broadband service.

How were these needs determined?

The city-owned capital improvement needs are assessed annually and prioritized for the expenditure of city funds and revenues. The capital improvement needs of Boulder service providers, prioritized for CDBG investments, are continuously identified through the annual funding round as well as ongoing coordination with local service providers serving households who have low income.

In Broomfield, priority needs were determined based on an analysis of the current functions the facilities serve, the building conditions and age, and the forecasted demand for that service based on population growth on other relevant criteria, including affordability and budgeting with conservative revenue forecasts. Study sessions are held with City Council and public hearings held prior to approving plans and annual budgets.

For Longmont, needs were determined through the 2020-2024 Capital Improvement Program, which details the City's capital infrastructure needs for the five-year period. The city's departments and divisions update the Capital Assets Maintenance Plan (CAMP) and any strategic plans, identify the projects to be considered in the CIP, complete the project forms describing the projects and detailing the costs, coordinate with each other on projects that involve more than one department or division, and coordinate with other agencies, if applicable. The Budget Office coordinates the annual CIP process. Duties include assisting City staff in completing CIP forms; preparing the initial rankings for all projects; updating fund statements for each funding source; assembling, preparing and distributing all documents and materials; monitoring project expenses; and preparing amendments and additional appropriation ordinances. The City provides information to agencies and groups to get their input on proposed projects and, to the extent possible, coordinate projects with agencies that build or upgrade their own capital projects. The City Council reviews, holds public hearings, discusses, makes any changes to and adopts the CIP as part of the Operating Budget process every fall.

Describe the jurisdiction's need for Public Services:

In Boulder, there is special interest in transportation-related essential services. The City of Boulder Human Services Strategy includes the following six goals:

A GOOD START: A good start early in a child's life provides a solid foundation for positive, life-long outcomes and success.

AGING WELL: Older residents can remain and thrive in the community as they age.

ECONOMIC MOBILITY & RESILIENCE: Residents have equitable opportunities to improve their economic condition and create intergenerational stability

HEALTH & WELLBEING: Residents can access resources to optimize their physical, mental and social well-being.

HOMELESSNESS: Residents have opportunities to achieve and maintain a safe, stable home in the community.

INCLUSIVE & WELCOMING COMMUNITY: Community members and visitors feel safe, welcomed, and included in social, civic, and economic life.

Given the scope of eligible public service activities, the city prioritizes CDBG-funded services that might focus on employment services, education programs, services to older adults and homeless persons. In the wake of COVID, and the waiving of the public service cap for 2019 and CDBG-CV, Boulder is likely to program a larger amount of the CDBG funds to meet COVID-related recovery needs.

The 2016 Update to Broomfield's Comprehensive Plan outlines existing service provision and goals for human services over the next five years. The highest priorities are related in large part to the projected population growth in the city as well as aging of the current population, which increases needs for senior services. Overall, the city anticipates a need for expansion of public services in order to accommodate growth and demographic shifts in the community.

The following are the current six priorities used by Longmont for the Human Service Funding Process. These priorities are being reviewed and will be updated in conjunction with an update of the Human Services Needs Assessment.

Housing Stability - Supporting a continuum of affordable housing options (mostly emergency and transitional housing in this area).

Food & Nutrition- Helping households obtain adequate quantity and quality of foods.

Health & Well-being - Ensuring access to affordable medical, dental and mental health care.

Self-sufficiency and Resilience- Helping households attain steady employment and move toward self-sufficiency; helping households remain as self-reliant as possible.

Education & Skill Building - offering education and skills training that are the building blocks of self-sufficiency (lifelong).

Safety and Justice - ensuring safe and supportive environments for vulnerable children and adults/

How were these needs determined?

Needs are identified through a competitive process based on alignment with City of Boulder priorities and goals. Applications are submitted using an online grant management system, which is shared with the City of Longmont, Boulder County and Foothills United Way. Through the joint application system, agencies or organizations may apply to more than one funder and/or more than one impact area per funder, but individual programs can only apply for ONE impact area per funder. Although the cities of Boulder and Longmont, Boulder County and Foothills United Way are collaborating for the joint application process, each funder will be awarding its own funds through its own grant review process, and some funder requirements may be different as described in the application.

The plan for providing public services to Broomfield residents is determined within the city's Comprehensive Plan, which is based on data collected from service providers in the area and surveys of residents. The resident survey conducted for this Plan also helped determine Broomfield's service needs.

The City of Longmont works with human services agencies to address human and social problems within the community. The City's Housing and Human Services Advisory Board makes a funding recommendation to City Council for their approval each fall. In 2013 and again in 2016, the City conducted extensive outreach to ask the community how the Human Service Agency Funding Process should be prioritized to meet the local needs. The six priorities shown above were the result of the significant outreach, input and feedback process. The City is currently conducting outreach and analysis to update the Community Needs Assessment, which will provide additional direction related to funding priorities. That work is expected to be complete in 2020.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section continues the discussion of housing needs in the above (NA) section with a more specific focus on housing costs and condition.

Rental vacancies and home sales in Boulder County and Broomfield in 2019 show a very tight housing market. The Consortium is seeing rent vacancies well below the industry accepted stabilized rate of 5 percent. Compared to the past Plan, conducted for 2015-2019, housing supply has been relatively stable for the Consortium's lowest income households due to jurisdictional investments in housing affordability and stability.

The primary challenge is in the lack of affordable housing once provided by the private market: the private market is providing fewer affordable rentals, however, for renters with income between $25,000 to $35,000, which has increased the range of households with affordable rental needs.

Median home values have increased between 50 and 60 percent in the past five years. Housing for purchase remains very difficult to find for households with low and moderate income. Analysis conducted on the inventory of homes listed or sold between mid-2018 and mid-2019 indicates that only 4 percent of all homes listed or sold in Boulder were priced at less than $375,000; this is also true of Boulder County (4%) and Broomfield (4%). For Longmont, 7.6 percent were listed or priced at less than $375,000.

More specific information on the Consortium's housing market and needs can be found in the Housing Need and Market Analysis supplement to this Plan.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

This section provides an overview of the housing supply throughout Boulder County and Broomfield.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	95,574	61.20%
1-unit, attached structure	10,543	6.75%
2-4 units	7,679	4.92%
5-19 units	20,826	13.34%
20 or more units	17,810	11.40%
Mobile Home, boat, RV, van, etc	3,730	2.39%
Total	**156,162**	**100.00%**

Table 26 – Residential Properties by Unit Number

Data Source: 2017 ACS 1-Year

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	114	0.12%	2,921	4.98%
1 bedroom	1,830	1.88%	13,811	23.54%
2 bedrooms	14,384	14.75%	21,603	36.83%
3 or more bedrooms	81,172	83.25%	20,327	34.65%
Total	**97,500**	**100.00%**	**58,662**	**100.00%**

Table 27 – Unit Size by Tenure

Data Source: 2017 ACS 1-Year

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Consortium members individually maintain databases of affordable units assisted with federal, state, and local programs. Those units are summarized in the tables below by target AMI, restriction type and unit type.

Boulder

Number of units by restriction type and unit type for all target AMI levels

Unit type	Likely to Remain Affordable	Permanently Affordable	Total
Bed	30	150	180
Condominium	15	605	620
Co-Op		53	53
Duplex		55	55

Four-plex		32	32
Mobile Home		120	120
Multifamily	919	1409	2328
Single-family	14	146	160
Townhouse		83	83
Total	**978**	**2653**	**3631**

Zero to 40% AMI

Unit Type	Likely to Remain Affordable	Permanently Affordable	Total
Bed	24	125	149
Co-Op		18	18
Duplex		6	6
Mobile Home		96	96
Multifamily	45	111	156
Townhouse		5	5
Total	**69**	**361**	**430**

40 to 60% AMI

Unit Type	Likely to Remain Affordable	Permanently Affordable	Total
Bed		18	18
Condominium		154	154
Co-Op		33	33
Duplex		6	6
Mobile Home		24	24
Multifamily	533	1207	1740
Single-family	14	57	71
Townhouse		22	22
Total	**547**	**1521**	**2068**

60 to 80% AMI

Unit Type	Likely to Remain Affordable	Permanently Affordable	Total
Bed	6	7	13
Condominium	15	401	416
Co-Op		2	2
Duplex		27	27
Four-plex		12	12
Multifamily	341	65	406
Single Family		59	59
Townhouse		48	48

Total	**362**	**621**	**983**

80 to 100% AMI

Unit Type	Permanently Affordable
Condominium	7
Duplex	5
Total	**12**

Over 100% AMI

Row Labels	Permanently Affordable
Condominium	12
Duplex	11
Four-plex	20
Multifamily	20
Single Family	30
Townhouse	8
Grand Total	**101**

Longmont

	Older Adults	Families	Individuals	Total Units	Shelter Beds
< 30% AMI	**88**	**196**	**10**	**294**	**95**
31% - 50% AMI	**298**	**784**	**99**	**1181**	
51% - 60% AMI	**98**	**639**		**737**	
> 61% AMI		**54**		**54**	
Totals	**484**	**1673**	**109**	**2266**	**95**

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The February 2, 2020 expiring use database maintained by HUD shows 22 properties in the Consortium with public subsidies. Combined, these properties represent a total of 962 units. There are nine properties in Longmont, six in Boulder, three in Broomfield, two in Louisville and one each in Lyons and Lafayette. Eleven out of the 22 properties have usage expiration dates occurring at or before 2024. The properties expiring in the next five years make up 35 percent of the total units (339 units). The majority of expiring units (65%) are one-bedroom units. Of the eleven properties expiring in the next five years, six are in Longmont, two in Boulder, two in Broomfield, and one in Lafayette.

The above estimates represent an undercount given that they do not include all properties with only local subsidies.

Does the availability of housing units meet the needs of the population?

No, there remains a shortage of affordable rentals and that need has expanded to households in the $25,000 to $35,000 income range (from less than $25,000 in the past Consolidated Plan, covering years 2015-2019). Ownership units are also very difficult to find for moderate income renters seeking to buy.

Describe the need for specific types of housing:

There are two primary needs in the Consortium region: 1) Rental units affordable to households with income of less than 50 percent AMI, particularly for those with income of less than 30 percent AMI; and 2) Affordable homeownership products.

A rental gaps analysis was conducted for Boulder County and Broomfield to support this eCon Plan. The model indicates that for residents with annual income of less than $35,000 in Boulder County, an overall gap of approximately 11,500 units exists.

Homeownership units are limited for households with low and moderate income. In Boulder County, 80 percent of homes listed for sale between Q2-2018 and Q2-2019 were priced at more than $375,000; in Longmont almost 70 percent (67%) of homes were listed for more than $375,000. Only five percent of the homes in Boulder County and six percent of the homes in Longmont were listed for less than $280,000. Affordable homes for sale are generally in the form of detached single-family homes in Longmont or attached, deed-restricted units in Boulder.

Discussion

Please see above.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

This section contains pre-populated HUD tables that support the housing needs and market analysis discussions above. Where appropriate, alternative data sources have been referenced and numbers updated.

Cost of Housing

Consortium

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	$336,519	$535,286	59%
Median Contract Rent	$894	$1,433	60%

Table 28 – Cost of Housing

Data Source: 2006-2010 ACS (Base Year), 2018 1-Year ACS (Most recent)

Boulder City

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	$475,200	$753,300	59%
Median Contract Rent	$948	$1,478	56%

Table 29 – Cost of Housing

Data Source: 2006-2010 ACS (Base Year), 2018 1-Year ACS (Most recent)

Boulder County

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	$353,300	$554,100	57%
Median Contract Rent	$948	$1,418	58%

Table 30 – Cost of Housing

Data Source: 2006-2010 ACS (Base Year), 2018 1-Year ACS (Most recent)

Consortium

Rent Paid	Number	Percentage
Less than $500	2,204	3.97%
$500-999	8,444	15.22%
$1,000-1,499	19,487	35.13%
$1,500-1,999	15,276	27.54%
$2,000 or more	10,060	18.14%
Total	**55,471**	**100%**

Table 31 - Rent Paid

Data Source: 2018 ACS 1-Year

Boulder City

Rent Paid	Number	Percentage
Less than $500	622	2.86%
$500-999	2,787	12.80%
$1,000-1,499	8,019	36.84%
$1,500-1,999	5,539	25.44%
$2,000 or more	4,802	22.06%
Total	**21,769**	**100%**

Table 32 - Rent Paid

Data Source: 2018 ACS 1-Year

Boulder County

Rent Paid	Number	%
Less than $500	2,023	4.34%
$500-999	7,503	16.09%
$1,000-1,499	16,776	35.97%
$1,500-1,999	11,762	25.22%
$2,000 or more	8,580	18.39%
Total	**46,644**	**100%**

Table 33 - Rent Paid

Data Source: 2018 ACS 1-Year

Housing Affordability--Consortium

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,175	No Data
50% HAMFI	13,658	4,129
80% HAMFI	27,103	10,131
100% HAMFI	No Data	18,224
Total	***43,936***	***32,484***

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent—Boulder County

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,273	1,412	1,717	2,381	2,686
High HOME Rent	1,130	1,242	1,516	1,887	2,085
Low HOME Rent	995	1,065	1,278	1,476	1,647

Table 35 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Monthly Rent—Broomfield City and County

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,114	1,260	1,566	2,163	2,488
High HOME Rent	1,029	1,111	1,336	1,534	1,691
Low HOME Rent	812	870	1,045	1,206	1,346

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. Please see the discussions on housing needs in NA-05, MA-05 and MA-10.

How is affordability of housing likely to change considering changes to home values and/or rents?

In the near term, the Consortium is unlikely to see much relief from the gaps in affordable homes available for rent or purchase. It is difficult for supply to keep up with continued demand by households moving to the region and, in addition, many communities constrain the supply of new housing through ordinances that control unit growth.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HUD FMRs for 2020 are slightly lower than the area median rent. When FMRs lag behind market rents, Housing Choice Voucher holders typically have difficulty finding rental units that can accommodate the allowable payment standard. This may change slightly with a softening in the rental market due to COVID-19 and an increase in landlord interest in accepting vouchers (typical of a down market). However, given the Consortium's extraordinarily tight rental market, it is unlikely that rents will decrease to a point where they fall below FMRs. Consortium members will continue to prioritize the preservation of affordable housing, especially considering the loss of NOAH rentals in the last 5 years.

Discussion

Please see above.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section provides an overview of the condition of housing throughout Boulder County and Broomfield.

The region overall has a very small number of vacant units. According to the most recent rent and vacancy report by the Apartment Association of Metro Denver rental vacancy rates in the Boulder—Longmont-Broomfield submarkets ranged between 1.1 percent (Boulder other than the University area) to 3.7 percent (Longmont), with an overall vacancy rate of 3.8 percent.

Overall, the Census reports 9,170 vacant units in Boulder County as of 2018 and 962 in Broomfield as of 2016. Of those in Boulder County, a signficant share—2,400 of the vacant units were used seasonally. Of the balance, 2,654 of the vacant units for rent and 970 were vacant units for sale.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

The Consortium provides the following definitions of “substandard condition” and “substandard condition but suitable for rehabilitation."

Substandard Condition: Structure/dwelling unit that does not meet the Uniform Physical Condition Standard (UPCS) and/or local or state codes.

Substandard Condition but Suitable for Rehabilitation: Structure/dwelling unit that does not meet the Uniform Physical Condition Standard (UPCS) and/or local or state codes but is both financially and structurally feasible for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	19,829	20.85%	28,431	50.91%
With two selected Conditions	326	0.34%	1,466	2.63%
With three selected Conditions	12	0.01%	69	0.12%
With four selected Conditions	0	0.00%	0	0.00%
No selected Conditions	74,955	78.80%	25,876	46.34%
Total	**95,122**	**100.00%**	**55,842**	**100.00%**

Table 37 - Condition of Units

Data Source: 2017 ACS 1-Year

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	23,291	23.89%	14,397	24.54%
1980-1999	34,763	35.65%	17,846	30.42%
1950-1979	34,437	35.32%	20,974	35.75%
Before 1950	5,009	5.14%	5,445	9.28%
Total	**97,500**	**100.00%**	**58,662**	**100.00%**

Table 38 – Year Unit Built

Data Source: 2017 ACS 1-Year

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	39,446	40%	26,419	45%
Housing Units build before 1980 with children present	12,715	13%	9,083	17%

Table 39 – Risk of Lead-Based Paint

Data Source: 2017 1-Year ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Unknown	Unknown	9,170
Abandoned Vacant Units	Unknown	Unknown	Unknown
REO Properties	Unknown	Unknown	Unknown
Abandoned REO Properties	Unknown	Unknown	Unknown

Table 40 - Vacant Units

Data Source: 2018 1-Year ACS.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

As shown in the table above, most of the housing in Boulder County and Broomfield were built between 1980 and 1999 (35%) and 1950 to 1979 (35%). Overall, most of the properties in the Consortium area are in good condition, regardless of age, due to strong market demand and home improvement activity.

The resident survey allowed condition issues to be analyzed by protected class, and found that households with extremely low income and Hispanic households are most likely to report condition issues. Repairs are most needed for renters, mobile home residents, and residents living in precarious housing situations.

- Overall, 18 percent of respondents in the Consortium rated the condition of their home as fair or poor.

- Forty-one percent of precariously housed residents were the most likely to be unsatisfied with the condition of their home.
- Compared to homeowners, renters and mobile home residents were three times as likely to rate the condition of their home as fair or poor.
- Around 30 percent of households who are Hispanic, or have income below $25,000, rated the condition of their home as fair or poor, compared to 16 percent of Non-Hispanic White households and 18 percent of households with income between $50,000 to $100,000.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Lead-based paint has been recognized as a major environmental hazard facing children. Elevated blood lead levels in young children can lead to a range of problems from relatively subtle developmental disabilities to severe impairment or even death. Common health effects of lead-based paint exposure include impaired cognition and functioning, slowed learning abilities and behavioral disorders. Often these manifestations are subtle during early childhood but become more pronounced as children progress through school.

The HUD table above shows that there are approximately 40,000 owner units in the region built before 1978, when the federal government banned consumer uses. Of those, 40 percent may be subject to lead-based paint hazards. Of the 26,419 rental units built before 1978, 45 percent may be subject to lead-based paint hazards. These potential hazards are at HUD upper bounds of risk. It is important to note that Boulder's hazards, in particular, may be lower due to remodeled units driven by high demand for housing.

Discussion

Please see above.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Renters with low and moderate income seeking housing assistance in the Consortium area are primarily served by housing authorities and nonprofit housing providers, through subsidies provided by the HUD Housing Choice Voucher (HCV) program. The housing authorities of Boulder and Longmont have jurisdiction over their cities, although all three areas allow cross-jurisdictional residency through an Interjurisdictional Agreement. Broomfield Housing Authority administers a small number of vouchers for the State of Colorado Division of Housing.

Totals Number of Units—Boulder County (as of 4/30/20)

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			0	896	161	735	67	92	35
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Totals Number of Units—Longmont Housing Authority (as of 12/31/19)

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available		8		399	81	318	0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 42 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As Boulder's largest holder of affordable housing assets, Boulder Housing Partners' inventory offers 1,442 of units. Of this inventory, BHP has two communities with public housing in Boulder which offer one to four-bedroom apartments and townhomes for income-qualified and eligible community members. Arapahoe Court offers one-bedroom apartment homes for adults age 62+ and people with disabilities. Madison offers one, two and three-bedroom apartments and townhomes for adults 62+, people with disabilities, and families.

Longmont Housing Authority does not have any Public Housing units in its portfolio. It does have 461 affordable rental homes in 7 different developments which includes 91 units for single individuals, 28 for families and 342 for older adults.
Boulder County Housing Authority's portfolio no longer includes HUD-funded Public Housing. In 2015, BCHA conducted a RAD (Rental Assistance Demonstration) conversion of its last property receiving HUD Public Housing funding. This property, Hillside Square, in Louisville, CO, contains 13 units, which were converted to a project-based subsidy.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

All units are tenable and physically in fair condition (there are seven sites, so condition varies depending on age, etc.). Most units are in original condition since construction with original fixtures, but appliances, flooring, fixtures & HVAC equipment have been replaced on an as-needed basis.

Public Housing Condition

Public Housing Development	Average Inspection Score
Madison and Arapahoe Court	89c

Table 43 - Public Housing Condition

Public Housing Condition

Public Housing Development	Average Inspection Score
Madison and Arapahoe Court	89c

Describe the restoration and revitalization needs of public housing units in the jurisdiction:
Boulder Housing Partners received approval for a Section 18 Disposition for the Madison Apartments in 2019. BHP is currently working on the disposition and will transition the property out of Public Housing and into a tax credit entity by the end of 2020. The property will remain affordable to the residents and will stay within the BHP portfolio as affordable in perpetuity.

Once BHP closes on the transaction, Madison will be renovated in full including: a new exterior skin including, roof, siding, window and door replacement; full interior renovation including new kitchens, bathrooms, painting, flooring, and appliances; creation of a small community center for the property to facilitate engagement within the community and space for the provision of resident services; and site work including a new playground, parking areas, and extensive landscaping. Residents will be able to stay at Madison and continue to pay rent based on their income with a Project Based Voucher or may choose to relocate from the property with a Housing Choice Voucher. These actions support the residents with new facilities and support the asset to continue to be a viable option for deeply affordable housing for the next 50 years.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Arapahoe Court will continue to be in the BHP Public Housing portfolio for at least the next five years. BHP recently replaced stairs and landings at the building, installed a public art mural, and will continue to manage the property in a manner that is safe and viable for the foreseeable future. BHP plans to maintain Arapahoe Court in the Public Housing portfolio so that it can be the receiving property for Replacement Factor Funds that are owed to BHP for prior Public Housing Dispositions. BHP anticipates pursuing a disposition for Arapahoe Court sometime on or after 2025.

Discussion:

Please see above.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

This section provides an overview of the facilities and services available to assist people who are experiencing homelessness in the Consortium area.

Facilities Targeted to Homelessness

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	100	327	685	396	16
Households with Only Adults	210*	72	89	0	0
Chronically Homeless Households	0	0	0	135	31
Veterans	0	0	0	0	0
Unaccompanied Youth	16	0	10	0	0

Table 44 - Facilities Targeted to Homeless Persons

Data Source Comments: * The Boulder Shelter for the Homeless (BSH; also referred to as "Shelter") criteria is geared toward chronic homelessness, (160 beds at BSH) although not entirely. Criteria include length of time in Boulder County of 6+ months and a disability. Path to Home (the balance of units) serves people in Boulder County who have been homeless 6+ months without a disability.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Please see information about services below.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Boulder County provides rapid rehousing and rental assistance through tenant- and project-based vouchers, newly-constructed housing developments serving households with income at or below 60 percent AMI, and rental assistance coupons for transitional housing and permanent housing. In 2016, BCHA was awarded 20 Section 811 project-based vouchers from the State for its newest development in Louisville, providing permanent supportive housing for individuals with significant and long-term disabilities to live independently in the community through affordable housing linked with voluntary services and supports. Longmont provides services through its Human Agency funding, including access to healthcare, legal representation, food pantries, shelter, housing, self-sufficiency programs, anti-poverty programs, basic needs, child care, safe exchanges for children, transitional housing, veterans services, transportation and early childhood learning programs.

The City of Boulder's Human Services Fund (HSF) provides roughly $2.1M annually in support for services to community members at-risk or experiencing socio-economic disparities, in alignment with the city's Human Services Strategy. Services provided through HSF investments include childcare and early education; physical, dental, mental and behavioral health services; financial assistance for rent, food and housing; legal services for underrepresented community members; child and family safety; and other basic needs services for community members of all ages.

The city's Health Equity Fund (HEF) provides roughly $5M annually for a wide range of programs aimed at reducing health disparities. Programs include services for direct physical, dental, mental and behavioral health care, health systems access and navigation, food security, nutrition, physical fitness and wellness education, and other special projects impacting social determinants of health.

The City of Boulder Substance Education and Awareness (SEA) Fund invests in programs to prevent youth and family substance use and abuse. The Fund supports adult influencer trainings, youth pro-social events, youth peer education programs, business retail staff training and education, and collaborative substance abuse program planning and advocacy.

Boulder County, the City of Boulder, the City of Longmont, Boulder Housing Partners, Longmont Housing Authority, Boulder County Housing Authority, Boulder Shelter for the Homeless, Mental Health Partners, Metro Denver Homeless Initiative, and other partners consistently

conduct case conferencing for placement of homeless individuals with housing resources, implement new initiatives, and monitor system performance. Persons experiencing homelessness are connected with other wrap-around services in the community. Representatives from Boulder Community Health and the justice system are also active participants in the coordination of services for adult individuals experiencing homelessness.

Attention Homes runs a program that includes street outreach, day drop-in and overnight emergency shelter bed services to homeless teens and recently opened a PSH facility with 40 beds.

Boulder Shelter for the Homeless (BSH) provides year-round, housing-focused sheltering for disabled individual adults experiencing homelessness. BSH also manages the HSBC coordinated entry program, outreach in Longmont, and the case management of permanent supportive housing units in partnership with Boulder Housing Partners. Within the shelter, BSH provides meals, on-site access to health and mental health services, case management, laundry facilities, and storage. In January 2020, BSH began providing Diversion Services, a rapid resolution program, within Boulder County.

Beginning in June 2020, BSH will also provide navigation services that provide year-round short-term shelter, meals, on-site access to health and mental health services, rental assistance, a resource center that provides case management, employment training, classes and support groups, benefits assistance, and linkage to multiple agencies. Bridge House provides multiple homeless services including the Ready To Work (RTW) program that provides transitional employment, housing, and training to move on to mainstream employment.

Clinica Family Health/People's Clinic, Salud Family Health Center, and Dental Aid provide on-site health and dental care to households with low income, including those experiencing homelessness. Clinica also provides street medical outreach to the homeless population. Clinica and Mental Health Partners provide integrated health care at their respective locations.

Family resource centers including Emergency Family Assistance Association (EFAA), the OUR Center, and Sister Carmen Community Center, provide basic needs and prevention assistance through rental and other financial aid, case management and emergency and transitional housing units.

Mental Health Partners (MHP), serving Boulder and Broomfield Counties, provides behavioral health services, including substance abuse treatment, life skills and employment. MHP partners with homeless service providers for on-site services, and provides mental health intervention (EDGE program) in conjunction with Boulder Police Department. Boulder Housing Partners also administers a Housing Choice Voucher program (not exclusively CoC vouchers), and partners with local homeless services providers to develop and manage housing, including permanent supportive housing programs, for people experiencing homelessness.

Mother House offers shelter and support for pregnant women experiencing homelessness.

HOPE for Longmont provides the only year-round overnight service center for Longmont community members experiencing homelessness while offering supportive follow-through services.

Safehouse Progressive Alliance for Nonviolence (SPAN) and Safe Shelter of St. Vrain Valley provide support for survivors of domestic violence through a variety of crisis and transition support services. SPAN also offers emergency shelter beds and transitional housing.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

This section discusses the needs of people with special needs in the Consortium area. Special populations with the most significant needs in the Consortium area include:

- ***Disability.*** There are around 31,000 residents (8% of the total population) with a disability living in the Consortium area. According to CHAS data provided by HUD, 43 percent of households that contain a member with a disability in the Consortium area experience one or more housing problems. By that measure, 13,330 residents with disabilities in Boulder have at least one type of housing need. A resident survey conducted found that the top housing challenges for people with disabilities include finding a unit that meets their accessibility needs and managing the rent cost.
- ***Households made up of older adults.*** In the Consortium area, 70,341 residents are age 62 years or older, accounting for 18 percent with the Consortium area. Twenty-two percent of older adult households have some type of housing need. The 2018 Boulder County Age Well report indicating needs of older adults found a sharp decline in the proportion of those who gave availability and affordability of housing a positive rating (27% in 2010 to 9% in 2018). Fewer older adults stated they will be able to stay in their communities as they age.
- ***Large families.*** There are around 10,400 large family households (5 or more people) in the Consortium. HUD CHAS data indicate that 23 percent of large households Consortium-wide have some type of housing problem. The most common housing need is related to cost burden but large households are also more susceptible to overcrowding (CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded).
- ***Female-headed households with children.*** There are about 6,635 female-headed households with children in the Consortium area. The poverty rate for these households is 15 percent—much higher than the area-wide family poverty rate of 4 percent. The estimated 1,000 female-headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face. In the survey conducted for this Plan, nearly half of the female-headed household with children respondents said they struggle to pay their rent or mortgage and one-third said they struggle to pay utilities.
- ***Limited English proficient households.*** About 2,350 Consortium households have limited English proficiency (LEP), meaning no household members over age 14 speaks English “very well.” Spanish is the most common language spoken by these households, followed by other Indo-European languages. These households often have trouble accessing resources and/or housing-related documents in their native language. The portion of these households living in

poverty, amounting to 16 percent, are most likely to experience acute housing needs.

- ***At risk of homelessness.*** Households spending 50 percent or more of their income on their housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. The Consortium area has 23,530 households with income of less than 100 percent AMI (34% of all households with low and moderate income) are severely cost burdened and therefore are at risk of homelessness.

Including older adults, frail elderly, with disabilities (mental, behavioral, physical, developmental), people with alcohol or other drug addictions, people who have HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The estimates discussed above were derived from a combination of CHAS, U.S. Census, and population data. Needs were also gathered through the resident survey and interviews and focus groups with stakeholders.

According to stakeholders who participated in the planning process, priority needs include:

1) Affordable rental housing for households that have extremely low and very low income;
2) Accessibility improvements to existing homes and expansion of accessible housing inventory;
3) Preservation of existing affordable rental and for-sale homes;
4) More financial resources to support regional service delivery and better access to health and dental care;
5) Housing with supportive services for very vulnerable residents, including survivors of domestic violence;
6) Expansion of emergency shelters beyond Boulder;
7) Expansion of job opportunities for unskilled and underemployed people, including people with disabilities whose federal assistance is very low;
8) An accessible, efficient and predictable regional transportation system to move residents to jobs and services; and
9) More affordable child care options.

Residents participating in the survey rated the following supportive services as most needed:

1) Mental health resources (20% said these are needed in the Consortium), especially for persons with disabilities, precariously housed residents, and children.

2) Resources to help older family members with disabilities (18% said these are needed).

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Mental Health Partners of Boulder and Broomfield Counties provides numerous options for individuals being discharged from a publicly funded institution or system of care. These include: individual therapy, family home-based services, addiction recovery services, medication-assisted treatment, care coordination and management, employment help, and life skills training.

In 2019, HSBC was awarded a 5-year, $2.4 million grant from the U.S. Department of Health and Human Services (HHS), Substance Abuse and Mental Health Services Administration (SAMHSA) to fund services that help chronically homeless individuals obtain and maintain stable housing. These services, to be implemented by Mental Health Partners in conjunction with the Boulder County Community Services Department, include case management, housing navigation, and behavioral health treatment. The project, known as Boulder County Pathways to Housing Stability, will leverage these supports by connecting them to existing resources for rental assistance to create new permanent supportive housing opportunities for individuals with long histories of homelessness and behavioral health needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

N/A

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Boulder's key initiatives to support the needs of people experiencing homelessness and special populations with supportive service needs include:

- Continued implementation of the Homelessness Strategy, including achieving housing goals, fully implementing integrated data for improved outcome tracking, and refining a new adult homeless service systems;
- Continued investing city's housing and human services financial resources, aligning direct services with expanding partnerships to achieve outcome driven goals as identified in the Human Services Strategy, Health Equity initiative, Housing Strategy, the

Economic Sustainability Strategy, Resilience Strategy, and the Boulder Valley Comprehensive Plan (BVCP);

- Continued support of the Family Service, which includes the Child Care Subsidy Program, financial assistance to support low- and lower-middle income families in paying for quality, affordable childcare and Family Resource Schools, a partnership with the Boudler Valley School District (BVSD) to provide outreach, direct services and referrals for families and children to remove academic and non-academic barriers to success in five Boulder elementary schools.
- Further the development of key affordable housing development and preservation projects in the city. The completion of various projects will add approximately 380 additional units in 2020.

The city's Health Equity Fund and Human Services Fund provide upstream investments in programs that help prevent homelessness, increase the efficacy, sufficiency and resiliency of individuals and families at-risk, and modify support systems to better address root causes of inequities and disparities. For example the Emergency Family Assistance Association's Keep Families Housed program provides up to three months' rental assistance for families at risk of homelessness, and accompanying case management, health and educational support and other wrap-around services that increase the family's ability to thrive. $1.7M in 2020 Health Equity Fund grants were allocated for food security programs. The city also allocates Human Services Fund and Health Equity Fund dollars for case management and legal services that help people who are experiencing economic disparities – including older adults, Latinx community members, disabled individuals, people existing the jail system, pregnant women experiencing housing insecurity – access federal health, food and emergency financial assistance. Our investments in childcare, early education and educational support programs help close the academic achievement gap for low-income, immigrant and people of color community members, which increases economic mobility through employment, post-secondary education and financial literacy.

The City of Boulder also intends to allocate local funds to Senior Services which provides programs and services for older adults at the East and West Senior Centers, including enrichment programs, resource seminars and support groups, wellness programs, day trips, resource and referral for community services, and short-term case management for vulnerable older adults. Senior Services administers the city's food tax rebate program for families, individuals with a disability, and older adults with lower incomes. The division collaborates with Boulder County and community agencies to plan, coordinate, and evaluate services for older adults, including the Age Well Boulder County Strategic Plan, and staffs the City Manager-appointed Senior Community Advisory Committee (SCAC). The committee provides consultation and expertise to city staff on policy and programs related to older adults and serves as city liaison to the Boulder Seniors Foundation.

The City of Broomfield's 2020 Budget has set aside a $1 million reserve towards future affordable housing. While the exact use of the funding has yet to be determined, this available funding will begin to help meet the increased needs in the community. In addition, the city will implement The Senior Services Easy Ride program, a door to door transportation service designed to serve Broomfield residents over the age of 60 and adults with disabilities. In order to meet increased demand, the division requested funding to assist with the purchase of software enhancements and one additional bus.

In Longmont, within the 2020 budget there is $1 million of ongoing funding from the General Fund to continue efforts to capitalize the City's Affordable Housing Fund. These capital funds will be made available to for-profit and nonprofit developers to provide a total of approximately 100 new affordable homes (primarily rental units affordable at or below 60% AMI). Beginning in 2019, affordable housing development is boosted by 50 percent of the 3 percent special sales tax on the sale of marijuana. This revenue is estimated at $137,000 for 2020. Ongoing support of $106,543 from the General Fund is provided to supplement staffing and administration costs associated with the City's Affordable Housing Fund, CDBG and HOME programs that support and provide affordable housing and community reinvestment efforts throughout the city. Due to reductions to this transfer amount in the 2019 budget and a decrease in CDBG and Home administrative funding, staff is estimating that up to an additional $125,000 in administrative costs in 2020 will need to be covered from the capital funding.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

A strong economy, high quality of life and growth constraints in the Consortium area have created significant upward pressure on housing prices and rents. The impact on housing affordability disproportionately affects those households who have lower incomes. In an environment where there are few affordable options provided by the private market, it is easier for protected classes to experience housing discrimination under the guise of acceptable practices such as credit checks and (often) “3x the rent” income requirements by private landlords.

Responses from a focus group conducted during this Plan process revealed a general consensus among the group that there is not enough housing for households with low or middle income. The loss of existing affordable rental and for-sale housing was also of great concern for area residents.

Jurisdiction members of the Consortium are viewed as leaders in the Denver Metro region for their concerted efforts to support development of affordable housing. The jurisdictions have local trust funds, regulatorty requirements benefiting affordable housing efforts (inclusonary housing, commercial linkage fees, annexation requirements, etc.), and, more recently, accommodated innovative housing products (e.g., tiny home village for veterans in Longmont). Without this level of commitment, affordable housing would be much harder to find in the area, given the high demand for living in the communities.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section provides an overview of the economic and community development climates in Boulder-Broomfield Consortium.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,542	737	1%	0%	-1%
Arts, Entertainment, Accommodations	17,759	19,854	11%	10%	-1%
Construction	7,039	6,342	4%	3%	-1%
Education and Health Care Services	36,650	43,344	22%	22%	-1%
Finance, Insurance, and Real Estate	8,798	8,028	5%	4%	-1%
Information	7,116	12,414	4%	6%	2%
Manufacturing	13,766	22,468	8%	11%	3%
Other Services	12,019	11,832	7%	6%	-1%
Professional, Scientific, Management Services	26,578	36,974	16%	19%	2%
Public Administration	6,928	8,322	4%	4%	0%
Retail Trade	14,914	19,073	9%	10%	0%
Transportation and Warehousing	3,395	1,916	2%	1%	-1%
Wholesale Trade	7,298	8,288	4%	4%	0%
Total	163,802	199,592	100%	100%	0%

Table 45 - Business Activity

Data Source: 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	216,752
Civilian Employed Population 16 years and over	205,918
Unemployment Rate	5.00%
Unemployment Rate for Ages 16-24	9.61%
Unemployment Rate for Ages 25-65	3.98%

Table 46 - Labor Force

Data Source: 2017 ACS 1-Year

Occupations by Sector	Number of People
Management, business and financial	40,990
Farming, fisheries and forestry occupations	425
Service	30,914
Sales and office	40,954
Construction, extraction, maintenance and repair	10,170
Production, transportation and material moving	13,864

Table 47 – Occupations by Sector

Data Source: 2017 ACS 1-Year

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	120,688	66%
30-59 Minutes	51,432	28%
60 or More Minutes	10,890	6%
Total	183,010	100%

Table 48 - Travel Time

Data Source: 2017 ACS 1-Year

Education:

Educational Attainment by Employment Status (Population 25 to 64)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	6,726	398	3,143
High school graduate (includes equivalency)	16,734	1,053	5,461
Some college or Associate's degree	35,411	1,725	7,954
Bachelor's degree or higher	102,542	3,515	17,174

Table 49 - Educational Attainment by Employment Status

Data Source: 2017 ACS 1-Year

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	164	488	1,642	1,357	1,004
9th to 12th grade, no diploma	2,890	1,263	1,707	2,398	1,329
High school graduate, GED, or alternative	9,939	6,647	5,610	10,286	8,603
Some college, no degree	30,489	8,137	7,020	14,601	8,976
Associate's degree	1,607	3,552	3,030	8,389	3,261
Bachelor's degree	6,608	23,532	18,805	36,404	13,090
Graduate or professional degree	759	10,367	12,710	28,483	16,702

Table 50 - Educational Attainment by Age

Data Source: 2017 ACS 1-Year

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$22,151
High school graduate (includes equivalency)	$25,279
Some college or Associate's degree	$30,887
Bachelor's degree	$47,144
Graduate or professional degree	$72,103

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In the Consortium, the tables above show that the employment industries that provide the greatest share of jobs are Education and Health Care Services (22%), Professional, Scientific, Management Services (19%), and Manufacturing (11%).

Most workers in the HOME Consortium are employed in Education and Health Care Services (22%), Professional, Scientific, Management Services (16%), and Arts, Entertainment, Accommodations (11%).

Overall, the industries of workers and jobs are well-aligned in the Consortium. The Jobs less Workers column of the Business Activity table suggests that the Consortium has somewhat fewer workers than jobs in Manufacturing and Professional, Scientific, Management Services. Conversely, the Consortium has somewhat more workers than jobs in Finance, Insurance, and Real Estate and Other Services.

In Broomfield, the employment industries that provide the greatest share of jobs are Professional, Scientific, Management Services (25%), Information (13%), and Retail Trade (12%).

Most workers in the Bromfield are employed in Education and Health Care Services (20%), Professional, Scientific, Management Services (16%), and Arts, Entertainment, Accommodations (10%).

Overall, the industries of workers and jobs are well-aligned in Broomfield. The Jobs less Workers column of the Business Activity table suggests that the Consortium has somewhat fewer workers than jobs in Information and Manufacturing and Professional, Scientific, Management Services (9 percentage point difference for both sectors). Conversely, the Consortium has somewhat more workers than jobs in Education and Health Care Services (13 percentage point difference), and Transportation, Warehousing, and Utilities (two percentage point difference.)

The employment industries that provide the greatest share of jobs in Longmont are: Education and Health Care services (28% all jobs), Professional, Scientific and Management services (16% of all jobs), Retail (11% of all jobs), Arts, Entertainment and Accommodations (10% of all jobs), and Manufacturing (9% of all jobs).

Most workers in Longmont are employed in Education and Health care services (21% of workers), Professional, Scientific and Management services (13% of all workers), Manufacturing (11% of all workers), Arts, Entertainment and Accommodations (10% of all workers), and Retail Trade (10% of all workers).

Overall, the industries of workers and jobs are well-aligned in Longmont. The Jobs less Workers column of the Business Activity table suggests that Longmont has somewhat fewer workers than jobs in Education and Health Care Services (7 percentage point difference). Conversely, the City has somewhat more workers than jobs in the Information Business category (3 percentage point difference). In all other industries the difference in workers and jobs is 2 percentage points or less.

Describe the workforce and infrastructure needs of the business community:

Boulder is an important employment center for the region and offers a diverse and healthy economy. There is a need to expand housing opportunities for workers to be able to live in the communities they work in. According to 2017 data from the Longitudinal Employer-Household Dynamics, over half of workers (52%) employed in Boulder County live outside the county, this share has gone up from 48 percent in 2010. In Boulder, 77 percent of workers employed in the city live outside the city, and this share has also increased from 75 percent in 2010. Broomfield County has been able to add more housing stock in order to reduce the share of commuters (although the share remains high); in 2010, 99 percent of workers employed in Broomfield County lived outside the county, however this dropped to 88 percent in 2017. In Longmont, 66 percent of workers employed in the City live outside the city, an increase from 64 percent in

2010. Longmont has the highest number of people who both live and work in the city when compared to other members in the Boulder-Broomfield consortium.

In the Consortium area, the need for fast, reliable, and cost-effective transportation and communications is driven by businesses operating in competitive global markets. Entrepreneurs are the engines of the economy; there is a crucial need for availability of capital, training, and technical assistance they need to start-up and grow their business including technical assistance, financing, legislation, marketing, accounting, and networking. The Consortium area has already seen the devastating economic impacts of the coronavirus pandemic and these will likely continue into the next several years. While some immediate, short term responses to business needs have already been deployed, these needs are likely to evolve and grow the longer social distancing mandates remain in place.

Ongoing needs of the Boulder business community included cost/lack of office space to meet contemporary standards, limited opportunities for home-grown businesses to remain in Boulder as their space needs change and the impact of housing costs on employee retention. Other issues and challenges include: workforce training, amenities in outlying employment centers, compatibility of home-based businesses with residential uses, transportation challenges (including congestion and public transit improvement needs), and filling vacancies from retirees.

The key needs of the business community in Longmont include a talent pipeline in strategic industries, continued redevelopment of commercial and industrial properties (including the development of a “vibrant river corridor”), development and preservation of residential affordability, fostering a collaborative business environment, and improvements to Longmont’s multi-modal transit system.

The City of Longmont has recently released Advance Longmont 2.0, which outlines a plan for economic development over the next several years to ensure a strong local economy.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Workforce training initiatives are delivered through Workforce Boulder County (WfBC), a division within the Boulder County Community Services Department. WfBC offers services to residents and businesses throughout the county and maintains offices in Boulder and at the St. Vrain Community Hub in Longmont. Onsite workshops range from resume and LinkedIn profile builders to career exploration to interview techniques and practices. WfBC also offers financial workshops, homebuyer counseling, and GED readiness. The classes are only held on weekdays during work hours, however, which could create barriers to attendance for families with young children or employed workers looking to change careers.

According to the Boulder Chamber of Commerce, there is a gap between the number of jobs available in Boulder and the workforce available to fill those positions across all industries and skill levels. One of the biggest contributing factors to the overall challenge is the lack of training specific to the needs of local businesses. Trends indicate this gap will only grow in the next few years, especially as workplace environments continue to evolve and more jobs require higher levels of technological literacy and professional competencies.

The lack of affordable and accessible housing for households with low, moderate and middle income is identified as the most problematic issue among employers in Boulder County, business owners and community members. The lack of housing options forces employees to commute long distances and some job seekers to reject or ignore employment opportunities in our community. As a result of a transportation network that has failed to meet the needs of regional growth, our roadways experience severe traffic congestion from the 250,000 vehicles – including 50,000 daily work commuters – traveling through Boulder every day. Aside from the detriment to the environment and the quality of life, continued traffic congestion threatens to make Boulder isolated and inaccessible to the local workforce.

Front Range Community College (FRCC) maintains a Longmont campus with five academic departments: Arts and Letters; Business, Information, Technologies & Manufacturing; Mathematics; Science & Health Professions; and Social Sciences, Education & Public Services. FRCC also offers a range of English as a Second Language (ESL) classes on the Longmont campus during the day and in the evening. The FRCC Westminster and Larimer County campuses offer vocational and technical education programs including automotive technology, machining, and optics technology.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The region has a highly educated workforce and, as such, is able to meet the demands of professional and technical industries. The moderate and lower wage jobs that are related to these industries and needed to support communities in the region are more challenging to fill due to lack of housing affordable to the workers.

The resident survey demonstrated the desire for residents with lower income and people with disabilities to receive job training and skill development—and this demand has likely grown with the economic crises brought on by the COVID-19 virus outbreak. A total of 369 residents in the survey rated job training opportunities as very or extremely helpful. People with disabilities and those precariously housed, as well as residents earning between $25,000 and $75,000 per year, were most likely to say they need job training and skill development.

City of Boulder staff will continue to coordinate with the City's Community Vitality Program and other community partners to ensure workforce training continues to expand and be made available to residents with low and moderate income. This might include participating in collaborations with employers, universities, colleges, state and local workforce and economic

development partners to support ongoing development of the workforce. Workforce Boulder County, which also houses the Housing & Community Education Program, continues to offer services and training opportunities to prepare individuals to take advantage of existing employment opportunities. The City's Community Vitality Program has several business incentive programs to attract and retain job-generating businesses including a flexible rebate program and microloan program for companies looking to grow and expand.

As noted earlier, the sustained rates of very low unemployment in Longmont create a very competitive labor market and can make it difficult for local businesses to retain top talent. As such the talent-related priorities of Advance Longmont 2.0 are to "Build industry relevant talent pipelines to respond to current demands;" "Design effective career pathways to meet future demands;" and "invite new talent into our community from around the nation."

It is also important to note that recent growth and the tight labor market do not benefit all Longmont residents equally. Disparities in education and income by race/ethnicity are apparent and may create challenges in the long-term economic resilience of the community. Engaging Latino leaders in economic development provides an opportunity to bridge that gap; and the Latino Chamber of Commerce is working to do just that.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce Boulder County supports individuals seeking employment and businesses seeking employees by providing a plethora of resources including career development workshops and support, workforce training and assistance, and recruitment and placement opportunities.

Boulder County Community Service's Housing & Community Education team provides Consortium area residents with educational opportunities through group workshops, building skills and knowledge base in the areas of money management, housing and employment. Boulder County Housing Authority, through its Personal Finance Program, offers free individual financial counseling including foreclosure prevention, homeownership preparation, reverse mortgages for older adults, and tenant education. The Cities of Boulder and Longmont, and the City and County of Broomfield support the above-mentioned programming through funding.

Boulder County is incorporating workforce enterprise as part of its upcoming development in downtown Longmont. Seventy-three affordable apartments wll be rented to households with income at or below 60 percent AMI including 12 subsidized homes. This development will be strategically located across the street from the St. Vrain Community Hub, Boulder County's "one-stop" integrated services delivery for residents including Workforce Boulder County. The enterprise will likely be in the form of a café, allowing residents with lower income to learn job skills and increase their income.

The Colorado Enterprise Fund (CEF) offers a comprehensive microenterprise and small business development program including access to capital via business loans to establish, stabilize, and expand microenterprises and small businesses, financing feasibility analysis for entrepreneurs and business technical assistance and intensive management consulting for entrepreneurs and businesses obtaining loans from the program, including specialized training workshops.

Boulder is home to the nationally-recognized Ready to Work (RTW) program. RTW creates employment opportunities for homeless individuals. In 2015, the program expanded by acquiring and rehabilitating a building to provide approximatley 45 beds of transitional housing for RTW participants.

Longmont is served by Workforce Boulder County (WfBC). WfBC has its own working partnership with Front Range Community College to provide machinist training and develop a new GIS program, to assist current workforce in matching the skills needed for employment. WfBC has dedicated resources to the establishment of Sector Partnerships in the Machining, IT, and Healthcare industries, and has been engaged with the Metro Manufacturing Partnership, Northern Colorado Manufacturing Partnership, Metro Denver Healthcare Sector Partnership and Metro IT Partnership. Additional training avenues have been established through multi-region training grants for on-the-job training (a work experience program) and the H-1B grant (technical skills training for employers, employees and people who have been unemployed for the long-term). An IT industry-focused on-the-job training grant was awarded to Denver County in partnership with Workforce Boulder County.

The Colorado First & Existing Industry Customized Job Training grants are available to companies relocating to or expanding in Colorado and provide training funds to new hires.

Front Range Community College (FRCC) maintains a Longmont campus with five academic departments: Arts and Letters; Business, Information, Technologies & Manufacturing; Mathematics; Science & Health Professions; and Social Sciences, Education & Public Services. FRCC also offers a range of English as a Second Language (ESL) classes on the Longmont campus during the day and in the evening. The FRCC Westminster and Larimer campuses offer vocational and technical education programs including automotive technology, machining, and optics technology.

The programs offered by WfBC and FRCC support Longmont's goal of stabilizing households. To the extent that participants in workforce training initiatives are able to improve their economic situation and move into market rate housing, this frees up subsidized housing to other households with needs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?
If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Boulder City Council adopted the Economic Sustainability Strategy (ESS) in October 2013. Managed under the city's Economic Vitality Program, the ESS is an integrated, cross-cutting approach to Boulder's continued economic vitality. The strategy is based on simultaneously maintaining and enhancing the existing community of businesses while also positioning Boulder to grow new segments of its economy associated with the larger economic, environmental and social trends.

As Boulder continues to expand housing opportunities for the growing workforce, the city will ensure strategies align with the goals identified in this Plan. The City will continue to support opportunities providing residents with low income access to capital, training and technical assistance. As well, the City will continue to work with local partners to identify future economic development activities that focus on improving economic/social well-being of people who have low and moderate incomes. Furthermore, City staff will continue to coordinate with and support its Economic Sustainability Strategy (ESS).

The City of Longmont does not participate in a Comprehensive Economic Development Strategy.

Advance Longmont 2.0, the City's 5-year economic development plan, outlines economic development strategies for 2020-2024. The summary of this document is discussed above.

Discussion

Please see above.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The HUD Community Planning and Development (CPD) Maps specifically allow for the exploration of the following categories of housing needs and problems: substandard housing, overcrowding, cost burden, severe cost burden and risk of homelessness (multiple unrelated family renter households with overcrowding). Each of these categories of housing need and problems were reviewed for each of the Consortium jurisdictions. For this purpose, a concentration that is 20 percentage points higher than the rate in the area overall was considered high.

Substandard housing: In Boulder County, the percent of households who live in substandard housing is low (1.08%). There is not a concentration of substandard housing in any particular census tract in the consortium. The highest concentration of substandard housing in a census tract in Boulder is 4.48 percent. In Broomfield, the percent of households who live in substandard housing is also low (1%); the census tract with the highest concentration is 4.66 percent, and in Longmont the highest concentration is 5.23 percent.

Overcrowding: Throughout Boulder County and Broomfield, the percent of households who are overcrowded is around 2 percent. There is not a concentration of overcrowded housing in any particular census tract in the Consortium. The highest concentration of overcrowding in a census tract in Boulder is 6.8 percent. In Broomfield, it is 5.53 percent, and in Longmont, it is 11.57 percent.

Cost burden: Around 35 percent of households in Boulder County and 28 percent of households in Broomfield are cost burdened. In and of itself, this level of burden is a significant problem; however, the three census tracts (08013012607, 08013012401, and 08013012605), with the highest percent of cost burdened households (around 70 percent) are all adjacent to the University of Colorado-Boulder; these tracts have 65 percent or more of the population between 18 and 24 years of age. In Broomfield County, there is one census tract with a concentration that is almost 20 percentage points higher than the rate in the area overall; tract 061200 has a percent of cost burdened households of 45 percent; this tract is located on the east side of the county that is adjacent to Brighton. In Longmont, the two census tracts with the highest concentrations are 013306 (45%) and 013505 (54%), these tracts are in the north part of the city, adjacent to Highway 287.

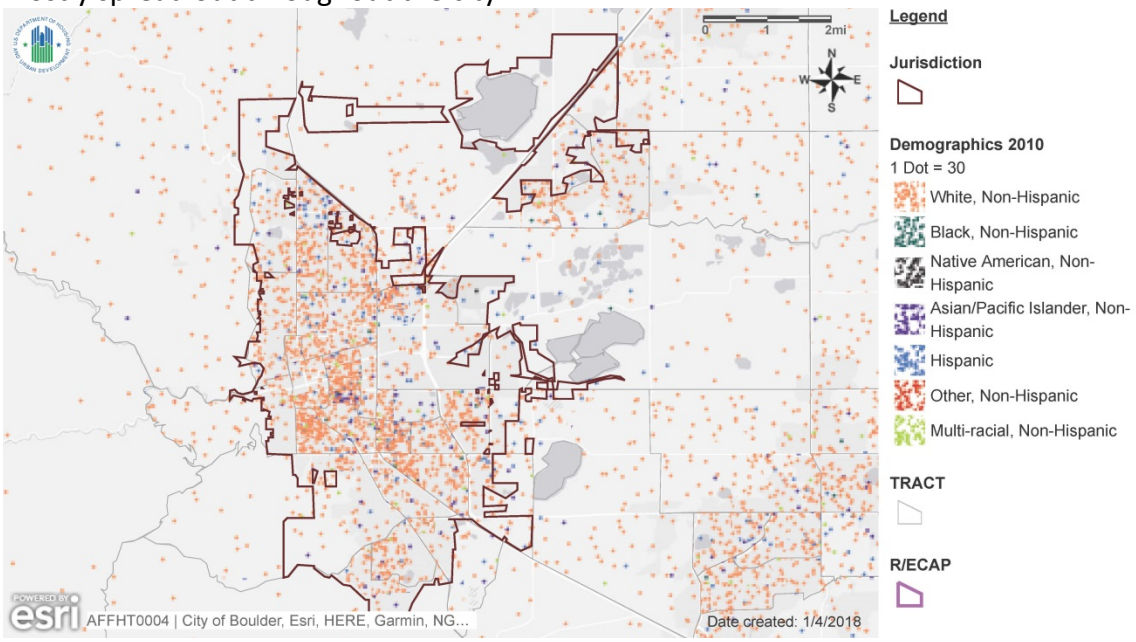
Severe Cost Burden: In Boulder County, 17 percent of households are severely cost burdened, paying more than 50 percent of monthly income on housing costs. In Boulder, there are several census tracts with the percent of households severely cost burdened above 35 percent; however, all of them surround the University. In Longmont, overall severe cost burden is 11 percent, with the highest concentration of severely cost burdened households of 27 percent in

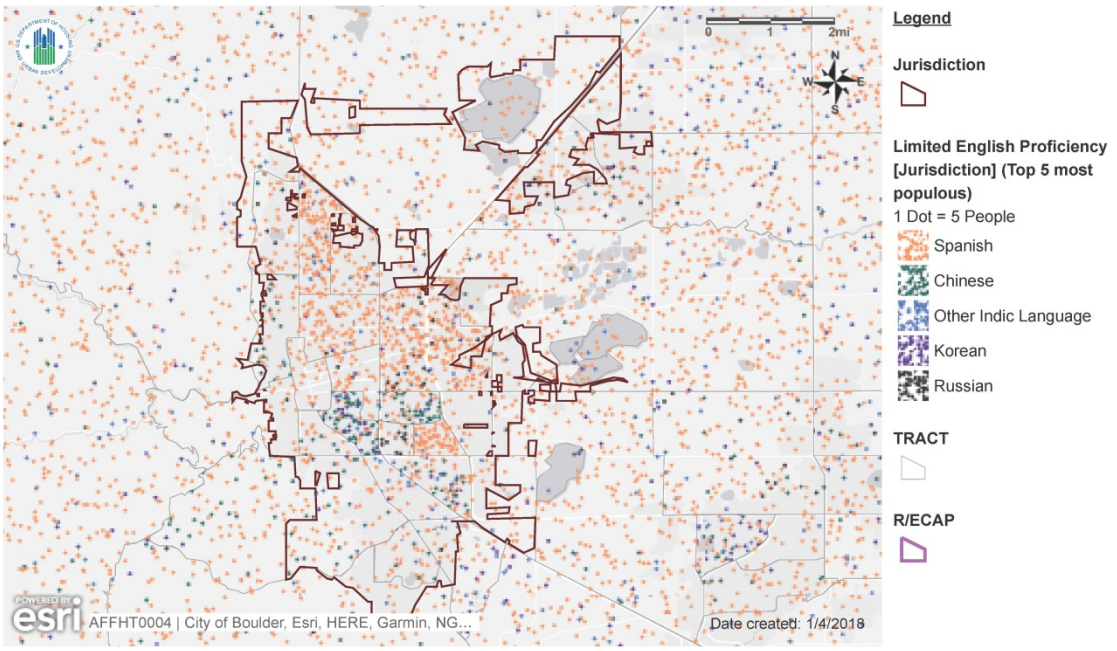
census tract 013401. In Broomfield, 10 percent of households are severely cost burdened and the highest concentration per Census tract is 20 percent.

Risk of Homelessness: Risk of homelessness is shown as a *count* rather than as a *percentage* in the HUD CPD maps. In Boulder County, the number of households at risk of homelessness is 195; 60 of those households are in census tracts around the University and another 105 are in census tracts 013306 (60) and 013505 (45), in the north part of Longmont, adjacent to Highway 287. In Broomfield, the number is 25.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

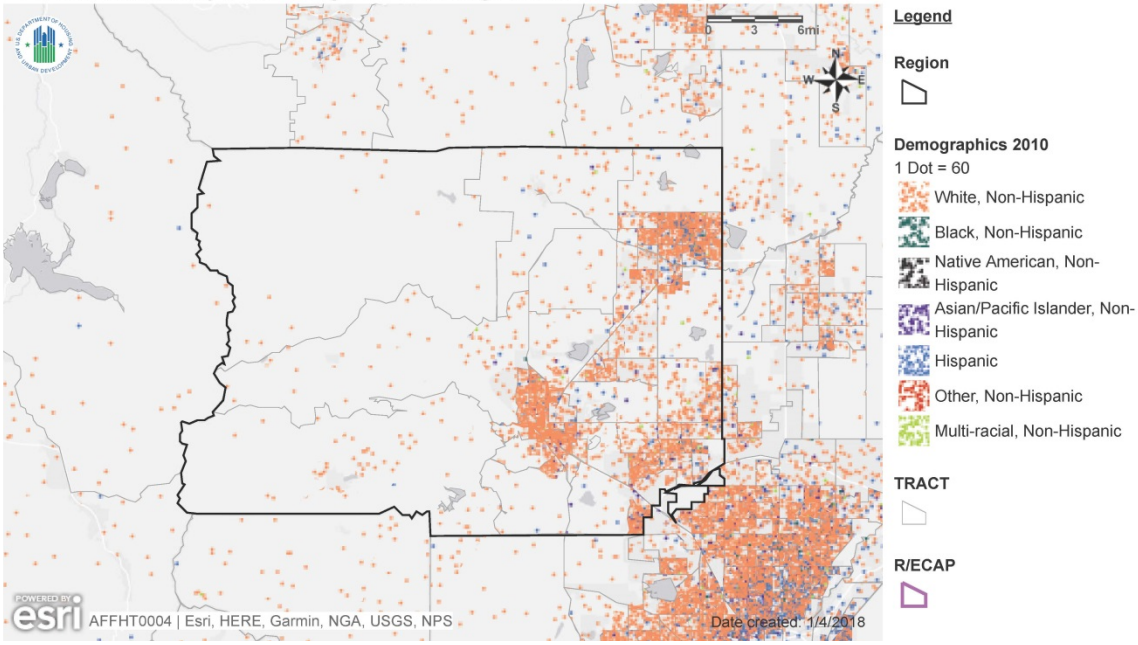
Boulder has no areas where racial or ethnic minorities or low-income families are concentrated, by HUD definition. The following figures show cluster in the HUD AFFH-T dot density maps by race/ethnicity and national origin. As indicated by the maps, there are no strong clusters of racial minorities in Boulder; however ethnic minorities present some clusters in the southwest part of the city shown by the limited English proficiency density map. Hispanic minorities are mostly spread out throughout the city.

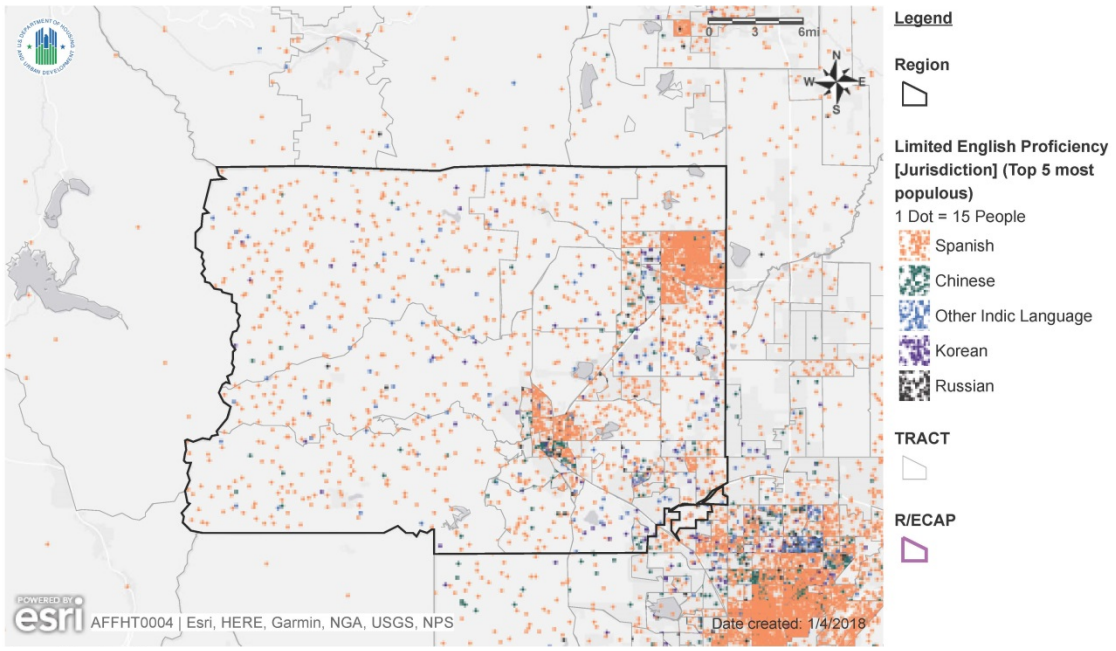




Source: HUD Affirmatively Furthering Fair Housing Tool

Boulder County has no areas where racial or ethnic minorities or low-income families are concentrated, by HUD definition. The following figures show cluster in the HUD AFFH-T dot density maps by race/ethnicity and national origin. As indicated by the maps, there are no strong clusters of racial minorities in Boulder County; ethnic minorities present some clusters in the southwest part of Boulder as shown by the limited English proficiency density map. Hispanic minorities within Boulder County are clustered in the urban areas in Boulder, and mostly in Longmont.





Source: HUD Affirmatively Furthering Fair Housing Tool

As shown in the following figures, Longmont has a racially/ethnically diverse population, that is fairly well-dispersed across neighborhoods. There is, however, some concentration of foreign-born residents and residents with limited English proficiency in north-central Longmont. (Concentration in this case is defined simply as a strong cluster in the HUD AFFH-T dot density maps).

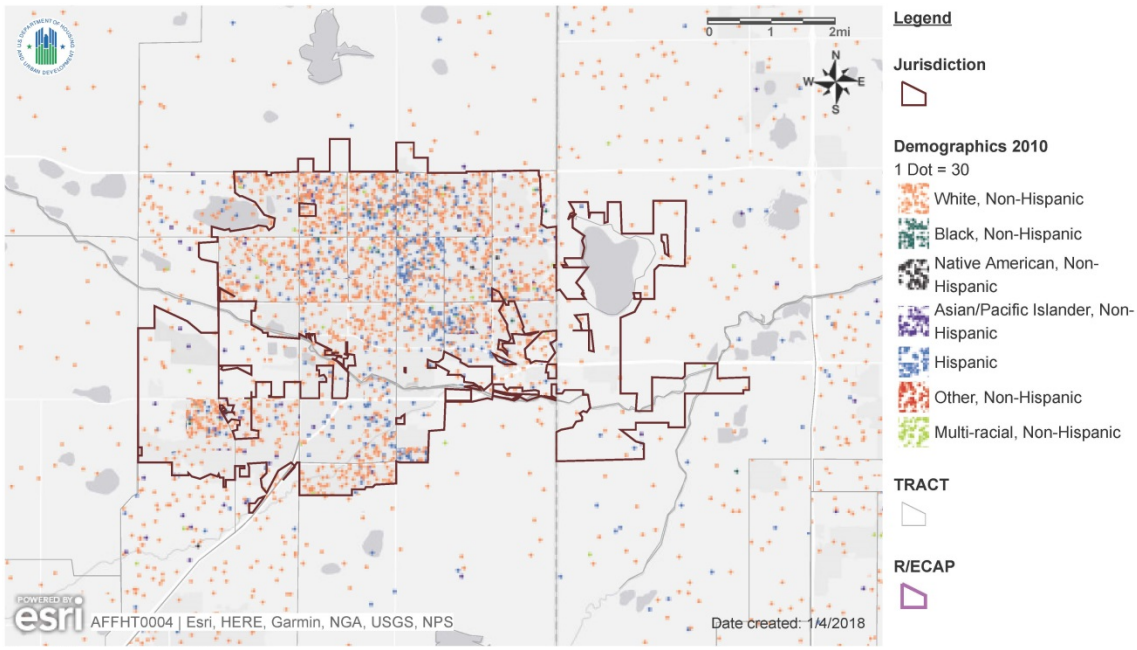
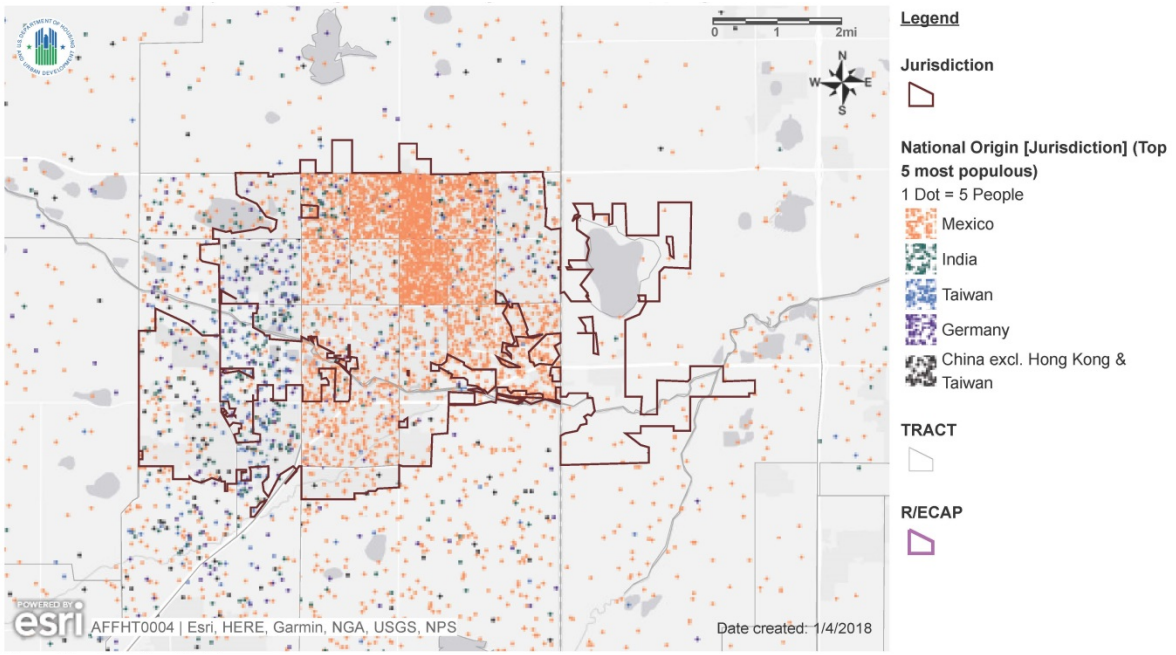
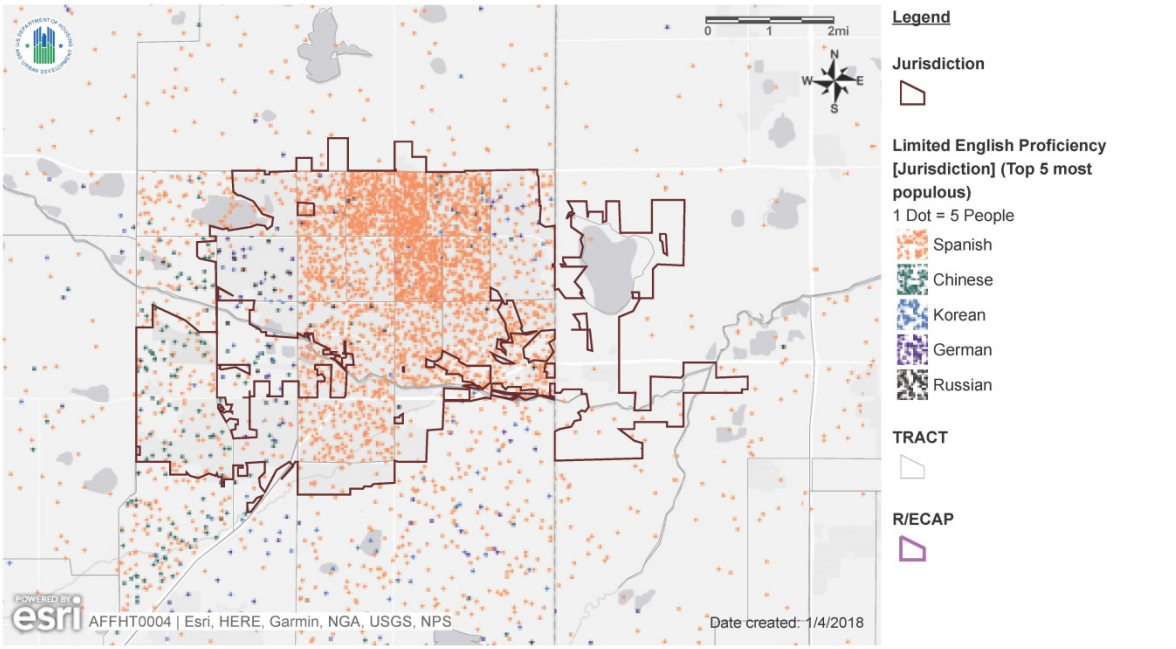


Figure Title: Race/Ethnicity, Longmont
Source: HUD Affirmatively Furthering Fair Housing Tool





Source: HUD Affirmatively Furthering Fair Housing Tool

Broomfield has no areas where racial or ethnic minorities or low-income families are concentrated, by HUD definition. According to HUD AFFH-T maps, there is not a substantial difference in racial/ethnic distribution of census tracts with high housing problems, but there is a slightly higher representation of foreign-born residents.

What are the characteristics of the market in these areas/neighborhoods?

In Longmont, the level of services, amenities and accessibility in these census tracts are quite high; access to jobs is also high. The greatest variability factor is the quality of the schools in and near the tracts. The St. Vrain Valley School District offers open enrollment which provides students with the opportunity to seek higher quality schools, but can cause the lowest performing schools to struggle further.

The housing market conditions in these areas reflect higher rates of renters (and fewer owners), mostly in multi-family and multi-story developments. There are single-family and duplex units throughout, but often they have been converted to rental properties. Rents are generally lower in this area than other areas of the city and the units are generally older and in poorer conditions.

Are there any community assets in these areas/neighborhoods?
For Longmont, the Consortium member with the most diversity and slight concentrations:

Shopping and restaurants: On the north end of the corridor adjacent to these tracts are several grocery shopping centers, including a Walmart Supercenter, King Soopers Supermarket and Sav-A-Lot market. Many "Mom and Pop" and commercial markets, coffee shops, restaurants and stores are available along Main Street. A recognized Latino/a commercial district is located on the east side of Main Street from Ninth Avenue to 15th Avenue with various other primarily Latino/a food and grocery stores and restaurants scattered in other locations on Main Street and one to two blocks off Main on various side streets.

Services: A variety of services, including the Longmont Housing Authority, the Senior Center and Youth Center, and various non-profit headquarters are located in close proximity to these neighborhoods. Much of the municipal activity, including the library and main City offices, is located in the southernmost section of these tracts.

Parks and open space: At least seven neighborhood parks, one community park, and three separate greenways are located in or within walking distance of these tracts, including Athletic Field, Clark-Centennial, Collyer, Kensington, Lanyon, Rothrock/Dell, Rough and Ready and Spangler Parks. The greenways are the Oligarchy, Rough and Ready and Spring Gulch #1 Greenways.

Business opportunities: There are many local businesses located in these areas that offer job opportunities for residents. The city helped to support these by offering a Business Improvement Program to neighborhood businesses, and offers a Small Business Lending Program citywide, and has conducted significant outreach in this area.

Are there other strategic opportunities in any of these areas?

Given that housing needs and racial or ethnic minorities or low-income families are not concentrated in one geographic area in the Consortium and high levels of owner and renter

cost burden persist across the region, funds and resources will be continue to be prioritized and distributed based on the needs and not defined/limited by geographic location.

Neighborhood revitalization efforts: For the past decade, City of Longmont has invested heavily in its neighborhoods including the ones located in these census tracts. The neighborhoods of Historic Eastside, Kensington, Lanyon, Spangler and Kiteley have benefitted from these efforts. Significant code enforcement activity was concentrated in these areas as a first step in improving the housing and visual conditions. Some of the physical improvements completed in the neighborhoods included: significant park improvements and park expansions, street and alley lighting improvements, alley and neighborhood clean-ups, concentrated housing rehabilitation and/or “spruce up” programs, traffic calming and crosswalk improvements, business outreach and improvements, summer camp and art programs, etc. The City continues to provide support to all of its neighborhoods through its Neighborhood Group Leaders program, which provides support and training for neighborhood leaders and improvement grants for neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.
In the Consortium, around 12,000 households do not have an internet subscription. Around one third of those households have income below $20,000. In Boulder, around 2,700 households do not have an internet subscription. Around 40 percent of those households have income below $20,000. In Longmont, around 3,700 households do not have an internet subscription. Around 30 percent of those households have income below $20,000.

Respondents to the survey who noted that they have broadband needs mentioned the following challenges:

"I don't have a car or a cell phone/worry that we wont be able to pay for insurance, or pay for internet."- Precariously housed resident in Boulder

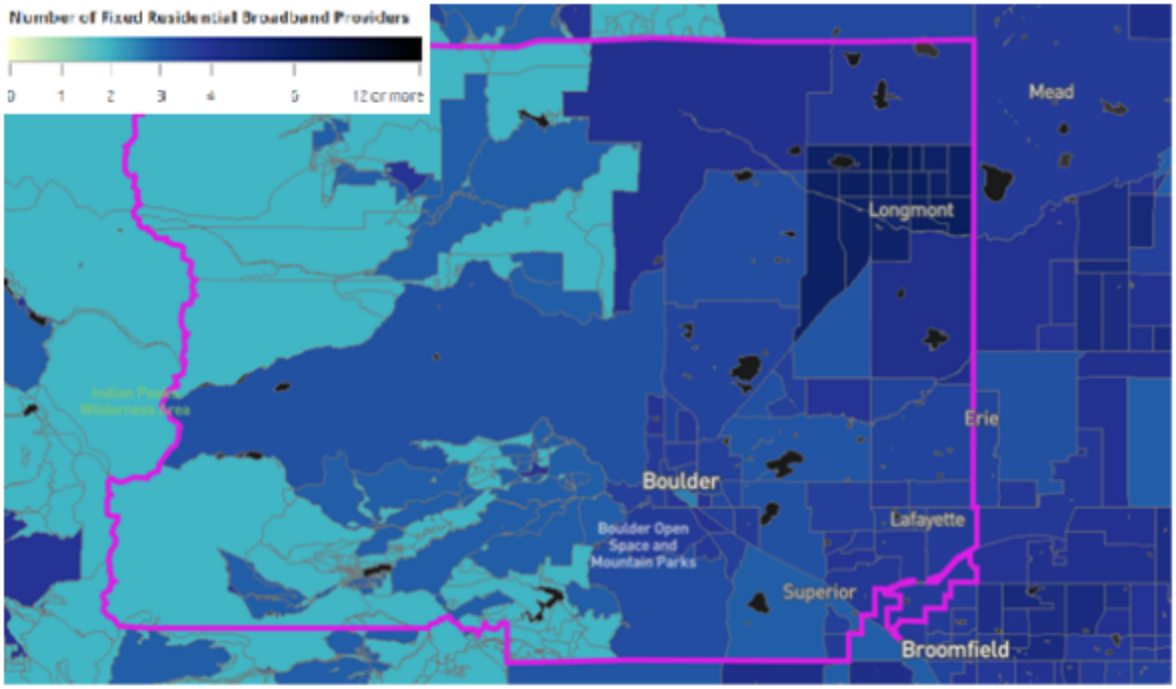
"I would like to find some inexpensive internet I use Comcast and it is a fortune. I have to spend almost $100 just for Internet and some cable TV that's crazy they have a program but you have to quit having television for 3 months and then they will think about giving you internet at a reduced rate." - Renter in Longmont

"No cable. No internet service. No WiFi." – Renter in Broomfield

"Unreliable internet, no cell service." - Homeowner in Ward

Residents with school-age children who live in some Boulder County Housing Authority-owned properties receive free access to internet services by the Boulder Valley School District. This gives these students the same ability to complete homework assignments and projects as their peers.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.
According to the Federal Communications Commission (FCC) database, Boulder County is served by at least two broadband providers. The map below illustrates high access to multiple providers throughout the Consortium.



Broomfield is served by at least five broadband providers. The map below illustrates high access to multiple providers throughout the city.

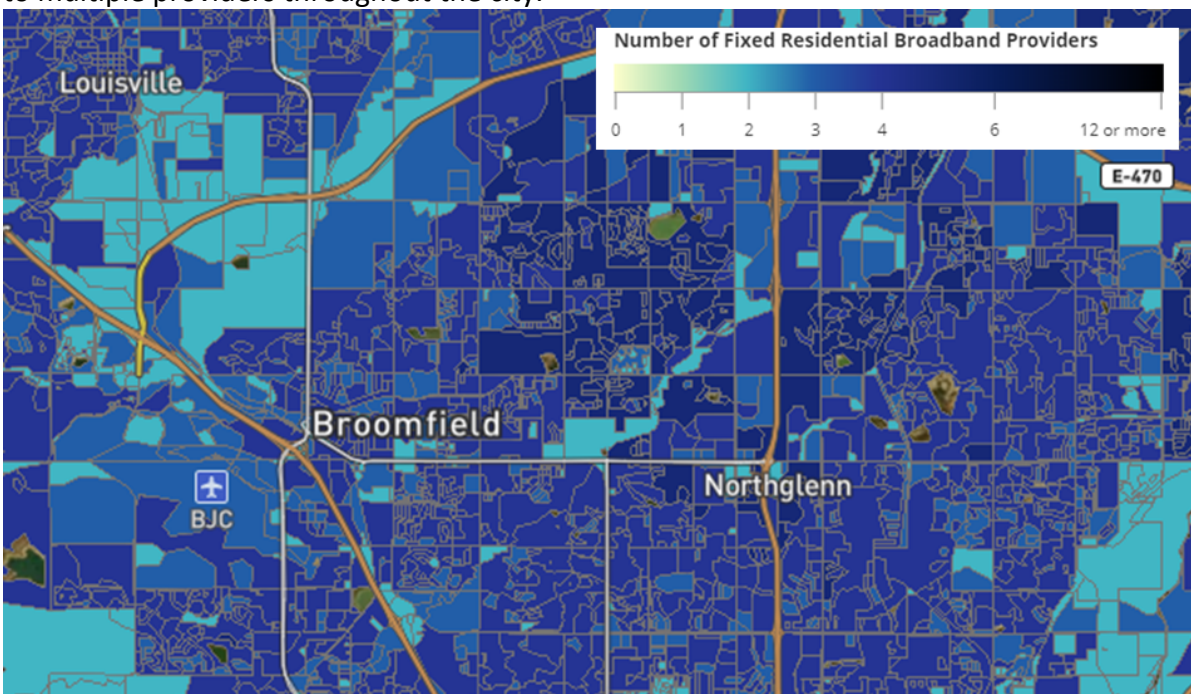


Figure: Fixed Broadband Deployment Map: All Providers Reporting Service

Source: Federal Communications Commission.

In the community meetings conducted for this Plan, some residents expressed frustration about their inability to access internet service through NextLight, and its free service for eligible low

income families funded by the Longmont Community Foundation and the Longmont Children, Youth and Families Division.

The program, officially called Sharing the NextLight, has provided high-speed Internet (25 Mbps/25 Mbps) to 35 families, which translates to more than 160 children served. Eligibility is determined by three factors. First, a family must live in a NextLight service area which spans about 85 percent of Longmont. Second, a family must have children in the St. Vrain Valley District. Finally, a family must receive free and reduced lunches.

However, barriers to access remain for several reasons. Some rental complexes have exclusive advertisement contracts with other market rate providers and, as such, do not actively market NextLight. Also, although exclusive contracts with providers are not allowed, service providers do need to invest in the infrastructure to bring services to low income residents. Often this takes place during development construction, limiting access in newer and often more affordable apartment complexes.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Boulder County Natural Hazard Mitigation Plan (last updated in 2016 and a new update currently underway) contains a science-based natural hazard risk analysis, considering a broad range of information and best available data and including a forward-looking analysis of risks to housing and infrastructure sectors from climate change and other hazards. The Plan outlines strategies to reduce or eliminate risks from a range of 18 different hazards our communities face, including pandemic outbreaks that were estimated at the time the report was released in 2016 to have the potential to affect 30 percent of the State's population and cause the shutdown of critical services and facilities. Boulder County jurisdictions are already experiencing the impacts of a warming climate in the form of reduced snowpack, earlier snowmelt, increased risk of high intensity wildfires, an increased number of high heat days, and extreme weather events—for example, the September 2013 Boulder County Flood (Flood).

The Flood provided a unique opportunity for communities to begin planning for climate change. As part of the CDBG-DR (Disaster Recovery) program, the Boulder County Collaborative (BCC), made up of Boulder County government and all flood impacted communities in Boulder County, adopted the Resilient Design Performance Standard (RDPS) to ensure that communities could better withstand climate change. This involved organizing the built environment into clusters to prioritize recovery systems and instituting a resilience criteria rating system for projects. Longmont was the first community to adapt the framework for use on non-disaster recovery capital projects. Projects that implement resilience criteria from the RDPS are incrementally helping Boulder County communities improve resiliency to perform better in the next hazard event and reduce risk to such events.

BCC communities also participated in Resiliency For All, also called Resiliencia Para Todos. This effort identified barriers to resiliency and created a bridge between a vulnerable sector of our Latino population with community resources in Longmont and Boulder County. This effort too has served to reduce hazard risk for vulnerable populations in the community.

Broomfield's Hazard Mitigation Plan identifies a number of potential hazards including atmospheric, geologic, public health, and other hazards, along with their probability and consequences. The most likely hazards associated with climate change include extreme temperatures (both heat and cold), flooding, severe storms (hail, lightning, wind), tornado, and severe winder (storm/blizzard). Potential consequences of these occurrences range from moderate to extensive.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

More wildfires, burning twice as many acres each year as compared to before 1980, as well as increased frequency and intensity of flooding events, are likely to shrink the housing stock by further constraining growth opportunities.

Other than mountain areas and land in floodplains, there are not geographic areas in the Consortium area known to have a disproportionately high risk of natural disasters, yet some residents and businesses may experience disproportionate impacts. Residents most vulnerable are those that depend on hourly wage employment as they do not receive wages if they cannot make it to work or their work is closed during or in the wake of a disaster. Small service-oriented businesses are also vulnerable as they are most impacted by potential closures and are less likely than larger corporations to be able to weather a stoppage or shortage in cash flow. Finally, residents with limited access to information—including those with limited English profiency—may not receive or know where to receive information about impending/imminent disasters. Many of these barriers can be addressed through cultural brokers and navigators—an outcome from the City of Longmont and Boulder County Resiliency for All Project that examined disparities in information access following the 2014 floods.

Hotter summer temperatures that lead to reduced air quality may have a disproportionate impact on households with low income and people of color. Those populations have been shown to have a higher incidence of respiratory diseases and as such are more affected during periods of poor air quality. Equitable access to health care and energy efficiency (improving air quality indoors) are both important factors in addressing this potential disparity.

Low- and moderate- income households may have more difficulty recovering from disasters that cause housing damage (e.g., fires, tornadoes, flooding, hail storms) and may require additional resources/support to do so—including home repair programs.

A 2018 Customer Survey of Longmont residents did not find that flood risks were a major concern; only 6 percent of residents believed that flood issues would be a major challenge in the next five years. Residents were, however, very concerned about access to and the costs of drinking water—which could be affected by climate change.
Respondents to the Consortium Consolidated Plan survey who noted that they have broadband needs mentioned the following challenges:

- *"Flood of 2013 was a set back."* – Longmont resident
- *"The flood zone changes coming up are a deterrent to buying or selling."* -Lyons resident
- *"I worry that I can't get to a hospital from my home as Foothills is surrounded by a floodplain"* -Boulder resident
- "I worry my home will flood and flood insurance will not be available." – Lyons resident

- *"Currently can't afford to sell as house needs major repairs and I am single, 70 years old and still working full time just to make ends meet and have little or not retirement savings. Can't afford to move and can't afford to stay. Major flood damage since 2013 and cracked foundation. Sump pump not completely hooked up right. The situation I am in is embarrassing, isolating and depressing."* – Boulder resident
- *"Worry about evacuation in case of a fire. Only one way in and out from our neighborhood off Magnolia."* – Nederland resident

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Goals established for this Plan will create affordable housing, preserve existing affordable housing, stabilize low income households at-risk of homelessness and eviction, and help households experiencing homelessness become stable.

Consortium Five-year Goals

1. **Increase the amount and affordability of rental housing, while preserving existing affordable rental units for the Consortium's lowest income renters.** The limited availability of affordable rental units was identified as a key issue across the entire consortium region, underscoring the need to preserve and expand rental housing stock.
2. **Preserve existing affordable owner occupied housing stock** by keeping houses safe and habitable, help owners to age in place and provide foreclosure prevention services to all homeowners.
3. **Support low to moderate income home buyers and increase the supply of affordable ownership units.**
4. **Reduce homelessness** within the Consortium geographic area and provide services to assist in the transition to housing.
5. **Revitalize** and invest in the consortium's communities to ensure that all neighborhoods, particularly those of low/moderate income, enjoy a high quality of life and health for their residents.
6. **Increase the economic empowerment** of residents to secure a stable income and begin to build wealth; and of businesses to provide and maintain employment opportunities primarily for low/moderate income residents.

City of Boulder Five-year Goals

1. **Rental Housing Preservation and Development.** Support the production of rental housing units affordable to lowest income households, further moving the city toward its 15 percent Affordable Housing Goal. The gaps analysis conducted for this study confirmed the critical nature of this need, finding a shortage of 7,630 rental units affordable to extremely low income households. Likewise, a multitude of surveys conducted over the past several years, including the resident survey for this Consolidated Plan, has consistently identified affordable housing as a top priority.

2. **Homeownership Preservation and Construction**. Support efforts to maintain and increase the inventory of affordable ownership homes by assisting low income households with rehabilitation and accessibility needs. Increase the inventory through innovative housing development models as opportunities arise, and by providing first time homebuyer classes, budgeting and financial counseling. Across the region and in Boulder, the vast majority of renters surveyed indicated a desire to buy a home in the city but cannot due to high prices and large downpayments needed.
3. **Housing Stabilization Programs.** Work with community partners to provide housing stability services to individuals and families at-risk of or experiencing homelessness. Very low income households are increasingly at-risk of homelessness due to rising rents and stricter qualifying criteria (e.g. evidence documenting legal presence status).
4. **Community Investment Programs.** Work with regional partners to coordinate investment strategies that fund programs and projects designed to impact existing conditions that threaten the health or welfare of the community, particularly for residents with low income and/or special needs, priority populations identified by social services providers.
5. **Economic Development Programs.** Promote job creation through supports for small businesses. Stakeholders identified a need for job creation and employment opportunities, as well as skill development and technical assistance, especially for underskilled residents and residents with disabilities.

City of Longmont Five-year Goals

Rental Housing Preservation and Development: Maintain and produce additional affordable rental housing, particularly for households with income below 50 percent AMI. This priority need is evident in the gaps analysis conducted for this study which found a shortage of more than 2,300 rentals for extremely low income households. Residents participating in a community meeting for this Plan identified preservation of affordable rental housing the top "desired outcome" of the Plan.

1. **Homeownership Preservation and Construction.** Maintain and increase the inventory of affordable ownership homes by assisting low income households with rehabilitation and accessibility needs to ensure decent, safe and sanitary housing conditions. Preservation of existing housing was the third most common priority outcome in the Longmont community meeting and a resident survey conducted for the AI found a need for accessibility improvements.
2. **New Homebuyer Opportunities.** Increase the inventory through innovative housing development models as opportunities arise, and by providing first time homebuyer

classes, budgeting and financial counseling. More than half of Longmont renters surveyed want to buy a home in the city but cannot due to high prices and large downpayments needed.

3. **Housing Stabilization Programs.** Work with community partners to provide housing resources and services to individuals and families at-risk of or experiencing homelessness. Very low income households are increasingly at-risk of homelessness due to rising rents and stricter qualifying criteria (e.g., evidence of documented status).
4. **Community Investments.** Work with regional partners to coordinate investment strategies that fund programs and projects designed to impact existing conditions that threaten the health or welfare of the community, particularly for residents with low income and/or special needs, priority populations identified by social services providers. Additional neighborhood resources may become a need during the latter years of this Consolidated Plan.
5. **Economic Development.** Promote job creation through supports for primarily minro-enterprises or small businesses. Stakeholders identified a need for job creation and employment opportunities, as well as skill development and technical assistance, especially for underskilled residents and residents with disabilities.

City and County of Broomfield Five-year Goals

1. **Rental Housing.** The Rental Housing Programs goal is to preserve and increase the amount, quality, affordability and accessibility of rental housing for the lowest income renters.
2. **Homeownership.** The Homeownership Programs goal is to preserve existing affordable owner occupied housing stock by keeping houses safe and habitable, help owners to age in place and provide foreclosure prevention services to all homeowners.
3. **Homebuyer.** The Homebuyer Programs goal is to support low-to-moderate income home buyers and increase the supply, quality and accessibility of affordable housing units.
4. **Homeless Assistance.** The Homeless Assistance Program goal is to reduce the number of people experiencing homelessness through supportive services and case management, development of permanent supportive and transition housing units and supporting overnight shelters.
5. **Community Investment.** The Community Investment Programs goal is to revitalize and invest in the community to ensure that all neighborhoods, particularly those with residents who have low to moderate income, enjoy a high quality of life. The 15 units in "Other" represents capital improvements for non-profit service providers.

6. **Economic Development.** The Economic Development Programs goal is to increase the economic empowerment of residents to secure a stable income and build wealth.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

1	**Area Name:**	Boulder/Broomfield HOME Consortium Region
	Area Type:	HOME Region
	Other Target Area Description:	HOME Region
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

HOME funds received by the Consortium have historically been distributed to its members based on a percentage (City of Boulder – 44 percent, City of Longmont – 24 percent, Boulder County – 20 percent, City and County of Broomfield – 11 percent). Boulder oversees distribution of its HOME funds as well as the funds designated for Boulder County.

The HOME funds are rotated throughout the region with each rotation receiving the majority of the funds to pursue a project of magnitude. For example, in year one, Longmont would receive all of the project dollars plus a percentage of the administrative dollars. This would be followed by year two, with the funds being awarded to Boulder County for housing development, year three and four HOME allocations flowing to Boulder (each year representing approximately 50 percent of the funds generally received by the City), and year five's allocation going to Broomfield to use for a development opportunity, unless Broomfield chooses to continue their annual allocation for the Tenant Based Rental Assistance program and forgoes the year five single allocation. The purpose of this approach is threefold: 1) Concentrate HOME resources to simplify and expedite individual affordable housing projects; 2) Reduce the

administrative burden of managing multiple HOME projects across the region; 3) Support a regional approach to provide transitional and permanent housing to individuals experiencing homelessness.

All CDBG funding allocated to Boulder will be allocated to activities within Boulder. CDBG funds are prioritized to meet affordable needs as well as the capital improvement needs of community based service providers serving people who have low and moderate income. The geographic location of the programs is dependent upon the request for funds, as the city's program is driven by an annual competitive application process. The annual allocation process includes: release of the Notice of Funding Availability, submission of applications from housing partners and service providers, review of the applications by staff, provision of technical assistance to ensure eligibility of proposed activities, review by City Manager-appointed housing and community development Advisory Boards, and submission of Advisory Board recommendations to the City Manager for approval.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	**Priority Need Name**	Rental Housing Programs
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Older Adults
	Geographic Areas Affected	Consortium area and citywide across Boulder
	Associated Goals	Housing and services
	Description	Preserve existing rental housing and increase the amount and affordability of rental housing for the Consortium's lowest income renters.
	Basis for Relative Priority	Preserve and create affordable rental housing options for households with income below 50 percent AMI. Boulder has an extremely low rental vacancy rate of less than 2 percent for all rental units and near zero for affordable rental housing units. Vacancy rates throughout the Consortium are well below 5 percent, the ideal rate for a fluid and healthy rental market
2	**Priority Need Name**	Homeownership Programs – Existing Housing
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Older Adults Individuals People with Physical Disabilities
	Geographic Areas Affected	Consortium Area and citywide across Boulder

	Associated Goals	Housing rehabilitation programs
	Description	Preserve existing affordable owner-occupied housing stock by keeping houses safe and habitable, help owners to age in place and provide foreclosure prevention services to all homeowners.
	Basis for Relative Priority	Provision of resources and options to low-income homeowners to maintain and preserve their housing. There are very limited affordable ownership opportunities in Boulder and throughout the Consortium overall. Keeping low and moderate owners in existing homes ensures they can age in place and/or continue to live and work in the city
3	**Priority Need Name**	Homebuyer Programs
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Older Adults Frail Elderly People with Physical Disabilities
	Geographic Areas Affected	Consortium area and citywide across Boulder
	Associated Goals	Below-market for-sale homes and down payment assistance
	Description	Support low-to-moderate income homebuyers and increase the supply of affordable housing units.
	Basis for Relative Priority	Provision of homeownership opportunities to low-to moderate-income homebuyers in the Consortium, which features a shortage of affordable for sale housing with ever escalating housing costs widening the affordability gap. The gaps analysis completed for this Plan found fewer than 500 units for sale in Boulder and fewer than 1,500 in the rest of Boulder County affordable to households with income of less than $100,000 per year. Both the City of Boulder and the balance of Boulder County (administered by the city of Longmont) have ongoing down payment assistance programs.
4	**Priority Need Name**	Housing Stabilization Program
	Priority Level	High

	Population	Extremely Low Large Families Families with Children Older Adults Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans People who are living with HIV and/or AIDS Survivors of Domestic Violence situations Unaccompanied Youth
	Geographic Areas Affected	Consortium Region and citywide across Boulder
	Associated Goals	Rental Housing Programs and Homeownership Program
	Description	The city will work with community partners to provide housing resources and services to individuals at risk of or experiencing homelessness. Very low- and lower-income households are increasingly at risk of housing insecurity and eventual homelessness due to rising rents and stricter qualifying criteria (e.g. evidence of documented status), as well as inability to reduce debt. Providing housing supports for persons at risk of homelessness during a health crisis is especially critical.
	Basis for Relative Priority	Increases in homelessness nationwide due to rapidly rising housing costs, influx of residents and jobs, effects of national disasters, inability to reduce debt or improve credit.
5	**Priority Need Name**	Community Investment
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Older Adults Frail Elderly Chronic Homelessness Individuals Chronic Substance Abuse Veterans People who are living with HIV and/or AIDS Survivors of Domestic Violence situations Unaccompanied Youth People with Mental Disabilities People with Behavioral Disabilities People with Physical Disabilities People with Developmental Disabilities People with Alcohol or Other Addictions People who are living with HIV/AIDS and their Families Non-housing Community Development
	Geographic Areas Affected	Consortium area and citywide across Boulder
	Associated Goals	Community Investment Programs
	Description	Revitalize and invest in the consortium's communities to ensure that all neighborhoods, particularly those of low/moderate income, enjoy a high quality of life for their residents.
	Basis for Relative Priority	With limited financial resources available to support the capital improvement needs of public facilities the City of Boulder's annual community development funding allocation prioritizes the capital needs, including facility acquisition and rehabilitation, of agencies that serve low-income households in Boulder. This priority also encompasses revitalization needs of low income neighborhoods
6	**Priority Need Name**	Economic Development Programs
	Priority Level	Low

	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Consortium area and citywide across Boulder
	Associated Goals	Economic Empowerment Programs
	Description	Promote job creation and retention through supports for microenterprises or small businesses. Stakeholders identified a need for job creation and employment opportunities, as well as skill development and technical assistance, especially for underskilled residents and residents with disabilities. Increase the economic empowerment of low income residents to secure a stable income and begin to build wealth. Increase the economic stability of businesses to provide and maintain employment opportunities primarily for low/moderate income residents
	Basis for Relative Priority	Economically vibrant, Boulder is poised to continue on a sustainable path of economic development. To ensure participation of people who have low and moderate income in the local economy have expanded workforce training opportunities and continued access to capital to start new and expand existing businesses will be critical.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Continued tight rental market and difficultly accessing privately provided rentals without public subsidies; economic uncertainty
TBRA for Non-Homeless Special Needs	Continued tight rental market and difficultly accessing privately provided rentals without public subsidies, particularly for residents with special housing needs; economic uncertainty
New Unit Production	Extremely low vacancies in both rental and ownership market
Rehabilitation	Low and moderate income owners without options to move and increasingly limited NOAH, economic losses and reduced incomes make it harder to afford needed repairs. Limited capital to maintain/improve existing affordable rental developments.
Acquisition, including preservation	Market pressure to convert affordable developments to market rate; limited capital to preserve existing affordable developments

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

This section discusses the resources that will be used to meet the goals of this Plan for the City of Boulder (CDBG) and the HOME Consortium. These resources are financial, involve partnership opportunities, and include ability to leverage additional funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	824,551	0	89,446	913,997	3,300,000	Federal funds prioritized to improve affordable housing and to address capital improvements of service providers serving low- and moderate-income residents. The expected CDBG available remaining funds are equal to $825,000 x 4 years.
CDBG-CV	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	485,056	0	0	485,056	0	Federal funds provided in CARES Act to respond to COVID-19 through a range of activities to prevent, prepare for and respond to coronavirus.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,186,669	0	1,417,796.16	2,604,465.16	4,748,000	Federal funds used to create and preserve affordable housing. The expected HOME available remaining funds are equal to $1,187,000 x 4 years.

Table 55 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the receipt of federal CDBG and HOME funds, the City of Boulder has two funding sources generated locally. The Affordable Housing Fund generates an average of $2.5 million as a result of the City of Boulder Inclusionary Housing ordinance. The Community Housing Assistance Program is funded primarily through property tax and a Housing Excise Tax and generates approximately $2 million annually. The City will continue to leverage resources available including the state, local and private dollars.

Through its competitive fund rounds, the City encourages applicants to seek other funding and in-kind contributions from private and public sources to match city funding. All other things being equal, applications with greater matching sources will receive favorable consideration. Although specific matching requirements are not currently defined, the city may implement them in the future. The city prefers not to be the sole source of funding for a project or program. Eligible match sources include, but are not limited to, non-federal funds, tax credit proceeds, Private Activity Bonds, municipal General Fund monies, lending institutions, foundations, government entities (county or state), earned revenue, volunteer time, and in-kind donations. The Consortium works with Public Housing Authorities and HOME subrecipients to ensure the HOME match requirement is satisfied.

In addition to the aforementioned housing sources, the City of Boulder's Human Services Fund (HSF) provides roughly $2.1M annually in support for services to community members at-risk or experiencing socio-economic disparities, in alignment with the city's Human Services Strategy. Services provided through HSF investments include childcare and early education; physical, dental, mental and behavioral health services; financial assistance for rent, food and housing; legal services for underrepresented community members; child and family safety; and other basic needs services for community members of all ages.

The city's Health Equity Fund (HEF) provides roughly $5M annually for a wide range of programs aimed at reducing health disparities. Programs include services for direct physical, dental, mental and behavioral health care, health systems access and navigation, food security, nutrition, physical fitness and wellness education, and other special projects impacting social determinants of health.

The City of Boulder Substance Education and Awareness (SEA) Fund invests in programs to prevent youth and family substance use and abuse. The Fund supports adult influencer trainings, youth pro-social events, youth peer education programs, business retail staff training and education, and collaborative substance abuse program planning and advocacy.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

During the next five years the City of Boulder is working with partners on the following redevelopment opportunities that will address the needs of the plan including:

30th and Pearl —The city owned the former Pollard Jeep site for several years and has worked with BHP as master developer to formulate development plans and construct the infrastructure. Two of the four quadrants have now been sold, one to BHP and one

to a market rate developer. The remaining quadrants will be sold in 2020. BHP's affordable project consists of 120 permanently affordable units, including some permanent supportive housing units, and has already been awarded local private activity bonds as well as low income housing tax credits. Completion is anticipated in 2021.

Ponderosa Mobile Home Park – The City purchased this 68-lot community in 2017 with CDBG-DR (Disaster Recovery) funds. The park's nearly 200 residents are primarily Latino families and people with special needs. The city expects to use portions of its 2020-2024 CDBG allocations to address funding gaps in infrastructure improvements in the park.

Alpine-Balsam – The Alpine-Balsam property, formerly the Boulder Community Health (BCH) hospital, was purchased by the City of Boulder in 2015. The city's embarking on the multi-year process to redevelop Alpine-Balsam is motivated by the desire to shape the redevelopment of an area that has been focused around a major healthcare facility for decades, to address the city's decentralized service challenges by creating a City Service Center, and to address critical affordable housing needs. Current plans estimate that the parcel could potentially hold 100-200 affordable housing units.

Discussion

Please see above.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its individual Consolidated Plan, including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Boulder	Local Government	Lead Entity, Rental, Homelessness, Ownership, Public Service, Public Facilities	Consortium
Boulder Housing Partners	PHA	Rental, Eviction Prevention and Move-In Assistance	Jurisdiction
Boulder County Housing Authority	PHA	Ownership (DPA) Rental	Region
Boulder County Housing and Human Services	Government	Housing Counseling Housing Supports	County
Boulder Shelter for the Homeless	Non-profit organization	Homelessness	Region
Colorado Enterprise Fund	CDFI	Economic Development	Other
Emergency Family Assistance Association	Non-profit organization	Homelessness	Region
Flatirons Habitat for Humanity	Non-profit organization & CHDO	Ownership	Other
City of Longmont	Local Government	Homeownership Repair	Other
City of Broomfield	Local Government	Broomfield TBRA Program	Other

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Stakeholders believe that the region has the right institutional structure in place to provide needed services, the exception being public transportation services. The greatest challenges in the region include: limited funding to serve the growing number of residents who need services and limited transportation options to move residents to major employment centers in the region and are readily available to access services.

Acccording to the residents who participated in this survey for this Plan,

- Food related services are perceived among the easiest to access;
- Less expensive housing—while not a service—is the top resource gap; and
- A large share of residents are unaware about most services/resources offered by their jurisdictions.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

The table below summarizes the services available in the Consortium and targeted to individuals and families experiencing homelessness and people living with HIV and/or AIDS and their families

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics (medical street outreach is available)		X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Substance Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Job Skills Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Please see the discussion of services for people experiencing homelessness in SP-60.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths in the region's service delivery system include a cooperative system of providers with few areas of duplication, centralized areas for delivery services (e.g., the St. Vrain Community Hub in Longmont), and a region that has a strong reputation for addressing the needs of residents with very low income.

Gaps are largely due to growing needs and lack of resources to address those needs. According to service providers consulted for this Plan, the most significant gaps exist in:

- Increased reliance on the faith-based community to deliver services, including providing parking lots for overnight shelter, as well as restrooms and personal cleaning areas. These organizations may not be able to sustain these services long term;
- Lack of dedicated funding in many jurisdictions in Boulder County, including those that are not direct recipients of Block Grant funds and do not dedicate general funds to assist smaller service providers;
- Resources for families experiencing domestic violence. The severe housing and child care shortage means that these families will likely remain with the abuser rather than seek independence;
- Fear by workers who do not have lawful presence and mixed-status families to seek services or help, leading to unmet needs and living in overcrowded housing situations;
- Undersupply of affordable child care, particularly for swing shift workers; and
- Lack of accessible, frequent, and reliable transportation.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The jurisdictions will continue to allocate Block Grant funds to needed services and increase funding for supportive services as local budgets allow. The HOME Consortium partners are also undertaking a Human Services Needs Assessment to pinpoint specific gaps in service provision to help prioritize and efficiently allocate resources.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator (5 years)
1	Rental Housing Programs	2020	2024	Affordable Housing	Consortium Region Boulder	Rental Housing, Housing Stabilization	HOME: $3,348,000 CDBG: $750,000	Rental Assistance: 250 Households Assisted Rental units constructed: TBD Housing Units
2	Housing Stabilization Programs	2020	2024	Affordable Housing	Consortium Region	Rental Housing, Housing Stabilization	CDBG: $850,000	Individual Assistance: 420 Households Assisted
3	Community Investment Programs	2020	2024	Non-Housing Community Development	Consortium Region Boulder	Community Investment	CDBG: $1,269,401	Public service activities other than Low/Moderate Income Housing Benefit: 45 People Assisted Other: 5 Other
4	Homeownership Programs	2020	2024	Affordable Housing	Consortium Region Boulder	Homebuyer Programs	HOME: $2,000,000 CDBG: $250,000	Homeownership Housing Constructed: 50 Housing Units Homeowner Housing Rehabilitated: 25 units
5	Economic Development Programs	2020	2024	Economic Development	Consortium Region Boulder	Economic Development	CDBG: $250,000	Businesses assisted: 50 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator (5 years)
6	Administration	2020	2024	Admin	Consortium Region Boulder	General Administration	CDBG: $842,800 HOME: $585,345	General Administration

Table 58 – Goals Summary

Goal Descriptions

1	**Goal Name**	Rental Housing Programs
	Goal Description	The Rental Housing Programs goal is to preserve and increase the amount, quality, affordability and accessibility of rental housing for the lowest income renters.
2	**Goal Name**	Housing Stabilization Programs
	Goal Description	The city will contract with partners to provide rental or other individual assistance to households impacted by COVID-19.
3	**Goal Name**	Community Investment Programs
	Goal Description	The Community Investment Programs goal is to revitalize and invest in the community to ensure that all neighborhoods, particularly those with residents who have low to moderate income, enjoy a high quality of life. The 5 units in "Other" represents capital improvements for non-profit service providers.
4	**Goal Name**	Homeownership Programs
	Goal Description	The Homeownership Programs goal is to preserve existing affordable owner occupied housing stock by keeping houses safe and habitable, help owners to age in place and provide foreclosure prevention services to all homeowners.
5	**Goal Name**	Economic Development Programs
	Goal Description	The Economic Development Programs goal is to increase the economic empowerment of residents to secure a stable income and build wealth.

6	**Goal Name**	Administration
	Goal Description	Costs incurred to administer the grant funds

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

From 2020-2024, the Consortium will create an estimated 150 new units for households with low and moderate income, and conduct rehabilitation for at least 50 owner-occupied units using HOME and CDBG funding. Local funds from the Boulder's Affordable Housing Fund and Community Housing Assistance Programs and the city's inclusionary housing ordinances will be further utilized to create, preserve or acquire an additional 1,200 new affordable rental homes and 50 affordable homeownership opportunities.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

In Boulder, resident councils and advisory groups are active throughout the portfolio including providing resident services available at some sites.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

A strong economy, high quality of life and growth constraints in Consortium jurisdictions have created significant upward pressure on housing prices and rents. According to the resident survey conducted for this study, about one-third of households would like to move—and the biggest barrier for owners is finding another home they can afford.

The impact on housing affordability disproportionately affects those who have lower income and protected classes in the region. In an environment where there are few affordable options provided by the private market, it is easier for protected classes to experience housing discrimination under the guise of acceptable practices—e.g., strict background checks and high security deposits.

For the two-thirds of residents with income below $25,000 and precariously housed who want to move:

- Their biggest impediment is that they can't afford rents in other places.
- Half of precariously housed residents noted they can't afford application fees or security deposits, and 13 percent indicated they can't find a place due to their criminal record.

Of those who what to move and are members of a protected class:

- Hispanic residents are more likely to be unable to afford rents in other places (62%);
- Households with a member with a disability are the most likely to be unable to afford application fees or security deposits (32%); and
- Around half of large families and older adults who want to move own a home they want to sell but can't afford to purchase something else at current prices.

Of homeowners who want to move, most say they can't afford to purchase something else at current prices.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Boulder County Regional Housing Partnership established a regional goal of 18,000 homes affordable to a diverse mix of households with low and moderate income by 2035. This goal is based on the population and land use projections from each community, and acknowledges that more than 6,000 homes are already affordable for the long term. The need for affordable homes exists for people of all ages, life stages, and family sizes across generations. The 12 percent regional goal balances the demand for more homes with the need to increase staffing and other resources to manage development and acquisition opportunities across the county. The regional housing plan recommends that the 12 percent goal be comprised of about 30 percent ownership housing and about 70 percent rental housing. This approach responds to recent needs assessments demonstrating significantly greater need for rental housing as well as

evaluation of existing organizational and funding capacity to preserve and build affordable homes.

The following guidelines are recommended:

- Homes acquired or built for ownership will serve households with a maximum income of 120 percent AMI.
- Homes acquired and built for rent will serve households with income between 0 to 80 percent AMI.
- About 200 homes will designated as Permanent Supportive Housing and will be included as part of the rental housing goal.
- The anticipated income ranges may be updated as local market conditions and housing policies evolve.

As price appreciation continues for homes both owned and rented throughout Boulder County, homes that were previously affordable to the local workforce are no longer attainable. The regional housing plan recommends that market affordability be preserved with the following strategies:

- Acquire and deed restrict existing housing inventory.
- Adopt One-for-One Replacement ordinances allowing developments currently featuring more homes than allowed by current zoning to be rebuilt to include up to the existing unit count with a requirement for included or increased permanently-affordable housing.
- Adopt Right of First Refusal ordinances for privately-owned multifamily housing, allowing jurisdictions to be first offered the right to acquire the property by matching the market-based price negotiated by the owner and a third party.
- Pay to extend existing periods of affordability that might otherwise convert to market.
- Recognize mobile home parks as a market affordable asset and seek preservation opportunities.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Homeless Solutions for Boulder County (HSBC) was established in October 2017 as the countywide coordinated response system for individual adults experiencing homelessness. A collaboration between Boulder County and the Cities of Longmont and Boulder, HSBC's goals are to increase access to housing opportunities, particularly for chronically homeless persons. HSBC exists to reduce barriers for housing placement, to divert people from homelessness, and to match services with needs in order to effectively allow for transition to independent living situations. The system monitors performance in an effort to reduce returns to homelessness, and HSBC makes changes to the system where warranted by data and evidence.

Since the development of Housing Solutions for Boulder county in October of 2017 (and through Jan. 2020), 817 individuals have exited homelessness (393 to housing options, 295 reunified with support networks, and 128 to other programs).

HSBC staff also led a number of collaborative grant writing efforts with one leading to a $2.4 Million award for Permanent Supportive Housing services from the U.S. Substance Abuse and Mental Health Services Administration (Department of Health and Human Services).

On June 20, 2017, Boulder City Council approved the Homelessness Strategy. The strategy is Boulder-specific plan to address homelessness and complement other regional homelessness efforts. The strategy has been developed based on best practices, research, what's worked in other communities, and local issues and needs. The purpose of the strategy is to:

- Clarify city goals in addressing homelessness;
- Maximize efficiency and effectiveness of city resources in reducing homelessness;
- Engage community and regional partners broadly in solutions; and
- Provide a strategic road map for city action on homelessness.

Boulder County's Department of Housing and Human Services primary focus is investing in early childhood well-being and education, expanding access to affordable and decent housing, and integrating data systems in order to accurately assess the needs of their vulnerable population.

The City and County of Broomfield addresses the needs of homelessness individuals through its Tenant-Based Rental Assistance Program (TBRA), a two-year self-sufficiency program that provides rental assistance and supportive case management for low-income Broomfield families. Families must be homeless, living with family or friends, or have unsafe/unstable housing; families who need rental assistance to sustain a current lease or rental agreement do not qualify. Broomfield also administers Housing Choice Vouchers as a subrecipient of the Colorado Division of Housing, the waitlist priority for those vouchers are homeless individuals or families.

The City of Longmont focuses on a Housing First strategy, developing deeply subsidized housing for persons experiencing and at-risk of homelessness and investing in transitional housing.

Describe how the jurisdiction's strategic plan goals contribute to:

1) **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**
2) **Addressing the emergency and transitional housing needs of homeless persons**

Boulder County provides an array of services targeted to addressing emergency and transitional housing needs. Some of these include:

- Emergency or transitional housing for families with a focus in child and family stability.
- Tenant-based housing vouchers for homeless veterans and their families in Boulder County.
- Boulder County funds longer-term stability for household transitioning from a Rapid Rehousing Program by issuing up to 50 Homeless Admission Vouchers for households meeting the McKinney-Vento Homeless Assistance Act definition or a revised definition of “homeless” as defined by the HEARTH Act (Homeless Emergency Assistance and Rapid Transition Act of 2009).
- Housing Stabilization Program, providing rental and security deposit assistance for residents working toward self-sufficiency, and targeted to those facing eviction and/or at risk of homelessness.
- In 2016, BCHA was awarded 20 Section 811 project-based vouchers from the State for its newest development in Louisville, providing permanent supportive housing for individuals with significant and long-term disabilities to live independently in the community through affordable housing linked with voluntary services and supports.

In Longmont, the Homeless Outreach Providing Encouragement (HOPE) nonprofit announced it will be offering year-round sheltering services in 2019. They are only open to those who have been assigned to Longmont navigation through the Homeless Solutions for Boulder County (HSBC) coordinated entry process, which synchronizes all of the homeless services in Boulder County to help homeless people find employment and permanent housing. In the first year of HOPE's partnership with HSBC, 35 clients have successfully gotten off the streets and into housing.

The City of Boulder has made a significant investment in permanent supportive housing, providing funding for 48 vouchers and associated case management services. Single adults in Boulder are served by two sheltering, and entry for those shelters is controlled by the HSBC Coordinated Entry Process. The Housing Focused Shelter program focuses on the long term housing needs of people with disabilities while the Navigation program focuses on short term sheltering and creative housing solutions. The City also provides a Severe

Weather Shelter (SWS) in periods of inclement weather. There are 160 beds available for year-round programs and 72 beds for SWS.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Chronically homeless. As discussed earlier, HSBC, a collaboration between Boulder County and the Cities of Longmont and Boulder, exists to reduce barriers connecting the county's most vulnerable residents with housing more efficiently and quickly. This is carried out by matching services with specific resident's needs to effectively allow them to transition to independent living situations.. Interventions such as permanent supportive housing are prioritized for the chronically homeless and coordinated through HSBC efforts.

Families. In 2017, the City of Boulder partnered with the Emergency Family Assistance Association (EFAA) on Keep Families Housed, a pilot program with a funding investment of $263,000. The program aims to prevent families from falling into homelessness by providing them with up to three short-term rental assistance payments throughout the year to stay current in their housing. The second and third payments are tied to families completing actions to improve family stability and long-term well-being for children.

In 2017, 332 families received a first rental assistance payment, 268 a second payment and 160 a third payment. OMNI Institute conducted an evaluation of the Keep Families Housed pilot year (2017). None of the families surveyed for the OMNI evaluation became homeless after participating in the program. The evaluation also found significant improvements in the percentage of families who indicated a safe, stable, or thriving situation in the areas of employment, income, food and money management when assessed via the Self Sufficiency Matrix (SSM) tool.

Funding for the program continued in 2018 and 2019. The City also provides ongoing support for families experiencing or at risk of homelessness through the City's Family Resource Schools program and funding support to Safehouse Progressive Alliance for Nonviolence (SPAN), Mother House, which offers shelter and support for pregnant women experiencing homelessness, and other EFAA programs. The COVID-19 pandemic has magnified the need for family supports and has led the city to deepen and expand the relationships with EFAA and Keep Families Housed, and other service providers, in hopes of serving more families in need.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Boulder, Boulder County and City of Longmont fund the FOCUS Re-entry Program, which helps people being discharged from Boulder County jail. FOCUS recruits and trains mentors to support offenders by meeting their basic and socio-emotional needs, particularly during the first 72 hours following release. This support continues throughout their transition from incarceration to civilian life, from reentry to full reintegration and eventually self-sufficiency without recidivism.

Mental Health Partners, serving Boulder and Broomfield Counties, provides numerous options for individuals being discharged from a publicly-funded institution or system of care. MHP provides Brief Housing Support (BHS) to assist individuals with not only finding but maintaining housing.

Clients who are newly-homeless or experiencing a first time major crisis are often in need of *lighter touch* housing assistance. To address needs of these clients, Boulder County Department of Housing & Human Services created the Housing Stabilization Program to provide homelessness prevention and rapid rehousing services accessible via Boulder County's community-based organizations. Boulder County contracts with seven external organizations to provide HSP services: EFAA, Sister Carmen, OUR Center, Bridge House, SPAN, Safe Shelter of St. Vrain Valley, Boulder Shelter for the Homeless, and Mental Health Partner's Community Infant Program (CIP). In addition, the HSBC provides Diversion Services and reunification services for persons who are newly homeless.

Families make up a large portion (45%) of people experiencing homelessness in Boulder. Emergency Family Assistance Association (EFAA) is the primary local provider of shelter, housing and related emergency services to Boulder's homeless and near-homeless families. The agency provides 18 units of housing targeted to homeless families (six emergency shelter units and 12 transitional housing units) and an additional 38 units elsewhere in the county. EFAA's current eligibility criteria require families to have incomes of at least $1,000/month before they can qualify for services and transitional housing.

In partnership with EFAA and other community partners, Boulder Housing Partners offers Bringing School Home, a new program that brings together affordable housing and educational opportunities for the whole family. Families who meet eligibility requirements and are committed to participating in educational programming to support their children's long-term success may apply to Bringing School Home through EFAA. Supportive services start at the time a family moves into a Bringing School Home community and continues as children move along their educational path toward high school graduation.

Other initiatives include:

- Expansion of the Bridge House master leasing program for graduates of its Ready to Work Program

- Changes to shelter eligibility requirements to allow more tailored response to specific sheltering and case management programs, with the ultimate goal of increasing housing exits
- Development of a more robust diversion program for immediate resolution of housing crises
- Increased funding for Bridge House Rapid Re-housing programming
- Significantly increased local (City of Boulder) funding for permanent supportive housing vouchers
- Award of SAHMA grant in the amount of $2.4 million to provide case management and mental health services to persons experiencing homelessness, which is leveraged with local and state rental vouchers
- Utilized 20 percent of local housing authority voucher vacancies for permanent supportive housing
- Development requirements for the creation of PSH units
- Creation of a landlord risk mitigation fund for individuals assisted through PSH programs
- PHA set asides for PSH
- Municipal Court navigation services to connect high court utilizers who are experiencing homelessness with housing and shelter options

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Boulder has complied and continues to comply with lead-based paint regulation since the enactment of Title X of the Housing and Community Development Act of 1992. The Act requires all State and local jurisdictions that receive funding from the CDBG and HOME programs adhere to all federal lead-based paint regulations. Other organizations which receive federal funds are also required to adhere to these regulations.

How are the actions listed above related to the extent of lead poisoning and hazards?

Integrating lead-based paint hazard identification and mitigation into existing programs is the most efficient and effective strategy to lessen hazards, given budget constraints and limited HUD Block Grant funding. In addition, the City is committed to distributing educational materials whenever possible.

How are the actions listed above integrated into housing policies and procedures?

The City incorporates Lead-Based Paint visual assessments, testing and mitigation for all housing built before 1978. Compliance staff is required to attend training and renew certification on a regular basis.

The City has worked closely with Boulder Housing Partners to reduce and/or eliminate exposure to lead-based paint in housing units by providing funding to mitigate it as part of the overall rehabilitation of rental properties. The City will continue this effort over the next five years.

The City and County of Broomfield updated their lead-based paint policies and procedures for the home rehabilitation program to ensure compliance with new requirements, as well as requiring repair contractors to be re-certified on a regular basis.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Consortium is committed to reducing the number of households with income below the poverty level (roughly $25,000 for a household of four) by providing them with programs to motivate and assist them to move toward self-sufficiency. Jurisdictions work with various service providers and other units of local government to provide supportive services to residents with low income. As housing is one of the most critical issues for these households, the Consortium will continue to provide and seek additional resources to preserve and create housing opportunities.

The City of Boulder will continue to focus its efforts and resources to reduce the number of poverty-level families though the preservation and creation of safe and affordable housing. The foundational importance of meeting the housing needs of poverty-level families will support them moving toward self-sufficiency. Continued and expanded coordination with the city's Human Service Fund provides the opportunity to support the agencies serving poverty-level families. Expanded coordination with the city's Economic Vitality Program will provide opportunities for poverty-level families to gain the training and skill-building, resources and supports that can lead them to achieving self-sufficiency.

Boulder's Community Mediation Services program also provides mediation, restorative justice and meeting facilitation services for all city residents, including neutral information regarding landlord-tenant matters. In conjunction with Longmont's Mediation Services program, these services have been expanded to cover the entirety of Boulder County during the COVID crisis, with the goal of preventing or minimizing evictions.

Each year, the City of Boulder also provides rebates to help compensate residents with lower incomes for the city sales tax they pay on food. Those seeking a rebate must fill out an application documenting their eligibility. In 2020, rebates will be $87 for individuals and $265 for families. Application deadlines have been extended to Sept. 30, 2020. To be eligible to receive a refund, applicants must meet financial eligibility guidelines, have been a resident of Boulder for the entire 2019 calendar year, and be: age 62 or over for the entire 2019 calendar year; or a person with a disability; or a family with children under 18 years of age in the household for the entire 2019 calendar year;

City residents who do not have permanent shelter are eligible for the refund and can meet the residency requirement by providing documentation that they are receiving services from a city-recognized homelessness services agency.

Boulder County recently developed a guiding document for Housing & Human Services investments: Building a Community of HOPE, which can be found here https://www.bouldercounty.org/departments/housing-and-human-services/

The county's strategy to address poverty includes:

1) Addressing the root causes of crisis and instability by getting services to residents as quickly as possible;
2) Promoting health care and child care coverage;
3) Building affordable housing;
4) Working toward alternatives to detention and institutionalization;

This is accomplished through delivery of programs that focus on health care, food assistance, child services, housing, emergency financial assistance, education and skill development, and elder services.

The City of Longmont's Anti-poverty efforts during the next 5 years will consist of continuing to support and fund agencies/programs that address the City's six human services goals based on the social determinants of health

- Housing Stability: supporting a continuum of emergency and transitional housing options; helping people find and sustain stable housing.
- Health & Well-being: ensuring access to affordable medical, dental and mental health care.
- Food & Nutrition: helping households obtain adequate quantity and quality of food.
- Self-sufficiency & Resilience: supporting households during tough economic times; helping households attain steady employment with livable wages and move toward self-sufficiency; and helping households remain as self-reliant as possible.
- Education & Skill Building: starting young and continuing throughout all stages of life, offering education, and skills training that are the building blocks of self-sufficiency.
- Safety & Justice: ensuring safe and supportive environments for vulnerable children and adults.

The City of Longmont also administers the City Assistance and Rebate System (CAReS). The program offers financial assistance and rebates for a number of resident expenses including:

1. The City portion of property tax paid in the previous year or 20 percent of average monthly rent paid by the applicant during the preceding year.

2. The Park & Greenway Maintenance Fee paid by the applicant during the preceding year.

3. $4 for each month the applicant paid an electric bill to the City of Longmont in the preceding year.

4. The monthly service charge for water paid to the City of Longmont in the preceding year.

5. A new grocery sales tax rebate of $78 for one person, $156 for two people in the same household who file taxes together, and $204 for three or more people in the same household who file taxes together.

Qualifying residents include residents who receive LEAP, SNAP, SLMB, 104PTC, USDA's free lunch, or other income qualified assistance.

The City and County of Broomfield will support anti-poverty efforts by continuing to fund legal services that work to avoid evictions of low income households. The Broomfield Health and Human Services (HHS) Department follows a Whole Family Success model which utilizes a multi generational approach, creates a thriving community that promotes individual and whole family success, employment and economic resiliency, and healthy childhood development. Broomfield HHS also administers multiple self-sufficiency programs including Colorado Works and TANF, Employment First, LEAP, and emergency rental assistance for families who are able to sustain stable housing.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

As discussed above, Consortium members include housing stabilization programs as part of their jurisdictional efforts to address poverty. The Boulder Countywide Regional Housing Strategy established a goal to secure 12 percent of the county's housing inventory as permanently affordable, serving a diverse mix of low, moderate- and middle-income households by 2035.

The resident survey conducted for this plan included questions about resident access to services that will help inform coordination of housing and access to services during this Plan period.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring responsibilities associated with the use of CDBG and HOME funds is carried out by the Department of Housing & Human Services compliance staff. All federally funded projects and programs are monitored for compliance with regulatory and statutory requirements from award of funds through project completion.

Compliance staff conduct an annual Risk Assessment to determine the level and frequency monitoring. The on-site monitoring schedule is developed based on the outcome of the Risk Assessment. Any rental housing property determined to be a high risk for non-compliance is placed on the monitoring schedule regardless of whether they have recently been monitored. At minimum, all rental housing properties are monitored on-site every three years.

On-site monitoring consists of unit/property inspections as well as a review of the Affirmative Marketing Plan, Tenant Selection Plan, Lease Agreement and a sample of tenant files. Additional on-site visits are conducted if findings in the initial on-site visit deem it necessary. Analysis of recipient records and activity may indicate a need for special monitoring visits by compliance staff to resolve or prevent further problems.

Desk monitoring is conducted on a quarterly and annual basis to ensure compliance with regulatory and statutory requirements as well as long-term compliance with civil rights and minority business outreach requirements. Desk monitoring consists of a review of Quarterly Progress Reports, Annual Tenant Reports, Annual Beneficiary Reports, Affirmative Marketing Compliance Reports, Financial Statements and Single Audits.

The city requires grant recipients to collect data on all individuals/households that have applied for, participated in or benefitted from federally assisted projects/programs. Recipients submit annual reports which document race, ethnicity, single female head of household, senior/elderly head of household and disabled head of households by utilizing the HUD-27061 Racial and Ethnic Data Reporting Form. Recipients are also required to submit an Affirmative Marketing Compliance report which demonstrates their efforts to affirmatively market federally assisted units to ensure compliance with affirmative marketing requirements.

The city has developed procurement procedures that facilitate opportunities to minority and women owned businesses. Compliance staff monitor the procurement process for each federally assisted project to ensure minority and women owned businesses were provided the opportunity to participate in the procurement process and awarding of contracts. On-gong training and technical assistance is provided to grant recipients on minority and women owned business outreach requirements and procurement procedures.

Compliance staff maintain a list of minority and women owned businesses. This list is reviewed/updated annually and provided to grant recipients to assist them in conducting outreach to minority and women owned businesses regarding the availability of contracts and subcontracts through the procurement process. Compliance staff collect data which documents racial, ethnic and gender characteristics of all contractors and subcontractors awarded a contract for federally assisted projects and submits the data to HUD on the Contract & Subcontract Activity Report.

In addition to the City's monitoring of federally funded programs and projects, the City also monitors HOME Consortium members to ensure the projects they fund are in compliance with applicable regulations.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

This section discusses the resources that will be used to meet the goals of this Plan for the City of Boulder (CDBG), as lead agency, and individual Consortium jurisdictions. These resources are financial, involve partnership opportunities, and include ability to leverage additional funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Descri
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	824,551	0	89,446	913,997	3,300,000	Federal funds prioritized affordable housing and t capital improvements of providers serving low- a income residents. The expected CDBG avai remaining funds are equ x 4 years.
CDBG-CV	Public – federal	Housing Public Improvements Public Services	485,056	0	0	485,056	0	Federal funds provided i to respond to COVID-19 range of activities to pre for and respond to coron

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Descri
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,186,669	0	1,417,796.16	2,604,465.16	4,748,000	Federal funds used to cr preserve affordable hou The expected HOME ava remaining funds are equ $1,187,000 x 4 years.

Table 59 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the receipt of federal CDBG and HOME funds, the City of Boulder has two funding sources generated locally. The Affordable Housing Fund generates an average of $2.5 million as a result of the City of Boulder Inclusionary Housing ordinance. The Community Housing Assistance Program is funded primarily through property tax and a Housing Excise Tax and generates approximately $2 million annually. The city will continue to leverage resources available including the state, local and private dollars.

Through its competitive fund rounds, the city encourages applicants to seek other funding and in-kind contributions from private and public sources to match city funding. Other things being equal, applications with greater matching sources will receive favorable consideration. Although specific matching requirements are not currently defined, the city may implement them in the future. The city prefers not to be the sole source of funding for a project or program. Eligible match sources include, but are not limited to, non-

federal funds, tax credit proceeds, Private Activity Bonds, municipal General Fund monies, lending institutions, foundations, government entities (county or state), earned revenue, volunteer time, and in-kind donations. The Consortium works with public housing authorities and HOME subrecipients to ensure the HOME match requirement is satisfied

In addition to the aforementioned housing sources, the City of Boulder's Human Services Fund (HSF) provides roughly $2.1M annually in support for services to community members at-risk or experiencing socio-economic disparities, in alignment with the city's Human Services Strategy. Services provided through HSF investments include childcare and early education; physical, dental, mental and behavioral health services; financial assistance for rent, food and housing; legal services for underrepresented community members; child and family safety; and other basic needs services for community members of all ages.

The city's Health Equity Fund (HEF) provides roughly $5M annually for a wide range of programs aimed at reducing health disparities. Programs include services for direct physical, dental, mental and behavioral health care, health systems access and navigation, food security, nutrition, physical fitness and wellness education, and other special projects impacting social determinants of health.

The City of Boulder Substance Education and Awareness (SEA) Fund invests in programs to prevent youth and family substance use and abuse. The Fund supports adult influencer trainings, youth pro-social events, youth peer education programs, business retail staff training and education, and collaborative substance abuse program planning and advocacy.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

During the next five years the City of Boulder is working with partners on the following redevelopment opportunities that will address the needs of the plan including:

30th and Pearl —The city owned the former Pollard Jeep site for several years and has worked with BHP as master developer to formulate development plans and construct the infrastructure. Two of the four quadrants have now been sold, one to BHP and one to a market rate developer. The remaining quadrants will be sold in 2020. BHP's affordable project consists of 120 permanently affordable units, including permanent supportive housing units, and has already been awarded local private activity bonds as well as low income housing tax credits.

Ponderosa Mobile Home Park – The City purchased this 68-lot community in 2017 with CDBG-DR (Disaster Recovery) funds. The park's nearly 200 residents are primarily Latino families and people with special needs. The city expects to use portions of its 2020-2024 CDBG allocations to address funding gaps in infrastructure improvements in the park.

Alpine-Balsam – The Alpine-Balsam property, formerly the Boulder Community Health (BCH) hospital, was purchased by the City of Boulder in 2015. The city's embarking on the multi-year process to redevelop Alpine-Balsam is motivated by the desire to shape the redevelopment of an area that has been focused around a major healthcare facility for decades, to address the city's decentralized service challenges by creating a City Service Center, and to address critical affordable housing needs. Current plans estimate that the parcel could potentially hold 100-200 affordable housing units.

Discussion

Please see above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Programs	2020	2021	Affordable Housing	Consortium Region Boulder	Homeless Assistance Programs Rental Housing Programs	HOME: $249,684	Rental units constructed: 73 Household Housing Units TBRA/Rapid Rehousing: 10 Households Assisted
2	Housing Stabilization Programs	2020	2021	Affordable Housing	Consortium Region Boulder	Rental Housing Eviction Prevention	CDBG: $385,638 CDBG-CV: $288,045	Individual Assistance: 420 Households
3	Community Investment Programs	2020	2021	Non-Housing Community Development	Consortium Region Boulder	Community Investment	CDBG: $223,449	Public service activities other than Low/Moderate Income Housing Benefit: 25 People Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Homeownership Programs	2020	2021	Affordable Housing	Consortium Region Boulder	Home Buyer Programs	HOME: $750,000 CDBG: $40,000	Homeowner Housing Constructed: 19 Household Housing Units Homeowner Housing Rehabilitated: 5 Household Housing Unit
5	Economic Development Programs	2020	2021	Economic Development	Consortium Region Boulder	Economic Development	CDBG: $100,000 CDBG-CV: $100,000	Businesses assisted: 10 Businesses Assisted
6	Administration	2020	2021	Administration	Consortium Region Boulder	Administration	CDBG: $164,910 CDBG-CV: $97,011 HOME: $186,985	

Table 60 – Goals Summary

Goal Descriptions

1	**Goal Name**	Rental Housing Programs
	Goal Description	Preserve existing and increase the amount and affordability of rental housing for the Consortium's lowest income renters. Activities include Broomfield TBRA Program and CV Eviction Prevention and Move-In Assistance Program.

2	**Goal Name**	Housing Stabilization Program
	Goal Description	The city will contract with partners to provide rental or other individual assistance to households impacted by COVID-19.
3	**Goal Name**	Community Investment Programs
	Goal Description	Revitalize and invest in the Consortium's communities to ensure that all neighborhoods, particularly those of low/moderate income, enjoy a high qulaity of life for their residents. Activities include support to non-profit agencies impacted by COVID-19 as well as reimbursement of costs associated with standing up a regional COVID Recovery Center for person's experiencing homelessness that did not have a place to isolate or recover from the virus.
4	**Goal Name**	Homeownership Programs
	Goal Description	New and Existing Owner- Occupied Housing Assistance Programs- Preserve existing affordable owner-occupied housing stock by keeping houses safe and habitable, help owners to age in place and provide foreclosure prevention services to all homeowners. Increase the supply of affordable housing units through the construction of new homeownership units affordable to low- and moderate income home buyers.
5	**Goal Name**	Economic Development Programs
	Goal Description	Increase the economic empowerment of residents to secure a stable income and begin to build wealth.
6	**Goal Name**	Administration
	Goal Description	Costs incurred to administer the grant funds

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects proposed for the 2020 program year are as follows:

#	Project Name
1	CDBG Administration
2	HOME Administration
3	Family Resource Schools
4	Eviction Prevention & Move In Assistance
5	Community Ambassador/Ranger Program
6	Minor Home Repair
7	Economic Development Assistance
8	Habitat Violet
9	General Public Service
10	COVID Recovery Center (CRC)
11	2020 HOME Broomfield TBRA
12	2020 BCHA Coffman

Table 61 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation of funds is closely aligned with the top housing and community development needs identified in the needs assessment, housing market analysis, and contributions by stakeholders and citizens who participated in the development of this Plan. The primary obstacle to addressing underserved needs is a lack of funds.

In Program Year 2020, the City of Boulder will allocate a total of $913,997 in CDBG funds and $485,056 in Cares Act CDBG funds to meet these objectives.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	2020 CDBG Admin
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: $164,910; CDBG-CV: $97,011 (Total: $118,667)
	Description	Administration costs.
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	Administration
	Location Description	Boulder
	Planned Activities	Administration
2	**Project Name**	2020 HOME Admin
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: $118,667
	Description	Administration
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	Administration
	Location Description	Boulder
	Planned Activities	Administration
3	**Project Name**	2020 FRS
	Target Area	
	Goals Supported	Housing Stabilization & Rental Housing
	Needs Addressed	Housing Stabilization Programs

	Funding	CDBG: $123,683
	Description	FRS Public Service
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 families either at risk or homeless.
	Location Description	Boulder
	Planned Activities	Public Service dollars for the FRS program.
4	**Project Name**	2020 Eviction Prevention and Move-in Assistance
	Target Area	
	Goals Supported	Rental Housing & Housing Stabilization
	Needs Addressed	
	Funding	CDBG: $200,000; CDBG-CV: $200,000 (Total: $400,000)
	Description	Individual assistance to households impacted by COVID-19
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 families or individuals at risk of homelessness due to the COVID-19 crisis.
	Location Description	Boulder
	Planned Activities	Public service dollars for a short term rental assistance program (NTE 3 consecutive months) in response to COVID-19 pandemic, to be administered by local partners BHP and EFAA.
5	**Project Name**	2020 Community Ambassador Program
	Target Area	
	Goals Supported	Housing Stabilization
	Needs Addressed	Homeless Services and Assistance
	Funding	CDBG: $61,955; CDBG-CV: $88,045 (Total: $150,000)
	Description	
	Target Date	7/1/2021

	Estimate the number and type of families that will benefit from the proposed activities	20 individuals and families
	Location Description	Boulder
	Planned Activities	Outreach and service provision to the homeless
6	**Project Name**	2020 Minor Home Repair
	Target Area	
	Goals Supported	Homeownership Preservation and Construction Programs
	Needs Addressed	Existing Owner-Occupied Hsg Assistance Program
	Funding	CDBG: $40,000
	Description	Home Repair Program administered by the City of Longmont for low income homeowners with property located within the city limits of Boulder.
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	4- 6 Households.
	Location Description	Boulder
	Planned Activities	Minor Home Repair in the City of Boulder
7	**Project Name**	2020 Economic Development Assistance
	Target Area	
	Goals Supported	Economic Development Programs
	Needs Addressed	Economic Development
	Funding	CDBG: $50,000; CDBG-CV: $85,056 (Total: $135,056)
	Description	Micro enterprise Program
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Boulder
	Planned Activities	Microenterprise program & payment relief
8	**Project Name**	2020 Habitat Violet

	Target Area	Boulder
	Goals Supported	Homeownership Preservation andConstruction
	Needs Addressed	Homeowner Housing
	Funding	HOME: $818,318
	Description	New construction of 19 units in Boulder
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	19
	Location Description	Boulder
	Planned Activities	New construction for homeowners
9	**Project Name**	2020 General Public Service Program
	Target Area	
	Goals Supported	Public Service – Community Investment Programs
	Needs Addressed	
	Funding	CDBG: $235,404
	Description	Support nonprofit organizations that provide services to target populations and to meet priority needs.
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	5
	Location Description	Boulder
	Planned Activities	Operating support
10	**Project Name**	2020 COVID Recovery Center (CRC)
	Target Area	
	Goals Supported	Community Investment Programs
	Needs Addressed	
	Funding	CDBG: $150,000

	Description	Contribution to Boulder's share of costs associated with the regional COVID Recovery Center for persons experiencing homelessness that did not have a place to isolate, rest and recover from COVID-19 symptoms.
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Boulder
	Planned Activities	Operating support
11	**Project Name**	2020 Broomfield TBRA Program
	Target Area	
	Goals Supported	Rental Housing
	Needs Addressed	
	Funding	HOME: $117,480
	Description	Continued funding of Broomfield's TBRA Program
	Target Date	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	Broomfield
	Planned Activities	TBRA funds
12	**Project Name**	2020 BCHA Coffman
	Target Area	
	Goals Supported	Rental Housing
	Needs Addressed	
	Funding	HOME: $1,550,000
	Description	New construction of 73 units in Downtown Longmont.
	Target Date	7/1/2020
	Estimate the number and type of families that will benefit from the proposed activities	73

	Location Description	Longmont
	Planned Activities	New construction for renters

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds
Boulder Broomfield HOME Consortium Region	100

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Please see the Discussion section below for complete details of geographic areas of entitlement.

Discussion

HOME funds received by the Consortium have historically been distributed to the Consortium jurisdiction members based on a set percentage (City of Boulder – 44%, City of Longmont – 24%, Boulder County – 20%, City and County of Broomfield – 11%). Longmont oversees its own distribution of HOME funds. Broomfield has used its funds to support a Tenant Based Rental Program. Boulder oversees distribution of its HOME funds as well as the funds designated for Boulder County.

This historical distribution process is being re-evaluated by the Consortium members who are exploring transitioning to a rotational distribution. If adopted by the Consortium members the funds would rotate throughout the region with each rotation receiving the majority of the funds to pursue a project of magnitude. For example, in year one Longmont would receive all of the project dollars plus a percentage of the administrative dollars. This would be followed by year two with the funds being awarded to Boulder County, year three and four HOME allocations flowing to the City of Boulder (representing approximately 50 percent of the funds generally received by the city), and year five's allocation going to Broomfield to use for a development opportunity unless Broomfield chooses to continue their annual allocation for the Tenant Based Rental Assistance program and forgoes the year five single allocation. The purpose of this adjustment is threefold: 1) Concentrate HOME resources to simplify and expedite individual affordable housing projects; 2) Reduce the administrative burden of managing multiple HOME projects across the region; 3) Support the Ten-Year Plan to Address Homelessness by supporting a regional approach to provide transitional and permanent housing to individuals experiencing homelessness. The feasibility and structure of this form of distribution is still under discussion.

All CDBG funding allocated to Boulder will be allocated to activities within Boulder. CDBG funds are prioritized to meet affordable needs as well as the capital improvement needs of community based service providers serving people with low and moderate income. The geographic location of the programs is dependent upon the request for funds, as the city's

program is driven by an annual competitive application process. The annual allocation process includes: release of the Notice of Funding Availability, submission of applications from housing partners and service providers, review of the applications by staff, provision of technical assistance to ensure eligibility of proposed activities, review by City Manager-appointed housing and community development Advisory Boards, and submission of Advisory Board recommendations to the City Manager for approval.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

Please see below for information related to the one year affordable housing goals for the Boulder Broomfield HOME Consortium.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	92
Special Needs	
Total	92

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	92
Rehab of Existing Units	
Acquisition of Existing Units	
Total	92

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

The above numbers only reflect HOME defined units and do not include a number of units supported through CDBG funding.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Publicly-supported housing plays a critical role in the provision of affordable housing, and this role expands in high cost housing markets. This includes provision of rental housing for residents with lower income as well as ownership housing for residents with moderate income created through public incentives or requirements. The Consortium is fortunate to have three public housing entities that own and operate affordable rental and deed-restricted for sale housing and administer housing choice voucher programs. Broomfield's Housing Authority administers a small number of vouchers allocated by the Colorado Department of Housing; the housing authority does not own or manage affordable rentals.

Actions planned during the next year to address the needs to public housing

See Section MA-25.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

According to the regional Analysis of Impediments to Fair Housing Choice (AI), which utilized data from area public housing authorities, housing authority clients largely have extremely low incomes. Many are older adults and are unlikely candidates for ownership housing. For those interested in ownership, the most effective programs are likely land trusts and/or stabilizing ownership within mobile home park communities.

- Residents living in BCHA properties have predominately extremely low- to very low-income—63 percent make an income of 30 percent AMI or less and 17 percent make an income of 31 to 40 percent AMI.
- Residents living in BHP properties have income ranging from extremely low to moderate income, with slightly more residents making between 50 percent AMI or more. Twenty-one percent of BHP residents live with a disability and these residents are mainly older adults.
- Longmont Housing Authority clients are slightly higher income with the majority of residents making between 31 and 59 percent AMI. Twenty-eight percent have a disability.

All housing authorities connect clients expressing an interest in ownership to area nonprofits specializing in homeownership and self-sufficiency.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

N/A

Discussion

Please see above.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to people experiencing homelessness (especially those who are unsheltered) and assessing their individual needs

The City of Boulder participates in the HSBC Coordinated Entry program which assesses individual adults for program and sheltering assignment. One-year goals for outreach and assessment include:

- Coordinated outreach efforts between providers
- Increased connection between Homeless Outreach Team, Municipal Court Navigation, and HSBC housing options
- Targeted encampment outreach

The City of Longmont will participate in the annual PIT Survey. Also, the City will fund the OUR Center to continue to provide intake, assessment and basic needs for people experiencing and those at risk of homelessness and HOPE for Longmont, which provides street outreach, navigation services, and sheltering . Furthermore, the City is working with the Boulder Shelter for the Homeless (BSH) to deliver housing focused outreach, diversion services, and assessment.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency sheltering is coordinated across Boulder County, and sheltering services are aligned with the particular needs of individuals. In PY2020, the City of Boulder will be consolidating the year-round programs to one physical location in an effort to repurpose funding toward housing. Providers have spent 2019 improving housing exits from shelters to make this consolidation possible without any loss of service.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Homeless Action Plan initiatives being explored and implemented include:

- Alternative financing mechanisms such as Pay for Success projects to reduce homelessness, including helping people obtain and retain housing;
- Improving a community dashboard on goals for housing homeless people in the community, and
- Strengthening landlord relationships to increase options for homeless

individuals/families to gain housing, and for at-risk or formerly homeless people to retain housing.

The City has a comprehensive housing strategy under development that includes a commitment to affordable housing for low-income individuals and families.

The City of Boulder is also a lead partner in coordinating local efforts around development of a Coordinated Assessment and Housing Placement System (CAHPS) through the Metro Denver 25 Cities Initiative pilot project. This assesses individuals for housing needs based on a standardized evaluation of vulnerability and other characteristics, and matches them with housing resources available throughout the region.

Boulder County HHS will continue the following programs to help formerly homeless individuals and families transition from homelessness into permanent housing:

- Financial literacy classes;
- Public benefits screening, eligibility and enrollment – Families and individuals are screened for eligibility and enrolled in public benefits via PEAK (online benefits enrolment);
- Follow-up is provided by case worker to ensure families receive benefits (i.e. food assistance, Medicaid, Child Health Plus, cash assistance, etc.);
- Childcare Assistance Program enrollment;
- Access to domestic violence advocacy, counseling and support; and
- Access to Family Resource Centers (FRC), substance abuse and mental health services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Boulder County has significant prevention services and subsidies for housing stabilization. Its Housing Stabilization Program (HSP), funded by local tax revenue, administers funding to provide short-term rental and deposit assistance to community members experiencing homelessness or requiring temporary housing stability. The county funds longer-term stability for household transitioning from a Rapid Rehousing Program by issuing up to 50 Homeless Admission Vouchers for households meeting the McKinney-Vento Homeless Assistance Act definition or a revised definition of “homeless” as defined by the HEARTH Act. In addition, the Family Unification Program (FUP), offers a supportive housing early intervention program

providing housing and case management services to families with identified child welfare concerns and youth transitioning out of the foster care system.

Boulder complements this system by funding and providing a wide range of supports for extremely low-income individuals and families, to help them avoid becoming homeless. This support includes:

Direct services

- Childcare subsidies for families who have low-income families
- School-based wrap-around support for families
- Community resource referrals and case management for older adults
- Resources, including mediation, for landlords, tenants, and roommates
- Enforcement of “Failure to Pay Wages” ordinance

Community funding – local funds support

- Asset and income-building models such as Bridges Out of Poverty

Program

- Access to physical, behavioral and mental health care
- Access to quality childcare and preschool for children in households with low-income
- Legal services to avoid eviction or other issues leading to homelessness
- Re-entry mentoring and resoures (e.g., ReFocus)

Discussion

Please see above.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The most prevalent barrier to affordable housing in the Consortium region is extremely low vacancy rates. Lack of availability of housing in general continues to put upward pressure on already high prices to own and to rent in the region. The economic challenges related to the COVID-19 virus were unknown at the time this Plan was written. However, it is likely that the barriers to affordable housing reported by the residents with low and moderate income surveyed—particularly the inability to find units they can afford and challenges managing rents and household debt—are exacerbated with job losses.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Boulder County Comprehensive Plan (2017) contains the following housing policies:

- **HO 1.01** The housing needs for low and moderate income families and senior citizens in Boulder County shall be determined periodically.
- **HO 1.02** Federal, state, local government and/or public cooperative effort housing programs should be utilized to meet the housing needs of low and moderate income families and senior citizens. These programs should include the construction of new units, utilization of existing units, and the renovation of substandard units.
- **HO 1.03** Standard housing should be maintained at that level and substandard housing should be improved to standard condition if it appears economically feasible. If housing units are dilapidated and unsuitable for rehabilitation, the units should be removed from the housing stock.
- **HO 1.04** Special attention should be directed to providing for dispersal of housing for low and moderate income families and low income senior citizens throughout the residential areas of the county with due consideration to other elements of the county Comprehensive Plan and the availability of water and sewer service, fire protection, public transportation, employment, shopping, schools, social services, and recreational activities.
- **HO 1.05** The enactment of state enabling legislation should be encouraged allowing counties to adopt a housing code and/or Warranty of Habitability, and other legislation enabling the Housing Authority to achieve its long range goals.
- **HO 1.06** Legislation and policies that enhance equal housing opportunities shall be encouraged and supported.
- **HO 1.07** The use of energy conservation and innovative home building techniques in order to reduce construction and/or operating costs without sacrificing safety or desirability of the housing shall be encouraged and supported. When appropriate, the revision or adoption of building and housing codes will be encouraged to meet this objective. For county Housing

Authority projects, a preference will be given to developers and contractors that utilize such techniques.

- **HO 1.08** Zoning, planned unit development regulations, and building codes should be promoted to provide quality residential developments of innovative design that offer a good social and economic mix of families through a broad range of prices and rents.
- **HO 1.09** The efficient and effective management of housing units owned by the Housing Authority, and proper administration of the Housing Assistance programs should be ensured.
- **HO 1.10** Housing counseling services, advice, and assistance concerning housing problems to consumers shall be provided.

Discussion

Please see above.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Other actions that the City of Boulder will undertake to address housing and community development needs are summarized in this section.

Actions planned to address obstacles to meeting underserved needs

Despite the City of Boulder's targeted use of federal and local resources to meet the underserved needs of the community, obstacles to meeting these needs will continue and require focus. The goals set forth in this plan position the city to continue its focus on meeting needs in the areas of rental housing, owner-occupied housing, homeownership opportunities, homelessness assistance, and investing in target communities. The city will continue to focus federal and local resources to meet these needs and work with partners to devise and support creative solutions—and additional federal resources associated with the CARES Act and subsequent relief packages will be instrumental in meeting new and increasing needs.

Since the last Plan, covering years 2015-2019, the City has initiated a regional housing plan with Consortium partner jurisdictions, developed a middle income strategy, a manufactured home strategy, and executed a housing work plan. That work plan contains several elements intended to address underserved needs by removing obstacles and leveraging opportunities in the built environment, including:

Actions planned to foster and maintain affordable housing

Similar to the obstacles faced in meeting the underserved needs of Boulder residents, meeting the affordable housing needs of the community will continue to be a challenge. There are many causes for this in Boulder—the tale of two Boulder housing types: detached single-family homes that are increasingly only affordable to the wealthy; and attached homes, such as condos and apartments, that provide better affordability for middle-income households but are less attractive to families and often have repair needs; the challenge of limited land supply and how to redevelop existing areas in ways that respond to the community's evolving housing needs in a manner consistent with other community values and priorities; and a finite amount of financial resources to meet these needs.

The City will continue to leverage federal resources with local funds by enforcing its local affordable housing ordinance. In addition, it will explore other tools and opportunities to preserve and create affordable housing options as discussed in the above section. The city will continue its close coordination with Boulder Housing Partners and other nonprofit housing providers, and coordinate with other Consortium members, while nurturing relationships with for-profit developers able to help meet the affordable housing needs of low and moderate

income households.

Actions planned to reduce lead-based paint hazards

The City of Boulder will continue to support efforts that reduce the hazards of lead-based paint utilizing HUD funds in conjunction with other available resources. Activities will include testing and evaluation, community education, and abatement of hazards.

Actions planned to reduce the number of poverty-level families

The City of Boulder will continue to focus its efforts and resources to reduce the number of families with income at or below the poverty-level though the preservation and creation of safe and affordable housing. The foundational importance of meeting the housing needs of these families will support their moves toward self-sufficiency. Continued and expanded coordination with the City's Human Services Fund provides the opportunity to support the agencies serving these families. Expanded coordination with the city's Economic Vitality Program will provide opportunities for these families to gain the training and skill-building, resources and supports that can lead them to achieving self-sufficiency.

Actions planned to develop institutional structure

The City of Boulder Department of Housing and Human Services will continue to administer the CDBG program. Activity selection and funding decisions will continue to be made in close coordination with the City's Human Services and Health Equity funds and the Community Vitality program. These decisions will continue to be influenced by the expertise of two Advisory Boards, appointed by the City Manager. The City will also continue its regular coordination meetings with housing and service providers.

Actions planned to enhance coordination between public and private housing and social service agencies

Already working closely and effectively with Boulder Housing Partners and nonprofit housing providers, the City will continue its close coordination while nurturing relationships with for-profit developers able to help meet the affordable housing needs of residents. The City will continue to focus HUD Block Grant dollars on affordable housing opportunities and capital improvement needs of service providers, as well as continue to partner with community-based agencies to devise and support creative solutions to meet their capital improvements needs. Furthermore, the City will continue to work closely with the Human Services Fund to ensure service providers' access to the service dollars available.

Discussion

Please see above.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

   The Consortium leverages its HOME funds with other forms of investment including Low Income Housing Tax Credits, private interest-bearing debt for rental housing development, grants of State of Colorado HOME funds, Federal Home Loan Bank Board grant funds, other private grant funds, and fundraising proceeds. Homeowners assisted by the HOME program

use private interest-bearing debt to purchase homes.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The City of Boulder applies resale provisions in all homeownership programs where HOME funds are used. Home buyers receiving HOME funds for down payment assistance will be subject to the requirements at 24 C.F.R. Part 92.254(a)(4) which include resale provisions for a period of years consistent with the program regulations. The resale provisions will provide owners with fair returns on their investments, including any improvements. Loans will be secured by a signed mortgage, promissory note, and lien filed against the property. The City of Boulder will place an index-based resale restriction on each unit assisted. In addition to the HOME affordability requirements, in accordance with the City of Boulder's funding policies, a covenant will be placed on the unit that will maintain its affordability in perpetuity.

   The City of Boulder reserves the right to allow lease-purchase options in conjunction with our homebuyer program on an as-needed basis for Habitat for Humanity clients. In such cases, ownership will be conveyed to an eligible homebuyer within 36 months of signing the lease-purchase agreement, or within 42 months of project completion. The affordability period of the unit will commence when ownership of the unit is conveyed to the homebuyer.

   At the end of the 36-month period, if the household occupying the lease-purchase unit is not eligible or able to purchase the unit, the PJ has an additional six months to identify a different eligible homebuyer to purchase the unit. In all cases, if a homebuyer does not purchase the unit by the end of the 42-month period, it must be converted to a HOME rental unit. In all cases, lease-purchase participants will receive housing counseling, in accordance with the HOME requirement that homebuyers receiving HOME assistance or living in HOME-assisted units must receive housing counseling.

   Any homebuyer unit that is not under ratified sales agreement to an eligible homebuyer within nine months of construction completion must be converted to rental housing or the HOME funds must be repaid.

   Longmont uses recapture for the HOME DPA program and these provisions are contained in AP-90 of Longmont's Five-Year Consolidated Plan.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   As stated above, the City of Boulder applies resale provisions when HOME funds are used including application of the prescribed affordability period. HOME funds are secured by an executed and recorded promissory note and lien filed against the property. In addition to

the HOME affordability requirements, in accordance with the City of Boulder's funding policies, a covenant will be placed on the unit that will maintain its affordability in perpetuity.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   Per the HOME rules, existing debt on a property may be refinanced when HOME funds will be used for rehabilitation to permit or continue affordability. To be considered for HOME funds, the application for rehabilitation and refinance must, at a minimum: Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing; Require a review of management practices to demonstrate that disinvestment in the property has not occurred, that the long term needs of the project can be met and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated; State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both; Specify the required period of affordability, whether it is the minimum 15 years or longer; Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community; and State that HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG.

Discussion

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

The City of Longmont applies the recapture provisions at 92.524(5)(B)(ii) for its administration of the Boulder County Down Payment Assistance Program when HOME funds are used for homebuyer assistance. Homebuyers are subject to the provisions under 92.524 (4), which include an affordability period consistent with the program regulations. Loans are secured by a promissory note and a deed of trust secured against the property.

If a property purchased with HOME assistance is sold or transferred (including foreclosure), prior to the end of the HOME period of affordability, the borrower repays the City the entire balance due from the borrower's net proceeds. Net proceeds are defined as the sales price minus the remaining first mortgage balance and seller paid closing costs. If the net proceeds are insufficient to pay the City the entire balance due at the time of sale and return to the borrower their down payment on the property and the cost of any capital improvements, then the borrower and the City will share the net proceeds according to the following formula:

Loan Amount / Loan Amount + Borrower' Investment x Net Proceeds = Amount to Lender

Borrower's Investment / Loan Amount + Borrower's Investment x Net Proceeds = Amount to Borrower

SECTION II.

HOUSING MARKET ANALYSIS & NEEDS ASSESSMENT SUPPLEMENT

Housing Market Analysis & Needs Assessment Supplement

Introduction

This section complements the Consortium Consolidated Plan for 2020-2024 (Plan) for the Boulder Broomfield Regional HOME Consortium (Consortium) by providing a more detailed analysis of the housing market in the region. It addresses trends in housing costs relative to income, changes in affordability of rental and for-sale housing, and housing challenges of special populations.

This section also contains the findings from a survey that was conducted during February and March 2020, in the early stages of the of the COVID-19 outbreak. The housing situation and needs of residents during that period can help inform short- and long-term policy responses to stabilize households and preserve and add to the supply of affordable housing.

The needs in this study reflect pre-COVID economic conditions and should be considered baseline needs.

Indicators of housing needs. For the purposes of this analysis, housing needs are analyzed and measured using the following indicators:

- Household cost burden and severe cost burden;[1]
- Trends in housing supply (vacancies, homes for sale) and costs (rents, purchase prices) compared to income and as related to commute patterns;
- Specific housing needs of households with lower income and people of all abilities and needs; and
- How housing supply compares with demand by household income levels. This is measured by a "gaps analysis" modeling exercise.

Why addressing housing needs is important. Addressing housing needs has become an increasing priority among local and state governments. This is related, in part, to the federal government's reduced investment and role in providing publicly subsidized housing. In addition,

[1] Cost burden occurs when households pay more than 30 percent of their monthly gross income toward housing costs. This is the industry standard for affordability. Severe cost burden occurs when households pay more than 50 percent of their monthly gross income toward housing costs and also indicates risk of eviction, foreclosure, and/or homelessness.

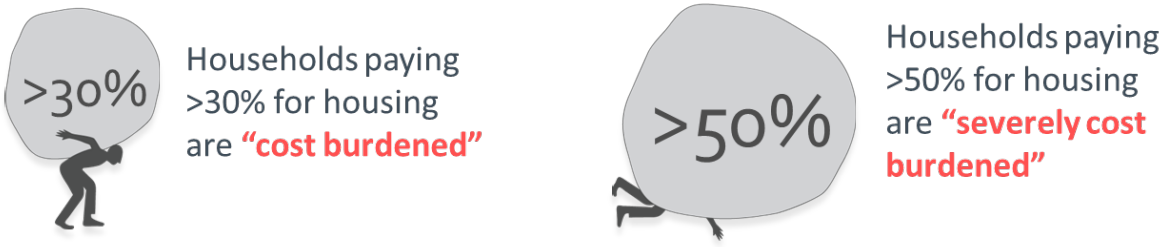
- Recent academic studies have consistently demonstrated that stabilizing housing costs for households with lower income, especially those with children, facilitates upward mobility and reduces long-term public sector human services costs.
- Housing investments that allow workers to live closer to their places of employment can reduce commuting impacts—including wear-and-tear on roads, the opportunity for vehicular accidents—and help to address climate change.
- Households living in stable housing environments are more likely to spend money in the local economy, through direct spending on goods and services. The negative impact of retracted spending on local economies has, unfortunately, been dramatically exposed with the outbreak of the covid-19 virus.

In sum, housing investments and stability bolster local revenues, increase job readiness, help renters become homeowners, lower the public costs of eviction and foreclosure, and, most importantly, increase the economic opportunity for children.

Cost Burden

Cost burden exists when households pay more than 30 percent of their monthly gross income for housing costs. Housing costs include the rent or mortgage payment, homeowners' association (HOA) fees, utilities, mortgage insurance, renter or homeowner insurance, and property taxes.

Severe cost burden—paying more than 50 percent of monthly gross income on a household rent or mortgage—is an indicator of critical housing needs. Severe cost burden is also linked to a high risk of eviction or foreclosure, and homelessness.



Cost burden does not take into account transportation costs. When transportation costs are included, housing affordability is further beyond the reach of many Consortium households. A typical measure of "housing+transportation" cost burden is 40 percent of household income.

Figure 1 shows the number and proportion of households experiencing cost burden and severe cost burden by jurisdiction.

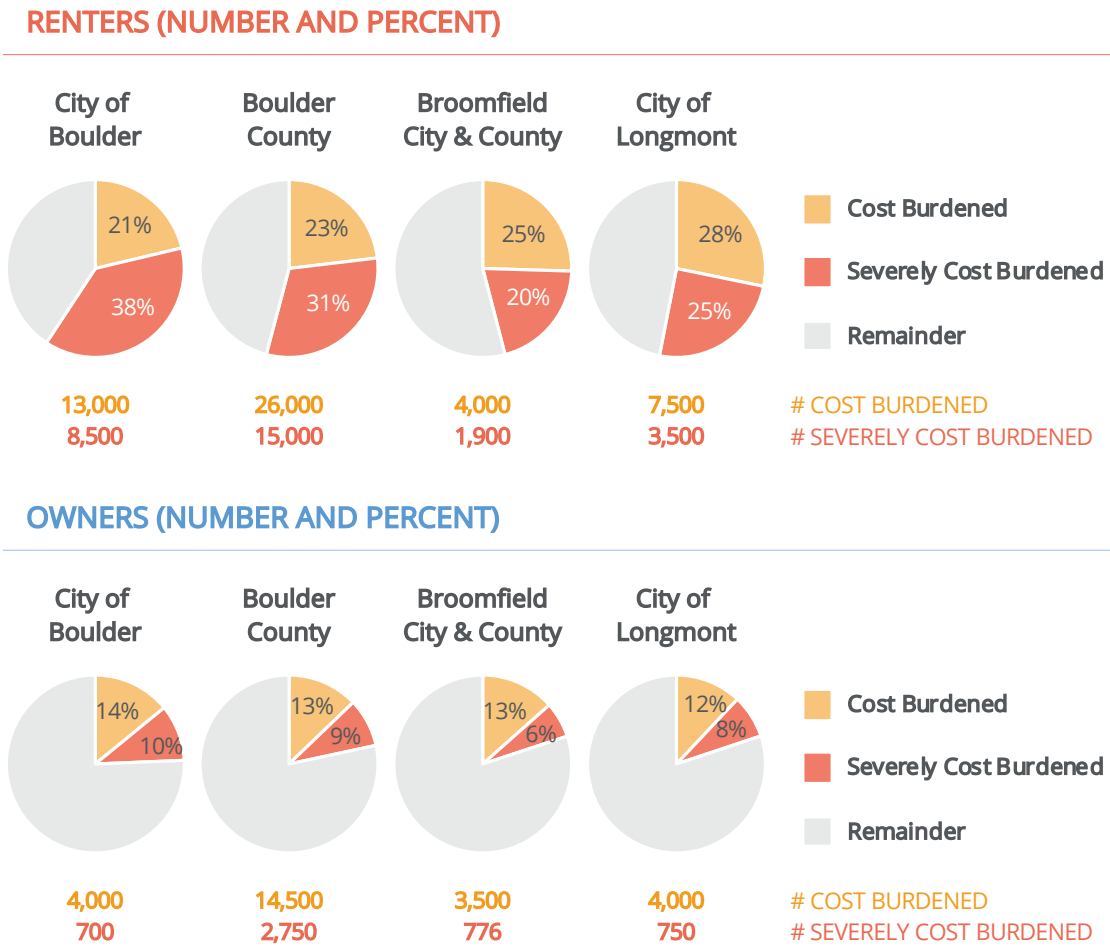
For renters, severe cost burden ranges from a low of 20 percent in Broomfield to a high of 38 percent in Boulder. Boulder's number includes the burden experienced by college

students of the University of Colorado, to the extent that they report the city as their place of residence. Non-severe cost burden is similar across jurisdictions, with Longmont the highest at 28 percent.

Altogether in the Consortium, nearly 17,000 renters face severe cost burden and 30,000 renters face cost burden in 2018. Of these, half reside in Boulder.

Far fewer owners experience cost burden than renters, with just 12-14 percent of owners cost burdened and 6-10 percent severely cost burdened. Owner cost burden is more similar across jurisdictions. Altogether in the Consortium, approximately 18,000 owners are cost burdened with 3,500 severely cost burdened.

Figure 1.
Cost Burden and Severe Cost Burden by Tenure



Source: 2018 5-year American Community Survey (ACS).

The number of cost burdened households has changed only modestly since 2013. The largest changes (more than 2 percentage points variance) include:

- In Boulder, the percent of severely cost burdened renters dropped by 4 percentage points;
- In Boulder County, the percent of cost burdened owners declined by 4 percentage points;
- Broomfield saw the percent of cost burdened renters rise (by 4 percentage points) and drop for owners (by 3 percentage points); and
- In Longmont, the percent of cost burdened owners dropped by 4 percentage points.

Income

Housing programs use income categories defined the U.S. Department of Housing and Urban Development (HUD) to determine eligibility. Those categories, defined by each Metropolitan Statistical Area (MSA), are based on the Area Median Income, or AMI. Although AMI categories can vary by specific housing program, in general, they include:

- Households with income at or below 30 percent AMI are considered "extremely" low income. These households can also be defined as those living under the Federal poverty threshold.[2]
- Households with income between 31 and 50 percent AMI are defined as having "very low" income.
- Households with income between 51 and 80 percent AMI are defined as having "low" income.
- Those with income greater than 80 percent AMI are defined as having "moderate" income and, in most high cost markets, are eligible for housing programs.

Figure 2 shows the income thresholds by household size and compares the 2020 income levels to 2015.

Incomes by AMI have increased modestly for all categories, based on increases in each MSA's area median incomes—yet still lag far behind increases in housing costs and costs of living overall. For low income households, these increases translate to about $200 per month per person—or about $2,400 per person per year—a 22 percent increase over 5 years.

[2] The federal poverty threshold is not based on the AMI and, as such, does not vary by city and state except for Alaska and Hawaii. For that reason, poverty and 30 percent AMI are generally similar.

Figure 2.
HUD Income Categories, 2015 and 2020

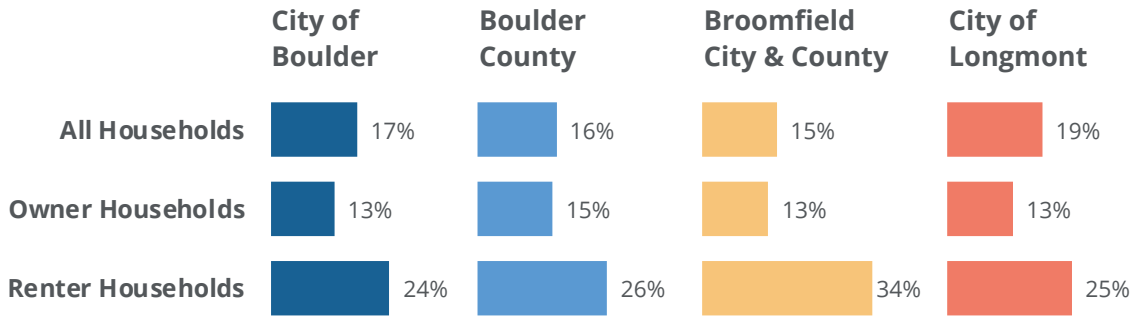
	Extremely Low 2015	Extremely Low 2020	Very Low 2015	Very Low 2020	Low 2015	Low 2020
1-person	$20,900	$24,200	$34,800	$40,300	$46,100	$56,100
2-person	$23,850	$27,650	$39,800	$46,050	$52,650	$64,100
3-person	$26,850	$31,100	$44,750	$51,800	$59,250	$72,100
4-person	$29,800	$34,550	$49,700	$57,550	$65,800	$80,100

Source: HUD Income Data, huduser.gov.

Figure 3 shows changes in median income by tenure between 2013 and 2018. The incomes of renters increased much more than incomes of owners and is likely due to two factors: 1) increases in existing renters' incomes, and 2) an influx of renters with higher income into the Consortium market.

Although Figure 3 reflects a slightly different time period, overall increases were higher than those reflected in the AMI chart above, suggesting that housing program income thresholds may lag behind actual increases in incomes.

Figure 3.
Change in Median Income by Tenure, 2013 to 2018



Source: 2013 and 2018 5-year American Community Survey (ACS).

In most markets, housing challenges vary by resident race and ethnicity. Differences in household incomes are often a factor, as are past limitations on access to economic opportunity. As Figure 4 demonstrates, incomes vary significantly by race and ethnicity: Non-Hispanic White households and Asian households have the highest incomes in most jurisdictions, with African American, Hispanic, and mixed-race households earning much less. Broomfield stands out for the relatively high incomes of its African American households.

Figure 4.
Median Income by Race and Ethnicity, 2018

	All Households	African American Households	Asian Households	Hispanic Households	Two or more Race Households	Non-Hispanic White Households
City of Boulder	$66,117	$42,692	$52,660	$39,076	$40,636	$71,503
Boulder County	$78,642	$49,314	$90,234	$49,192	$62,796	$83,417
Broomfield City and County	$89,624	$89,875	$111,401	$65,854	$68,393	$92,860
City of Longmont	$69,857	$53,107	$75,000	$48,438	$54,038	$73,621

Note: Shaded boxes indicate median incomes that are higher than the median for all households.
Source: 2018 5-year American Community Survey (ACS).

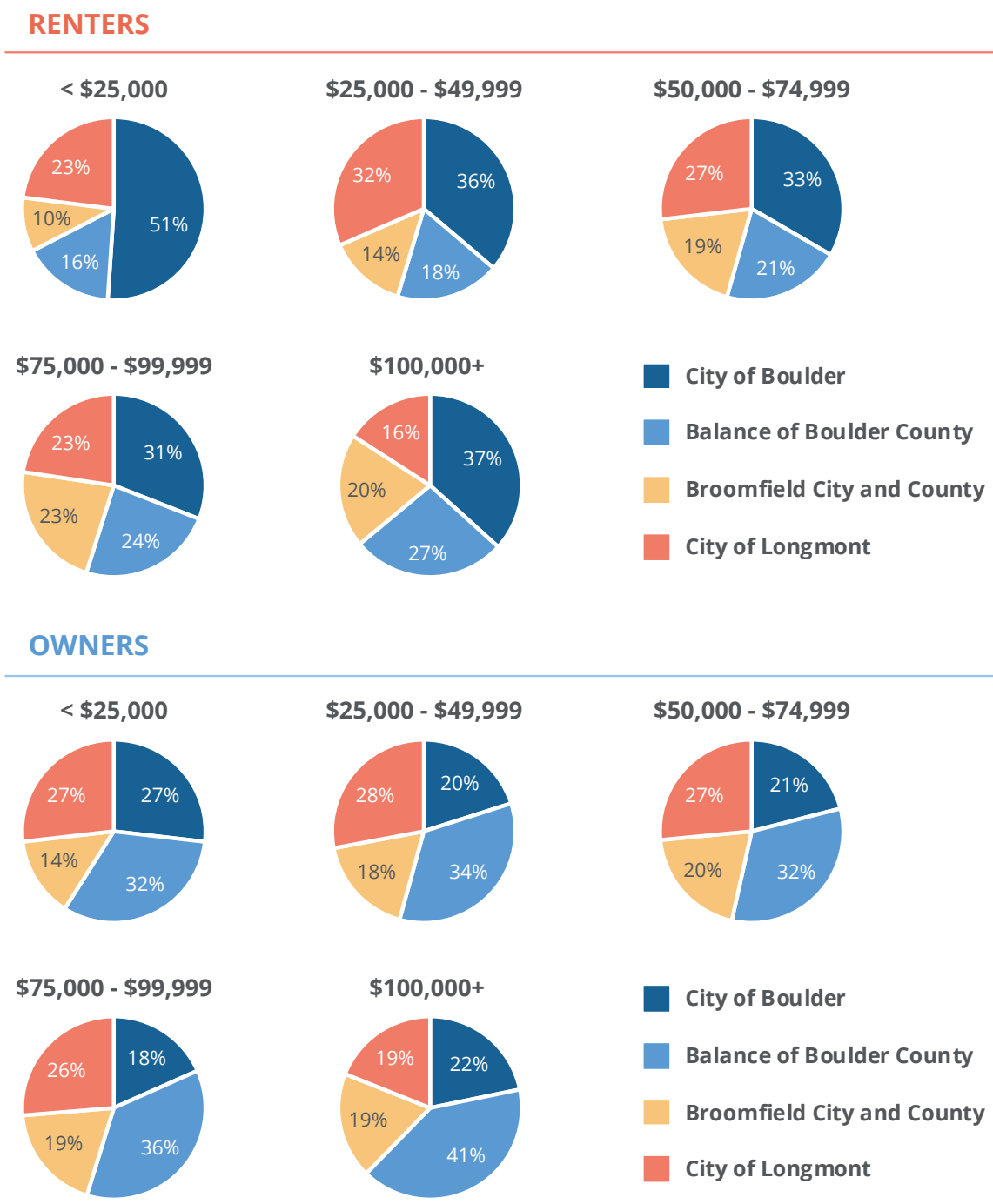
The following pie charts examine how renters and owners are distributed throughout the region based on their income levels.

For renters, Boulder houses the largest share—50 percent—of all renters in the Consortium with gross household income at or below $25,000. This is partially related to the lower income of the student population. This compares to 39 percent of renters overall. Longmont houses about the same share of < $25,000 income renters and all renters (23% v. 24%).

Longmont and Boulder house the largest shares of renters with income between very low to moderate, with Broomfield housing the least.

For owners, Boulder County houses the largest share across all income categories, and proportionately more < $25,000 income owners than its share of all owners (27% v. 21%). Longmont also provides a relatively large share of ownership housing for households with low to moderate income (26-27% low and moderate income owners v. 23% of all owners).

Figure 5.
Share of Households by Income and Jurisdiction, 2018



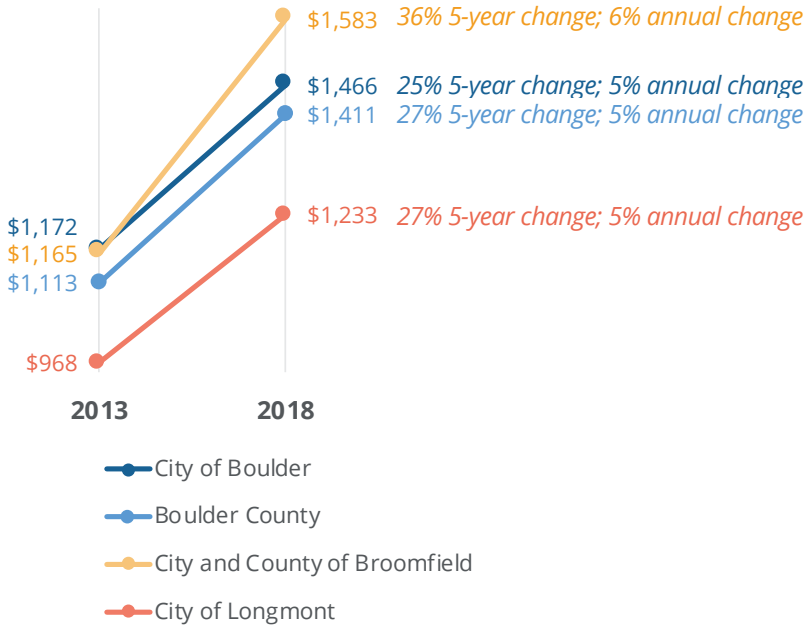
Source: 2013 and 2018 5-year American Community Survey (ACS).

Rental Market

Between 2013 and 2018, according to the U.S. Census Bureau's American Community Survey (ACS), rents in the Consortium area rose by no less than 25 percent, or by an average of 5 percent per year.

Figure 6.
Median Rent, 2013 to 2018

Source:
2013 and 2018 1-year American Community Survey (ACS); 5-year for Broomfield in 2013.

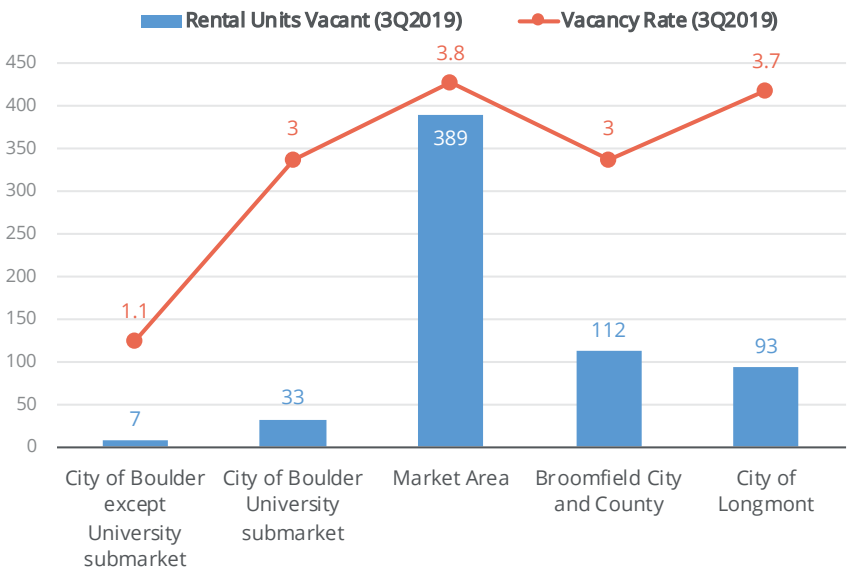


According to the most recent rent and vacancy report by the Apartment Association of Metro Denver rental vacancy rates in the Boulder—Longmont-Broomfield submarkets ranged between 1.1 percent (Boulder other than the University area) to 3.7 percent (Longmont), with an overall vacancy rate of 3.8 percent. These rates were similar to 2Q19, except for Longmont, which had a lower (2.6%) vacancy rate in 2Q19 due to new units becoming available that had received certificates of occupancy in prior quarters.

Figure 7. Vacant Units and Vacancy Rate, 3Q2019

Source:

Denver Metro Apartment Vacancy and Rent Q3 2019 Report.



As demonstrated by the figure, the Consortium had fewer than 400 vacant units as of 3Q19, according to self-reporting data provided by members of the Apartment Association that are 50 units or larger. These vacancies largely represent privately-provided rentals in multifamily buildings. Vacancies for affordable rentals are generally much lower due to extreme demand.

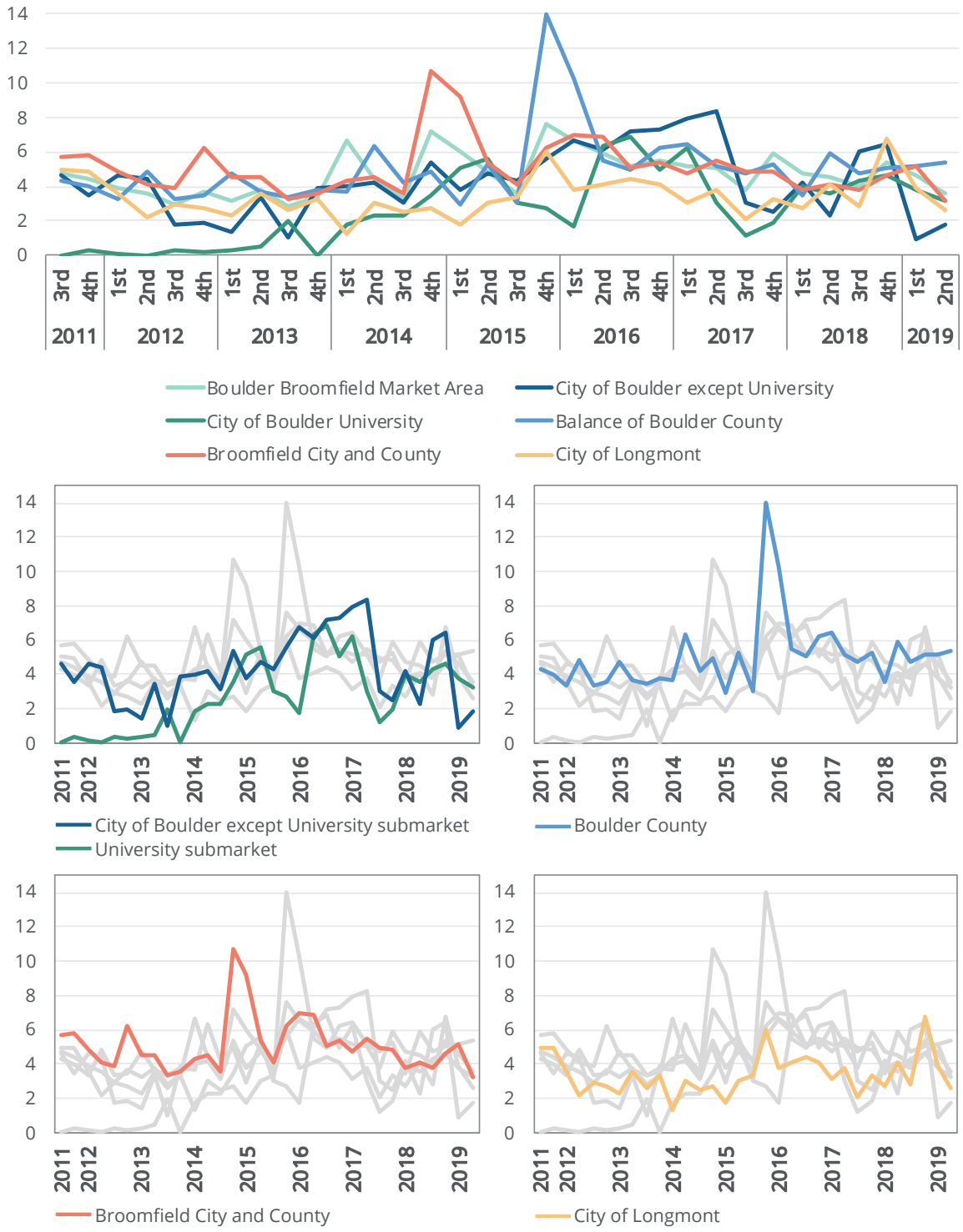
Figure 8 shows vacancy trends by submarket area between 3Q11 and 2Q19.

Overall in the Consortium area, renter vacancy rates have been stable since 2011, and on a declining trend since early 2017, when they peaked. Multifamily vacancies are now well below what is considered a healthy rate of around 5 percent, which allows renters to move into and out of the market and manage moderate rent increases.

Vacancies fluctuate by submarket area as units become available (indicated by the large peaks) and, for Boulder submarkets, as students move in and out of the city. The University submarket for Boulder is the only one with an upward trend—a positive development from the near-zero vacancies between 2011 and 2013.

Multifamily vacancies in the submarket areas of Broomfield, Longmont, and the balance of Boulder County, outside of Boulder and Longmont, have been the most stable over time.

Figure 8.
Multifamily Vacancy Trends, 3Q2011 - 2Q2019

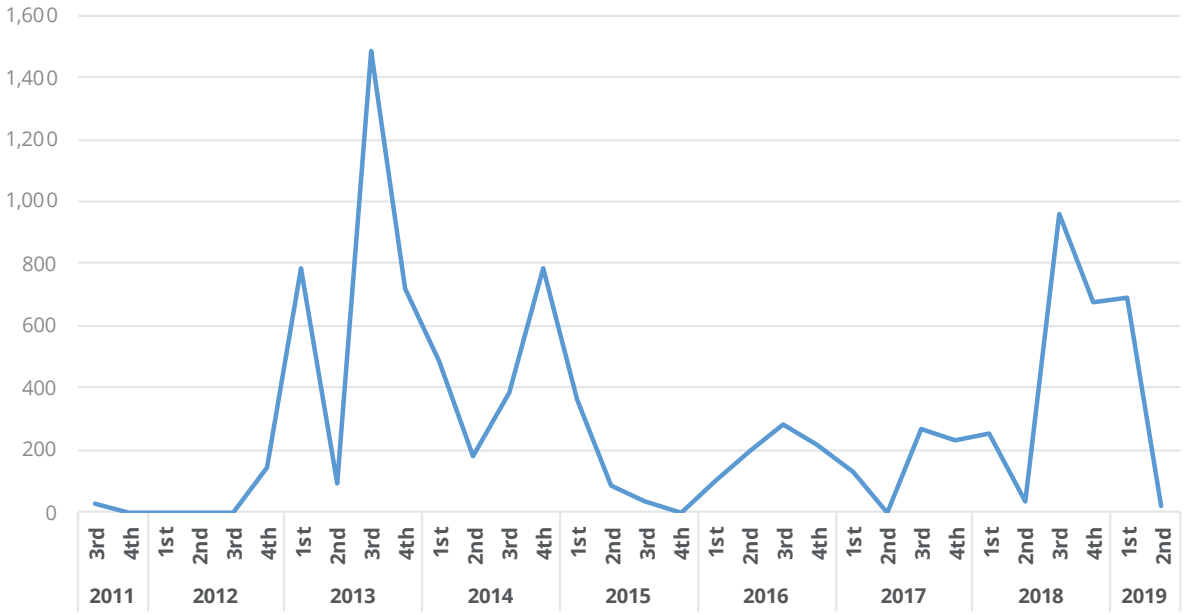


Source: Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

The Consortium's historically low multifamily vacancies are related to consistent demand to live in Consortium jurisdictions, as well as limited development of rental housing that occurred after the recession in the mid-2000s.

Figure 9 shows trends in the inventory of new apartments in the Consortium market area between 2011 and 2019. On average, about 1,270 apartment units were added annually, or a little more than 100 per month. At two persons per unit, this addition could accommodate growth of about 2,500 residents who rent annually. This compares to a population growth of about 5,100 residents and 3,500 workers.

Figure 9.
Estimate of New Apartments by Quarter for Boulder County and Broomfield County Market Area, 3Q2011 - 2Q2019



Source: Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

Figure 10 shows the median rent by submarket area as of 3Q19 as well as the household income needed to afford the median rent. Of all jurisdictions, Longmont provides the best opportunity for renters with low to very low income. Based on current AMI levels, Boulder and the balance of Boulder County are out of reach for households with low income that have less than three income-producers.

Figure 11 shows median rents by unit type. Both graphics accentuate Longmont's relative affordability.

Figure 10.
Average Rent and Income Required to Afford, 3Q2019

Note:

Average rents do not always include utilities; as such, actual monthly costs are likely higher.

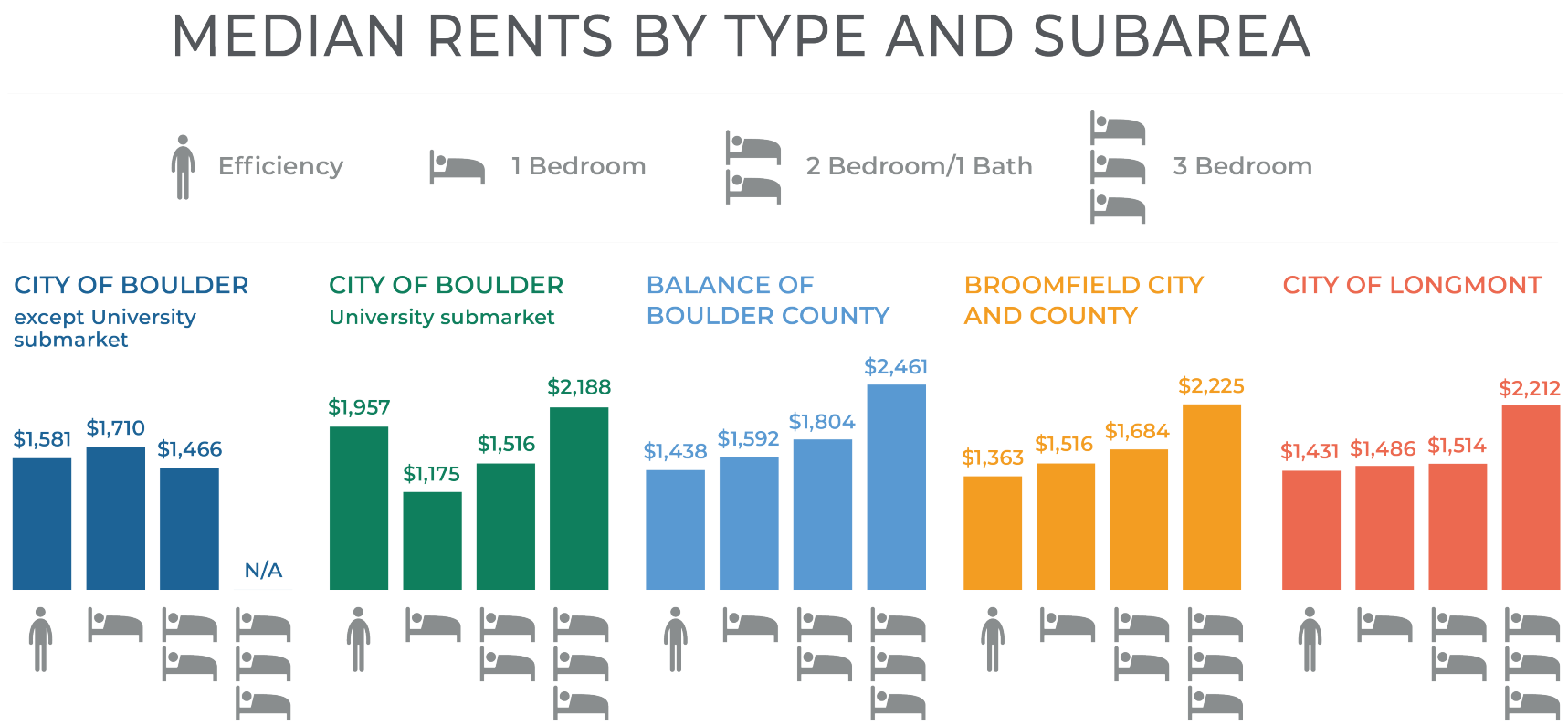
Balance of Boulder County refers to the area outside of the City of Boulder and Longmont.

Source:

Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

	Average Rent	Lowest Income Required to Afford
Boulder Broomfield Market Area	$1,597	$63,880
City of Boulder except University	$1,728	$69,120
City of Boulder University	$1,959	$78,360
Balance of Boulder County	$1,740	$69,600
Broomfield City and County	$1,636	$65,440
City of Longmont	$1,418	$56,720

Figure 11.
Median Rents by Type and Subarea, 3Q2019



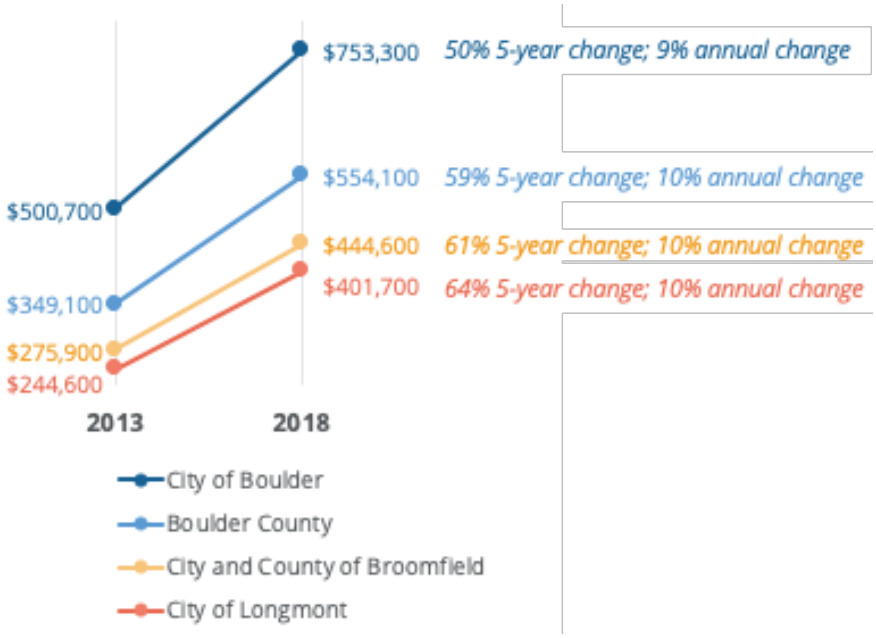
Source: Denver Metro Apartment Vacancy and Rent Q2 2019 Report.

Ownership Market

Home values reported in the ACS highlight the significant rise in home values during the past 5 years. The most affordable Consortium submarkets—Broomfield and Longmont—experienced the largest increases. Although high by most market standards, Broomfield and Longmont offer the most affordable ownership opportunities in the Consortium, as demonstrated by Figure 12.

Figure 12.
Home Values, 2013 to 2018

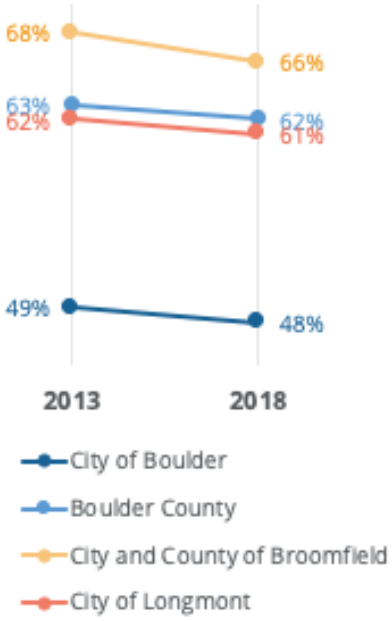
Source:
2013 and 2018 1-year American Community Survey (ACS); 5-year for Broomfield in 2013.



Since 2013, ownership has changed very little. Yet ownership in the HOME Consortium varies among jurisdictions, and for different types of residents.

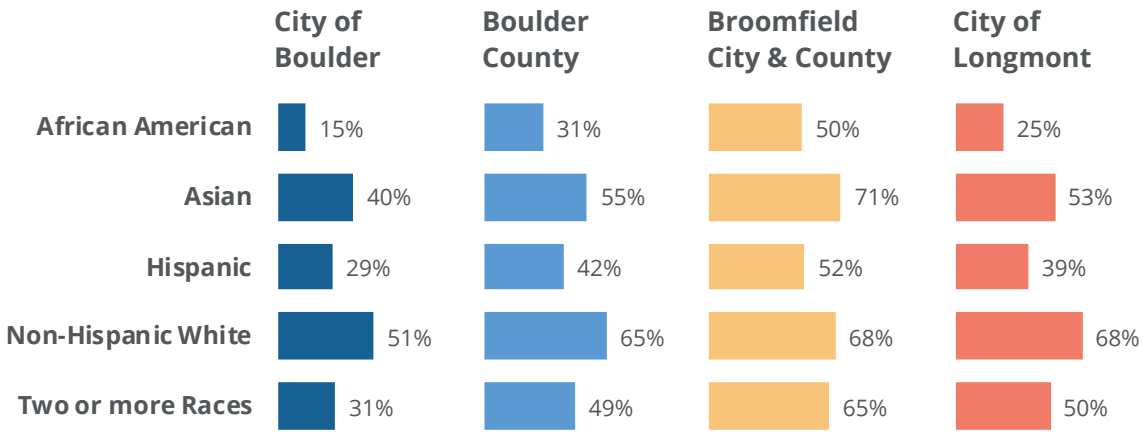
Figure 12.
Homeownership Rate, 2013 and 2018

Source:
2013 and 2018 1-year American Community Survey (ACS); 5-year for Broomfield in 2013.



As shown below, 68 percent of Non-Hispanic White residents own their homes in Broomfield and Longmont, compared to 51 percent in Boulder. Broomfield is notable for its relatively high rates of ownership across many racial and ethnic categories.

Figure 14.
Homeownership by Race and Ethnicity, 2018



Source: 2018 5-year American Community Survey (ACS).

Moderate-income buyers shopping for homes between 2018 and 2019 had few choices in the for-sale market. Overall, attainable units listed as for-sale in the Consortium area totaled about 2,600—representing just 3 percent of all owner-occupied units in the Consortium.

The following figure shows the types of homes listed for sale and sold between second quarter 2018 and 2019, and the number of attainable units available:

- Units priced at $280,000 and less are affordable to households earning approximately $75,000 per year—about 80 percent AMI for a 4-person household.
- Units priced between $280,000 and $375,000 are affordable to households earning between $75,000 and $100,000—roughly between 80 and 120 percent AMI.

A buyer earning $75,000 and less has very little inventory in all Consortium jurisdictions, with the market in Broomfield the most constrained. Longmont and Broomfield offer the largest homes, which are slightly newer, than those on the market in Boulder and the balance of Boulder County.

Buyers with slightly higher incomes ($75,000 to $100,000) have more inventory from which to choose, particularly in Longmont, and can find slightly larger units in their price range. It is unclear from the data if improvements are needed to these homes and/or if they have basements that would offer more square footage.

Figure 15.
Options for Buying an Affordable Home, 2018 - 2019

Options for buying < $280,000 home between 2Q2018 and 2Q2019

Price Range	Average Sq.Ft.	Average # Bedrooms	Average # Baths	Average Year Built	No. of Units
City of Boulder	747	1.4	1.2	1981	193
Boulder County - excluding City of Boulder and Longmont	839	1.6	1.1	1971	177
City and County of Broomfield	1,284	2.3	2.0	1984	55
City of Longmont	1,236	2.1	1.7	1986	175

Options for buying $280,000-$375,000 home between 2Q2018 and 2Q2019

Price Range	Average Sq.Ft.	Average # Bedrooms	Average # Baths	Average Year Built	No. of Units
City of Boulder	822	1.7	1.5	1978	357
Boulder County - excluding City of Boulder and Longmont	1,236	2.3	1.9	1979	389
City and County of Broomfield	1,603	2.9	2.0	1977	454
City of Longmont	1,609	2.8	2.2	1987	825

Source: MLS and IRES, Q2 2018 to Q2 2019.

A considerable challenge for buyers in high cost markets is the level of downpayment required, as well as competition from investors, many of whom can offer immediate cash sales. According to the survey of residents in the Consortium, 70 percent of renters cannot afford the downpayment required to buy a home. One-third had too much other debt to buy and one-fourth had been told by a financial institution that they are not qualified for a mortgage.

Transportation and Commuting

Population in the Consortium area grew modestly during the past 5-7 years, determined, in large part, by limitations on the growth of housing stock. As discussed above, home values rose 50 to 60 percent between 2013 and 2018, yet there was little fluctuation in homeownership levels, indicating that owners remained in their homes or sold their homes to high income buyers.

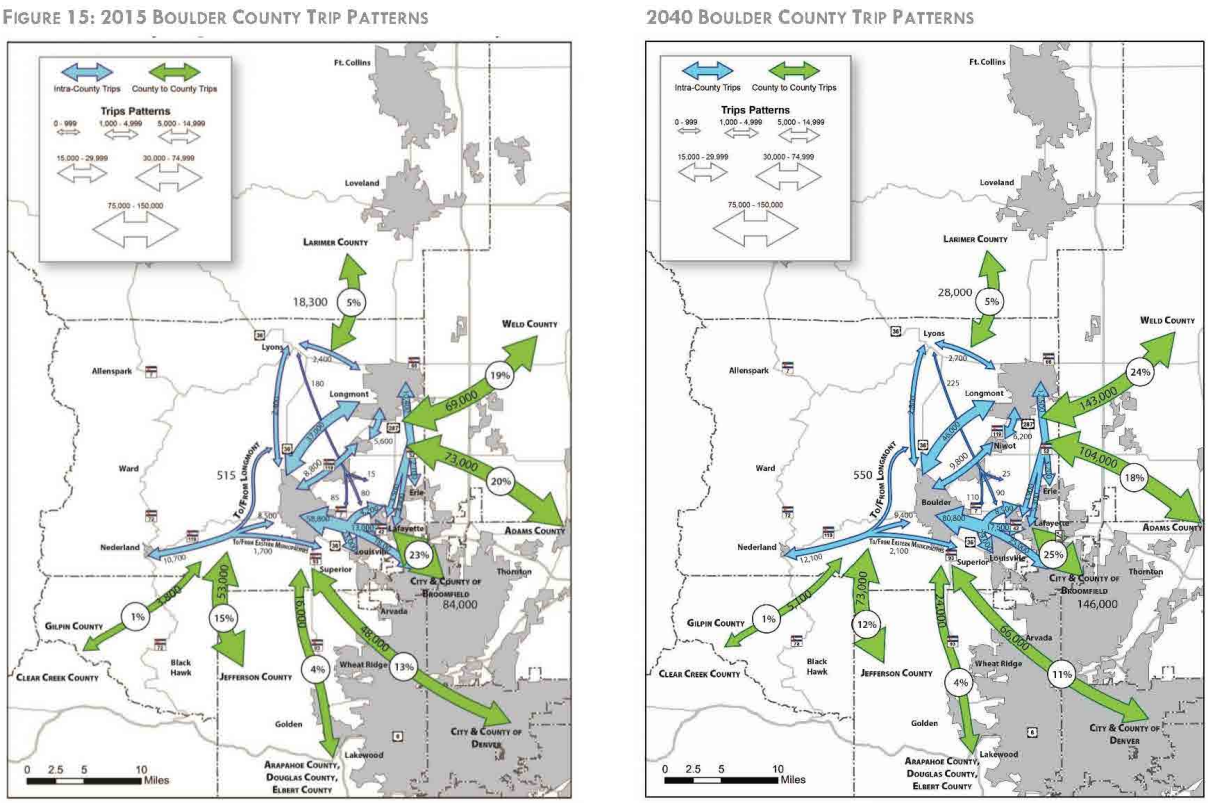
Rents increased by approximately 25 percent, and matched increases in the median income of renters almost exactly. This is because the Consortium gained higher income

renters over the past 5 years who can afford rent levels—those earning around $75,000—perhaps displacing existing renters.[3]

Even so, with increases in home prices, these renters have trouble buying. These trends suggest that many new households have been willing to trade ownership for living in the Consortium market area.

Still, many workers remain priced out of the market and commute to jobs in the Consortium area from surrounding counties. The Boulder County Transportation Master Plan from 2019 estimates a significant increase in commuters from the counties of Weld, Adams, and, less so, Jefferson, between now and 2040, as shown below.

Figure 16.
Boulder County Trip Patterns, 2015 and 2040



Source: Boulder County Transportation Master Plan, Technical Version, December 2019.

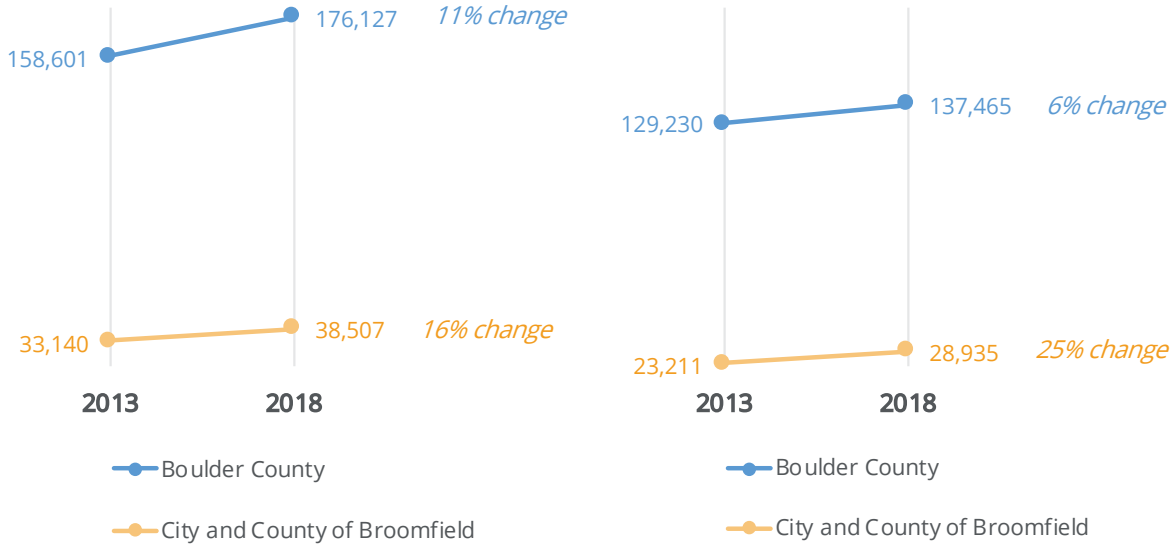
[3] Time series data can be used to track such trends; however, that was beyond the scope of this study.

A jobs/housing ratio is a simple way of tracking how well the housing market is accommodating employment. A ratio of 1.0 means that jobs and housing are perfectly matched—i.e., there is an equal number of jobs and housing units.[4]

As shown in Figure 17, jobs in Boulder County have grown by an estimated 11 percent between 2013 and 2018, while housing units increased by 6 percent. This has resulted in an increase in the jobs/housing ratio in Boulder County from 1.23 to 1.28.

In contrast, the ratio in Broomfield has decreased, as housing units have grown to meet employment demands. In Broomfield, the jobs/housing ratio has declined from 1.48 to 1.33.

Figure 17.
Growth of Jobs v. Growth of Housing Units, 2013 to 2018



Source: 2013 and 2018, second quarter LEHD data, and 2013 and 2018 ACS.

The remainder of this report provides a picture of housing needs for each Consortium jurisdiction.

[4] The ratio provides is an easy indicator for understanding the mismatch between jobs and housing units for workers. Yet it oversimplifies markets in that assumes one local worker per housing unit, and, as such, does not reflect multiple earner households and/or split commutes or retired residents.

City of Boulder

The Boulder housing market remains extremely tight, with rental vacancies fluctuating between 1 and 3 percent, and very few rental units available regardless of price. The number of deeply subsidized rentals—defined for this study as those affordable to households earning less than $25,000 per year—in Boulder declined slightly and the number of households with very low income also decreased, as affordable rentals provided by the private market became harder to find.

Home values have continued to rise, although at a slower pace than in other Consortium jurisdictions. The city's median home value is well above the county's value overall at $750,000, increasing by 50 percent from 2013. Yet the city's homeownership rate hasn't changed and the proportion of owners who are cost burdened has remained stable, indicating that new owners are very high income or are participating in the city's deed-restricted ownership program.

The city's **primary housing needs** include:

- A shortage of 7,630 units renting for less than $875 per month—the rent level under which the rental unit gap exists.
- A shortage of homes to buy priced at less than $375,000 per month.
- Housing subsidies to assist 1,500 people with disabilities, many of whom are older adults, who struggle to pay their monthly rent and mortgage.

Rental Market Summary

Average rent 3Q19: $1,728 (excludes University submarket); $1,959 (University submarket only)

Income required to afford the average rent: $69,120 - $78,360

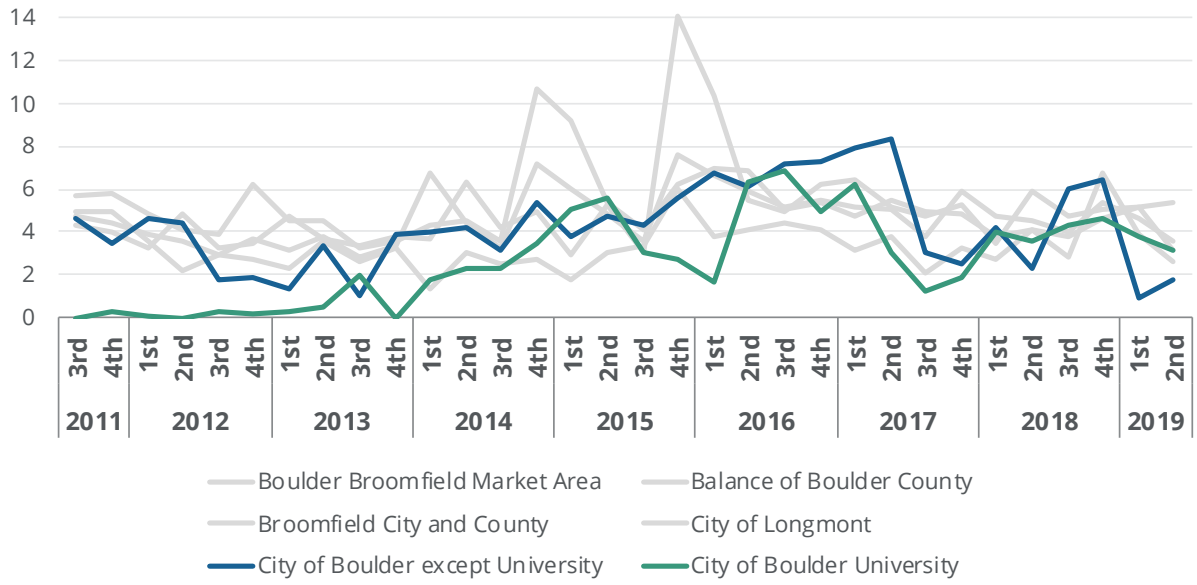
Cost burdened renters: 13,000, or 21 percent of all renters, down 4 percentage points from 2013

Severely cost burdened renters: 8,500, or 38 percent of all renters

Rental vacancy 3Q19: 1.1 percent (excludes University submarket) – 3.0 percent (University submarket only)

No. of vacant rentals 3Q19: 40 total

Figure 18.
City of Boulder Multifamily Vacancy Trends, 3Q2011 - 2Q2019



Source: Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

Ownership Market Summary

Homeownership rate 2018: 48 percent, stable from 2013

Median home value 2018: $753,000, up 50 percent from 2013. Income required to afford > $200,000

Cost burdened owners: 4,000, or 14 percent of all owners, stable from 2013

Severely cost burdened owners: 700, or 10 percent of all owners

Number of homes affordable to buyers at $75,000 income: 55

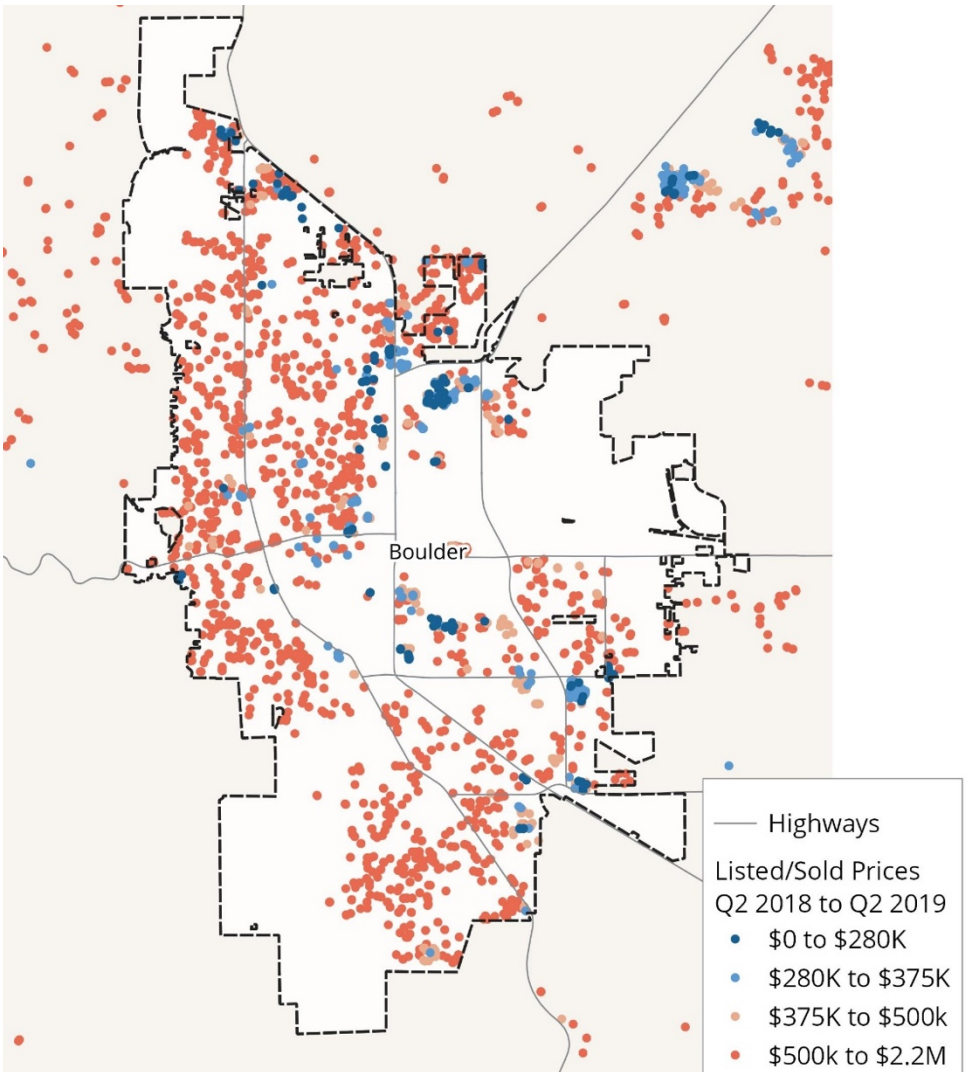
Number of homes affordable to buyers at $100,000 income: 454

Figure 19.
City of Boulder Summary Statistics for Units Listed and Sold, 2Q2018 - 2Q2019

Price Range	Average Sq.Ft.	Average # Bedrooms	Average # Baths	Average Year Built	No. of Units
< $280,000	1,236	2	2	1986	55
$280,000 to $375,000	1,609	3	2	1987	454
> $375,000	3,353	4	3	2000	1,612
Attached homes	1,627	2	2	2003	391
Affordable to 80% AMI	1,174	2	2	1987	49
Affordable to 120% AMI	1,331	2	2	2002	190
Detached homes	3,218	4	3	1995	1,730
Affordable to 80% AMI	1,743	3	2	1975	6
Affordable to 120% AMI	1,809	3	2	1976	264

Source: MLS and IRES, Q2 2018 to Q2 2019.

Figure 20.
Listed and Sold Prices, City of Boulder, Q2 2018 to Q2 2019



Source: MLS and IRES.

Populations with disproportionate needs

- **Hispanic households.** Boulder's Hispanic households are cost burdened at twice the rate of White, non-Hispanic households, according to the 2018 Census survey.

  The resident survey gathered responses from 35[5] residents who self-identified as Hispanic and living in the City of Boulder. Fifty-seven percent of them worry about their rent going up to a level they cannot afford. A much lower proportion—17 percent—struggle to pay their rent or mortgage payment each month. Two out of five live in housing that is in "fair" or "poor" condition. Seventy percent of them cannot afford the downpayment to purchase a home.

  Compared to Non-Hispanic White survey respondents, Hispanic households are more likely to live in housing that is in "fair" or "poor" condition (40% v. 20% for Non-Hispanic White)—however, they are less likely to struggle to pay their rent or mortgage payment each month (17% v. 23% for Non-Hispanic White).

- **People with disabilities.** Forty-four percent of households that contain a member with a disability experience one or more housing problems; this equates to approximately 2,600 residents with disabilities with housing needs.

  In the resident survey,100 respondents indicated living in the City of Boulder and being or living with a household member who has a disability. Of these, 26 percent said they struggle to pay their rent or mortgage—an equivalent of 1,500 households. Forty-four percent of survey respondents being or living with a household member who has a disability are over the age of 60 or live with a household member over the age of 60. Of those, 10 respondents indicated their current home does not meet their needs and half of them indicated the modifications needed were grab bars in the bathroom.

- **Voucher holders.** Private housing market factors combined with a lack of federal funding for public housing create extra challenges for housing authorities. A small sample of Boulder City residents with housing vouchers who participated in the survey (18 total) said they found it "very difficult" (44%) or "somewhat difficult" (56%) to find a landlord to accept their voucher.

- **People experiencing homelessness and people who are precariously housed.** Of the Boulder City residents responding to the survey, 3.4 percent were living with family or friends because they cannot afford an apartment of their own. A

[5] When considering the experience of members of certain groups, the sample sizes are too small (n<40 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive.

large proportion of these residents live paycheck to paycheck and need assistance paying for food, utilities, and transportation, and accessing mental health services.

- **Older adult households.** 15,000 residents are 62 years or older, accounting for 14 percent of Boulder City's population, with an estimated 22 percent—approximately 3,300—having some type of housing need.

  Older adults are less likely than other types of residents to have housing challenges, according to the resident survey. This is likely due to the high share of homeowners among older adult survey respondents, over 70 percent of older adult respondents for the City of Boulder are homeowners. Almost 30 percent of homeowner households with an older adult owns a home that they want to sell but cannot afford to purchase something else at current home prices.

  Around one in five older adults indicated having repair needs, with the most important repairs relating to roofs and weatherization. Almost 60 percent of those in need of repair cannot afford them.

  Overall 21 percent of older adults indicated they struggle to pay their rent or mortgage. Applying survey proportions to the older adult population translates to around 3,000 older adult residents struggling to pay they rent/mortgage and property taxes. The degree of cost burden varied by tenure; 15 percent of older homeowners indicated they struggle to pay their mortgage while 36 percent of older renters struggle to pay rent.

  Many respondents to the resident survey expressed an interest in home share situations to help them manage housing costs and repair and maintenance challenges.

- **Large families with 5 or more members.** Approximately 1,700 households are large family households (5 or more people) with 23 percent, or 400 households, with housing problems including cost burden and overcrowding. The primary challenges of large families in the City of Boulder, according to those who participated in the resident survey (31 families), are: worries about rent increasing to an unaffordable level (35%), living in crowded conditions (29%); living paycheck to paycheck (29%), and living in fair or poor condition housing (39%).

- **Female-headed households with children.** There are approximately 1,100 female headed households with children in the City of Boulder and 12 percent live in poverty. These 140 female headed households with children living in poverty are the most likely to struggle with rising housing costs. Of the 19 female-heads of household who participated in the resident survey, about 40 percent said they struggle to pay their rent, and 58 percent they worry about their rent increase. About half of them live paycheck to paycheck.

- **Households who have limited English language proficiency (LEP).** About 670 Boulder City households have limited English proficiency (LEP), meaning no one over the age of 14 speaks English "very well"; the majority speak Spanish. The 20

percent of limited English proficient households living in poverty are most likely to have acute housing needs, equaling 135 households.

Service needs

The resident survey used to support this housing analysis also collected information on human services needs of residents. The primary needs captured in the survey include:

- 37 percent of Boulder City residents worry that an unexpected health issue would strain their savings and put them in debt;
- 34 percent say they could not pay for an unexpected doctor bill;
- 32 percent live paycheck to paycheck.
- When residents need to skip services because they cannot afford them, they are mostly likely to skip dental care and car repairs.
- Over 40 percent of residents needing services say they could use information about the types of jobs they are qualified for and/or financial help to pay for educational development, and better transportation options.

Rental Housing Gaps

A rental gap compares the supply of rental housing to demand, based on household income. In 2018, Boulder had a shortage of 7,630 units affordable to households with income at or below $35,000 per year. Specifically,

- 45 percent of renters (10,002) in Boulder have an annual income of less than $35,000. These households can afford units that rent for less than $875 per month to avoid being cost burdened.
- Only 10 percent of rental units (2,372) are priced below $875 per month.
- This leaves a "gap," or shortage, of 7,630 units for these households with extremely low income.

Based on the same methodology used in 2013, the rental gap was a bit smaller than current data—7,331 units—but only existed for households with annual income of less than $25,000.[6] Between 2013 and 2018, the number of renters with annual income of less than $25,000 decreased slightly, by 1,146. The number of units affordable to these renters also declined, but only modestly (370 units).

A 2013 housing choice survey conducted by the City of Boulder concluded that half of the city's rental gap could be related to the college student population. This would put the 2013 "non-student rental gap" at 3,800 units.

[6] A 2013 market study that was based on 2012 data and a slightly different methodology using Public Use Microsample (PUMS) Data found a larger gap when calculated by household size.

The biggest change in the rental market between 2013 and 2018, shown in Figure 21, is in units affordable to renters with annual income between $25,000 and $35,000. The number of these units declined by 2,606—dropping the number of rental units affordable to households with annual income of less than $35,000 in 2013 by nearly half.

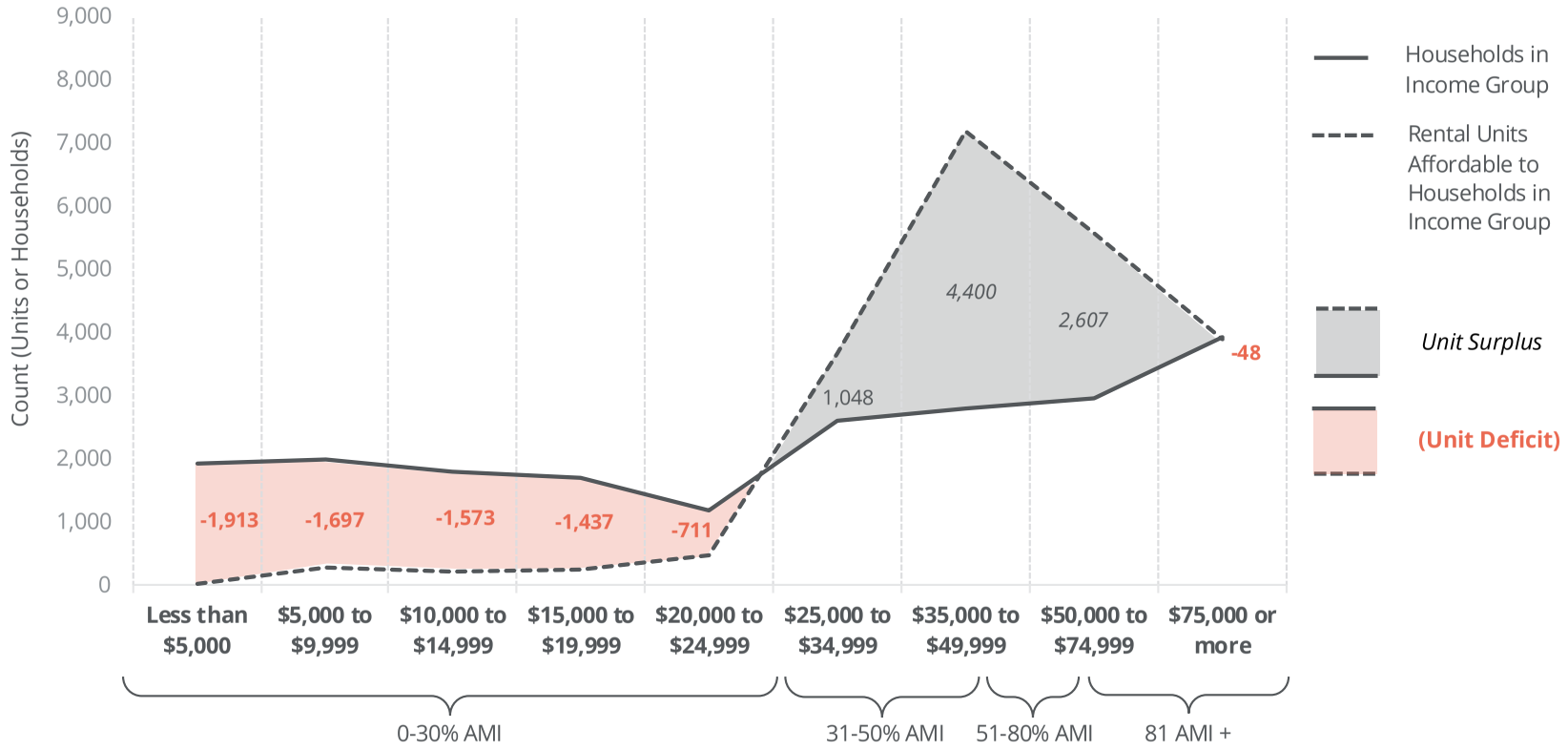
The following figures provide a visual representation of the rental gaps trends.

Figure 21.
Change in Renter Households and Rental Units, City of Boulder, 2013-2018

Income Range	2013 Renters	2018 Renters	Change	2013 Units	2018 Units	Change
Less than $5,000	1,950	1,928	-22	37	55	18
$5,000 to $9,999	1,992	1,635	-357	295	195	-100
$10,000 to $14,999	1,804	1,471	-333	231	137	-94
$15,000 to $19,999	1,699	1,245	-454	262	272	10
$20,000 to $24,999	1,195	1,215	20	484	280	-204
$25,000 to $34,999	2,621	2,508	-113	3,669	1,433	-2,236
$35,000 to $49,999	2,810	2,777	-33	7,210	5,563	-1,647
$50,000 to $74,999	2,978	3,331	353	5,585	8,596	3,011
$75,000 or more	3,943	6,055	2,112	3,895	6,564	2,669
< $25,000 change			-1,146			-370
< $35,000 change			-1,259			-2,606

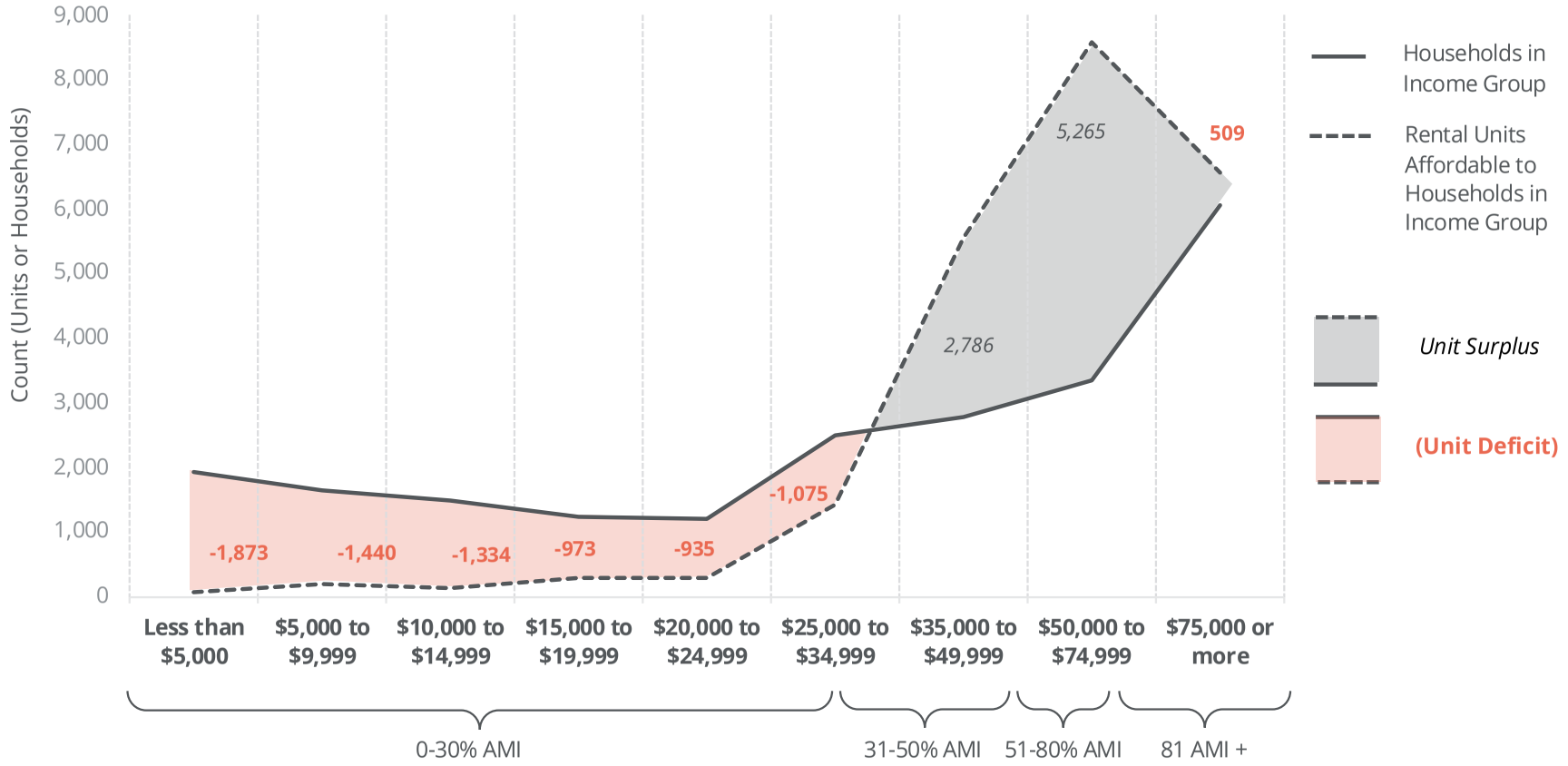
Source: 2013-2018 5-year American Community Survey (ACS).

Figure 22.
Rental Gaps, City of Boulder, 2013



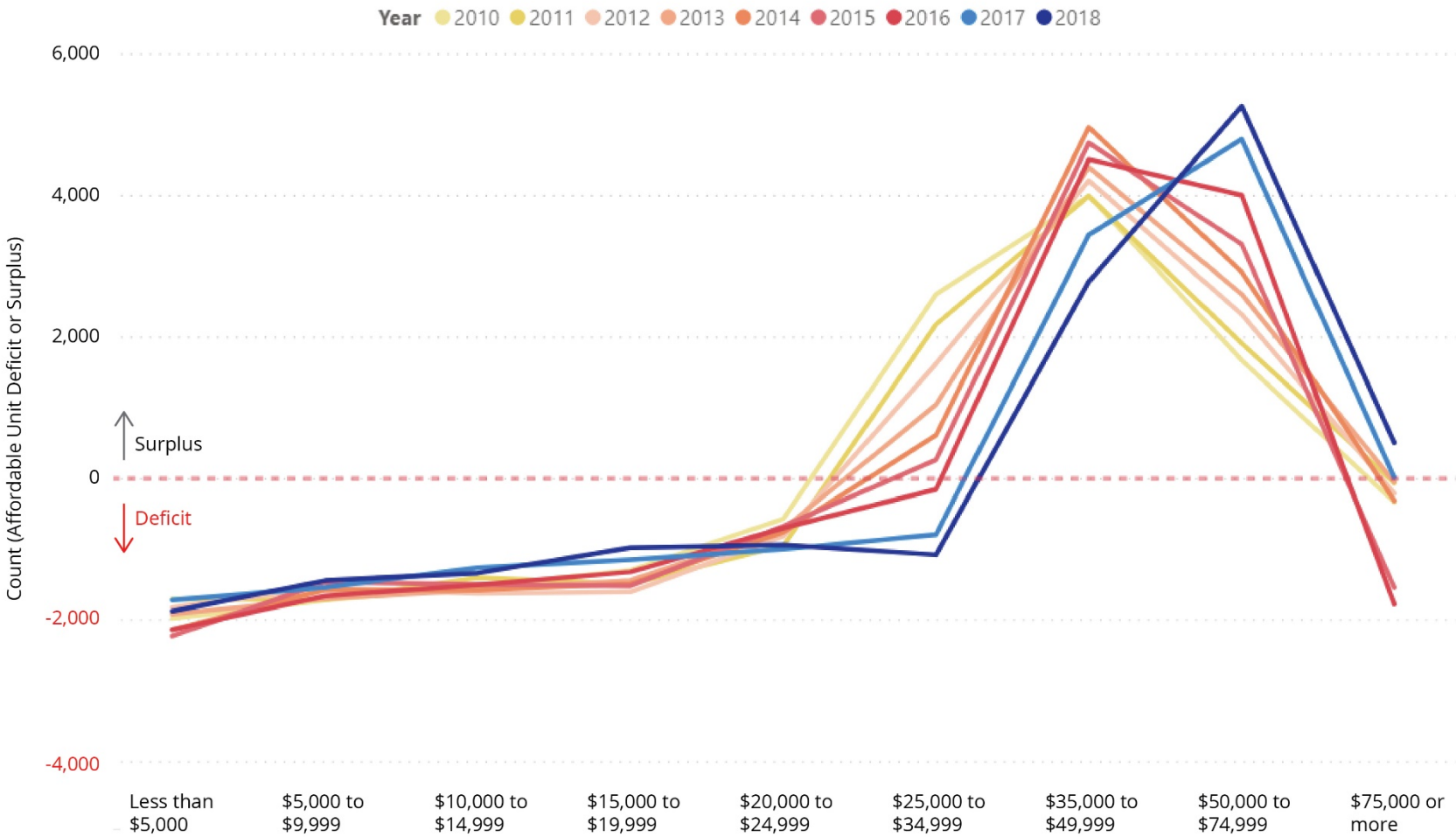
Source: 2013 5-year American Community Survey (ACS).

Figure 23.
Rental Gaps, City of Boulder, 2018



Source: 2018 5-year American Community Survey (ACS).

Figure 24.
Change in Rental Gaps, City of Boulder, 2010 to 2018



Source: 5 Year ACS Estimates

Boulder County

Boulder County's housing market reflects housing options and needs for its broad areas of urban, rural and suburban environments. Housing trends track closely with the county's largest communities, Boulder and Longmont. The rural nature of much of the county provides little relief for meeting housing demand: the multifamily market outside of the cities and towns is small, and most affordable ownership units are located in very remote areas and many take the form of mountain cabins.

Rental Market Summary

Average rent 3Q19: $1,740 (excludes Boulder and Longmont)

Annual income required to afford the average rent: $69,600

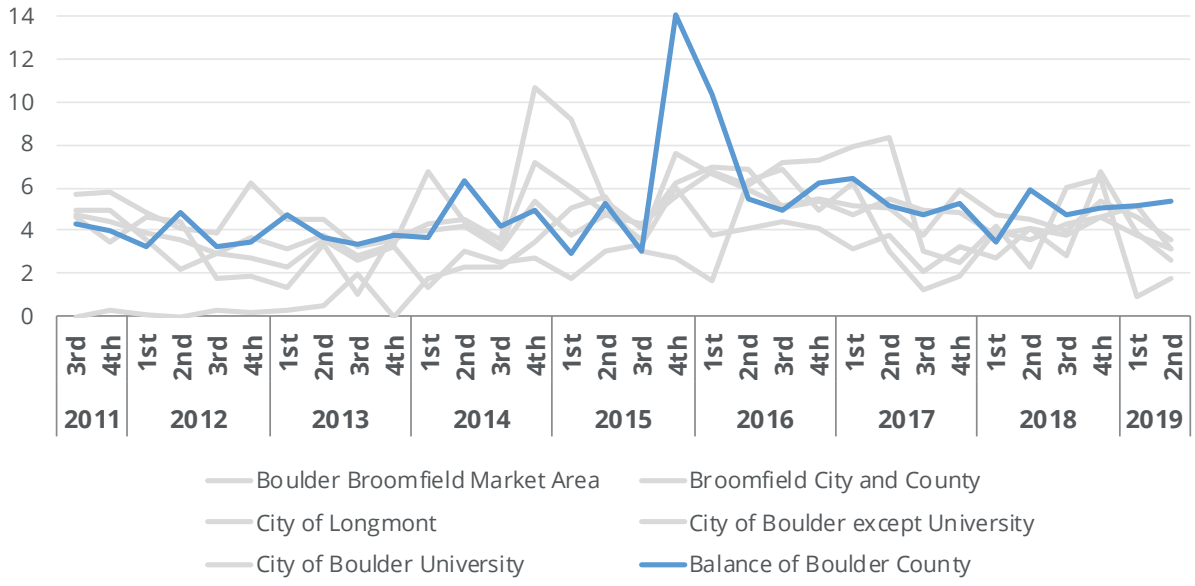
Cost burdened renters: 41,000, or 54 percent of all renters, about the same as in 2013

Severely cost burdened renters: 26,000, or 23 percent of all renters

Rental vacancy 3Q19: 5.4 percent (excludes Boulder and Longmont)

Number of vacant rentals 3Q19: 127 vacant rentals (excludes Boulder and Longmont)

Figure 25.
Boulder County Multifamily Vacancy Trends, 3Q2011 - 2Q2019



Source: Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

Ownership Market Summary

Homeownership rate 2018: 62 percent, stable from 2013

Median home value 2018: $554,100, up 59 percent from 2013. Income required to afford = $150,000

Cost burdened owners: 17,250, or 22 percent of all owners, a 4 percentage point decrease from 2013

Severely cost burdened owners: 2,750, or 9 percent of all owners

Number of homes affordable to buyers at $75,000 income: 177

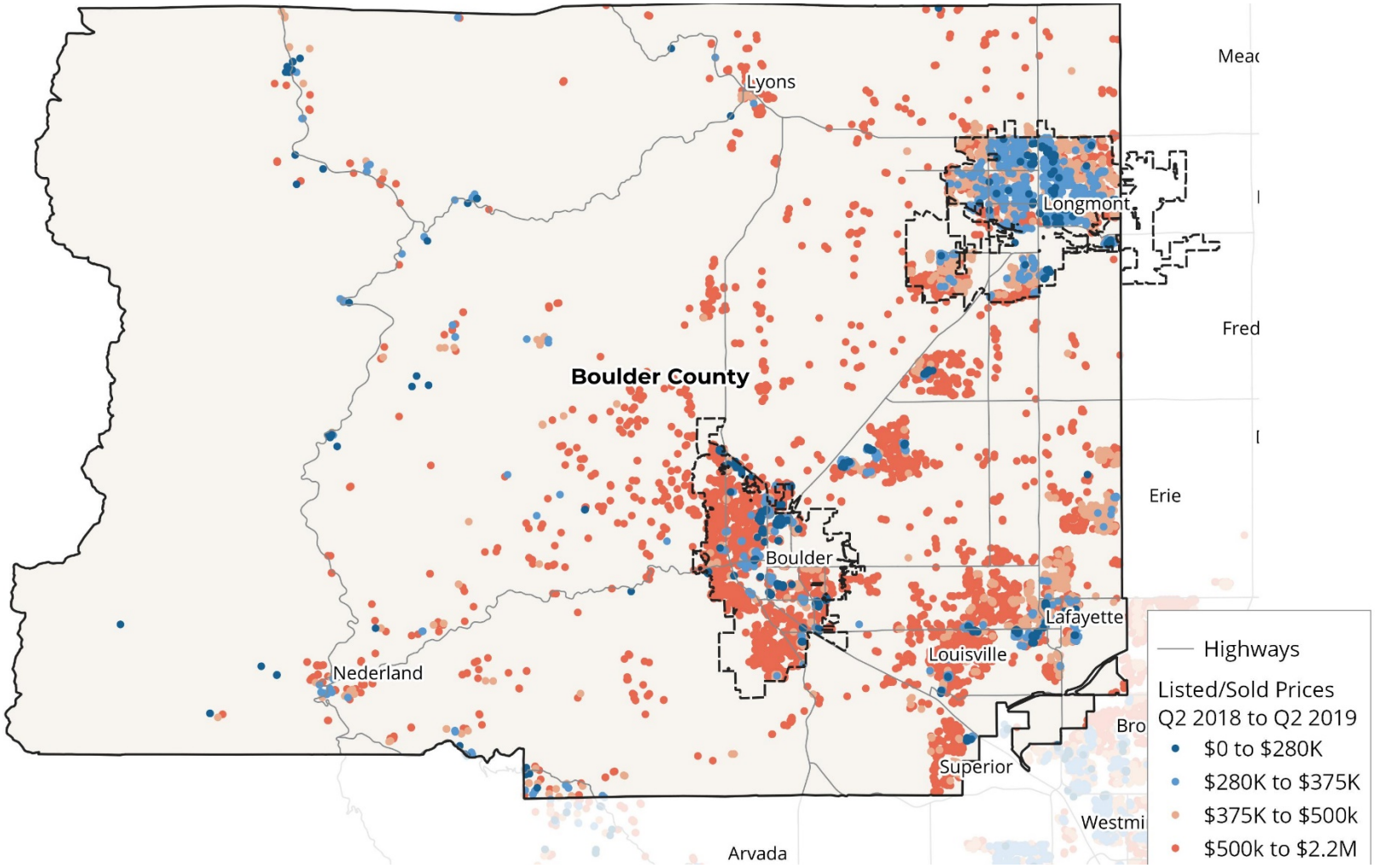
Number of homes affordable to buyers at $100,000 income: 389

Figure 26.
Boulder County - Excluding City of Boulder and Longmont - Summary Statistics for Units Listed and Sold, 2Q2018 - 2Q2019

Price Range	Average Sq.Ft.	Average # Bedrooms	Average # Baths	Average Year Built	No. of Units
< $280,000	839	2	1	1971	177
$280,000 to $375,000	1,236	2	2	1979	389
> $375,000	3,362	4	3	1988	3,962
Attached homes	1,602	2	2	1980	129
Affordable to 80% AMI	868	2	1	1984	423
Affordable to 120% AMI	1,196	2	2	1987	293
Detached homes	3,407	4	3	1985	3,710
Affordable to 80% AMI	764	2	1	1946	48
Affordable to 120% AMI	1,359	2	2	1956	96

Source: MLS and IRES, Q2 2018 to Q2 2019.

Figure 27.
Listed and Sold Prices, Boulder County, Q2 2018 to Q2 2019



Source: MLS and IRES

Housing and Service needs

The largest number of special needs populations captured in Boulder County (excluding the City of Boulder, Broomfield, and Longmont) were older adults and persons with disabilities.

- Of the older adult households represented in the survey, one third has a disability, and 21 percent of those with a disability need some modification to their homes, the most common being grab bars in the bathroom.
- Fifteen percent of older adult homeowners struggle to pay their property taxes, and 20 percent want to sell their home but cannot afford to purchase something else at current prices.
- Overall, 20 percent of older residents indicated they struggle to pay their rent/mortgage. Renters are around three times more likely to struggle to pay their rent (31%) compared to homeowners struggling to pay their mortgage (11%). Sixty percent of older adults who rent are worried about rent increasing to an unaffordable level.

The resident survey used to support this housing analysis also collected information on human services needs of residents. The primary needs captured in the survey include:

- 32 percent of Boulder County residents who live outside of major cities within the county worry that an unexpected health issue would strain their savings and put them in debt;
- 29 percent say they could not pay for an unexpected doctor bill;
- 26 percent live paycheck to paycheck.
- When residents need to skip services because they cannot afford them, they are mostly likely to skip dental care and car repairs.
- Half of residents needing services say they could use information about the types of jobs they are qualified for and/or financial help to pay for educational development.

Rental Housing Gaps

The Boulder County rental gaps analysis provides a picture of how the market in the county overall has changed since 2013.

There was little fluctuation in the number of deeply affordable units, serving renters with annual income of less than $20,000. These units are owned and operated by the public housing authorities of Boulder County, Boulder and Longmont and, between 2013 and 2018, increased in number: Census data estimate that there are 185 more units serving households with annual income of less than $20,000 per year than in 2013.

There were slightly fewer units for households with annual income between $20,000 and $25,000.

Units for renters with annual income $25,000 to $35,000 declined significantly.

By 2018, Boulder County had 5,249 fewer units priced affordably for renters with annual income of less than $35,000 per year than in 2013. The number of renters who have lower income also declined, either because they left the market (due to a loss of available units affordable to them) or experienced an increase in incomes.

Overall, the Boulder County rental gap—which is indicated by the area and numbers in rent in the following two infographics—decreased from 12,351 affordable rental units in 2013 to 11,948 in 2018. The gap widened to include renter households with annual income of up to $35,000 as units that were affordable to them in 2013 increased rents.

If college students renting in Boulder are removed from the gap, this number is closer to 8,100.

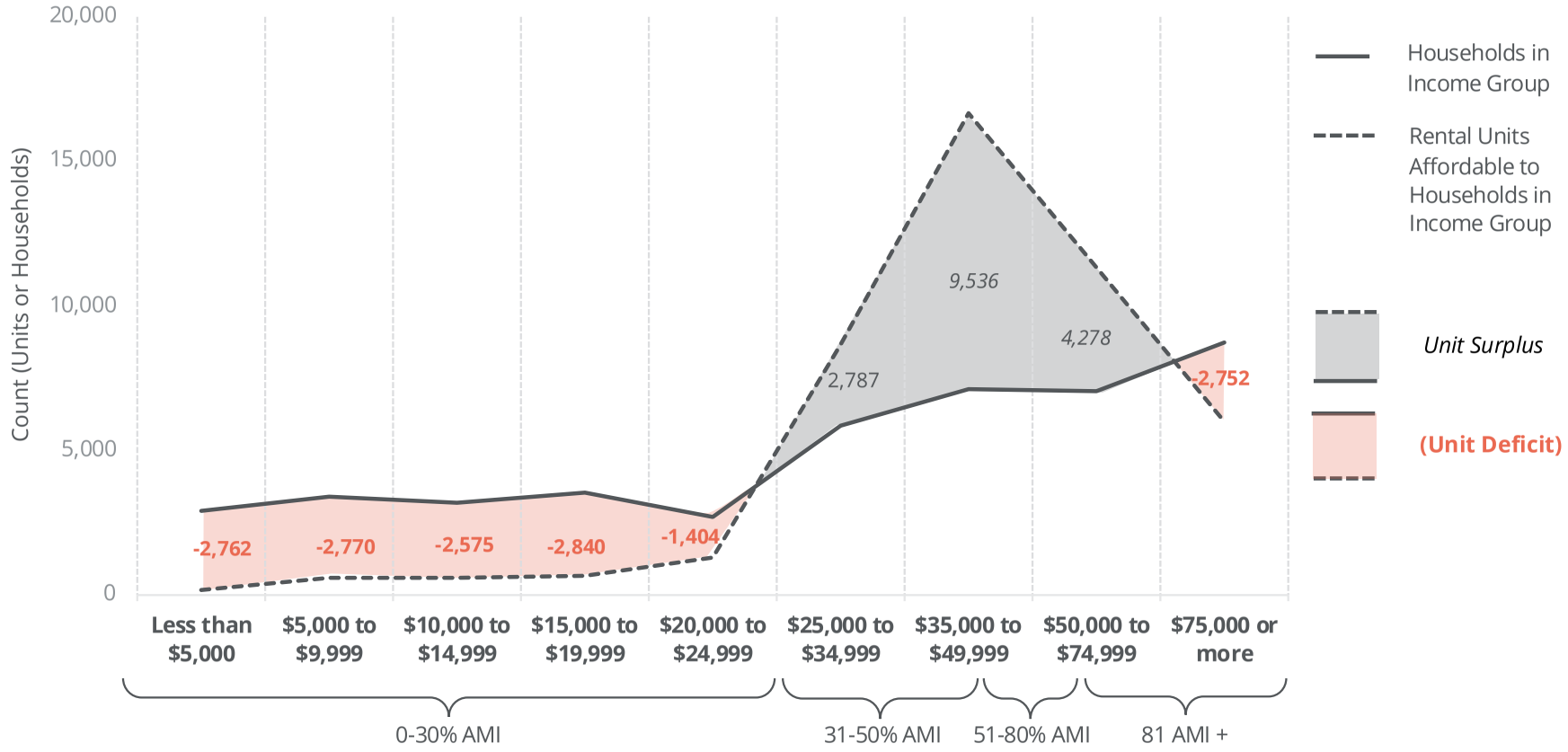
The final infographic shows how the gap has shifted over time to encompass a wider segment of low—and now moderate—income renters.

Figure 28.
Change in Renter Households and Rental Units, Boulder County, 2013-2018

Income Range	2013 Renters	2018 Renters	Change	2013 Units	2018 Units	Change
Less than $5,000	2,887	2,976	89	125	232	107
$5,000 to $9,999	3,376	2,691	-685	606	513	-93
$10,000 to $14,999	3,154	2,742	-412	579	571	-8
$15,000 to $19,999	3,509	2,487	-1,022	669	848	179
$20,000 to $24,999	2,710	2,375	-335	1,306	757	-549
$25,000 to $34,999	5,863	5,363	-500	8,650	3,765	-4,885
$35,000 to $49,999	7,107	7,208	101	16,643	12,459	-4,184
$50,000 to $74,999	7,018	8,102	1,084	11,296	18,429	7,133
$75,000 or more	8,751	13,857	5,106	5,999	12,324	6,325
< $25,000 change			-2,365			-364
< $35,000 change			-2,865			-5,249

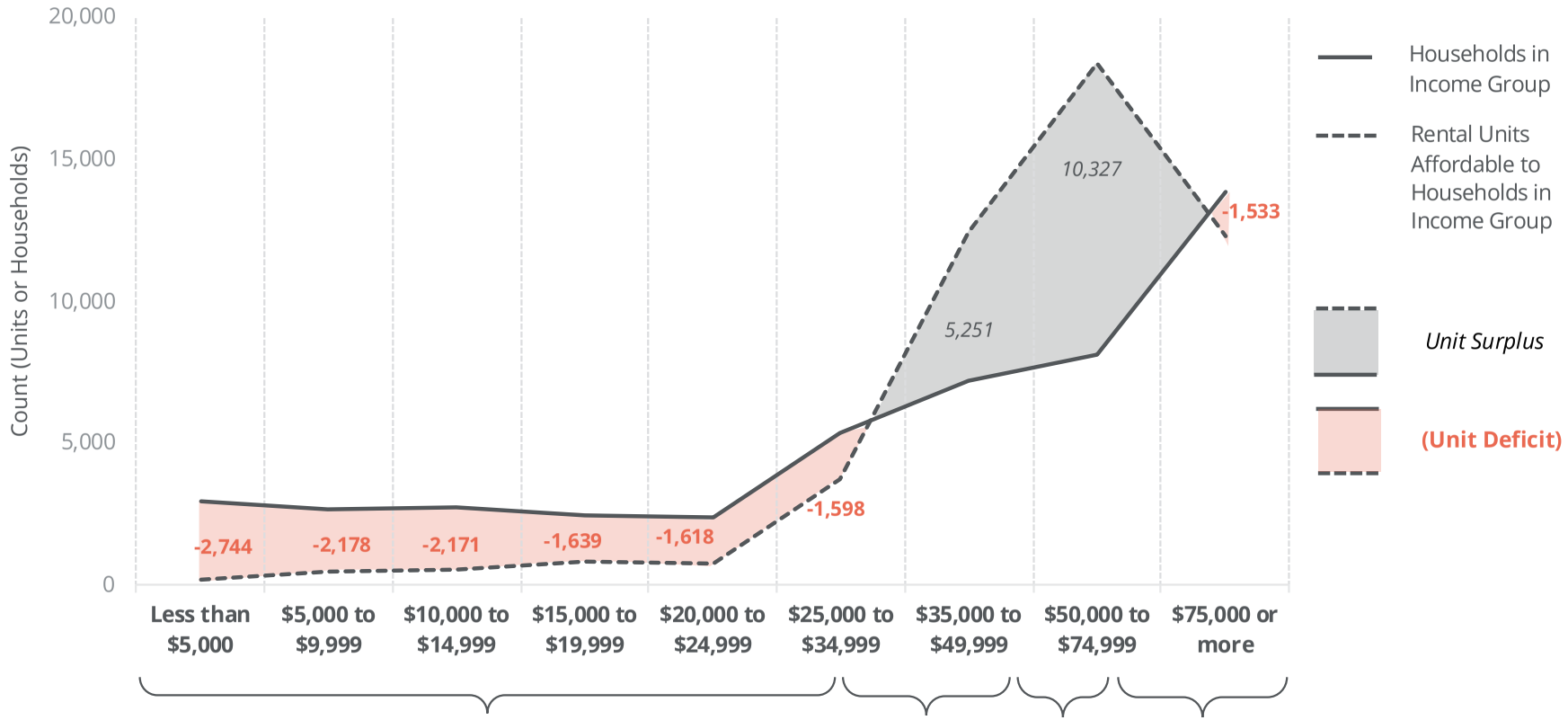
Source: 2013-2018 5-year American Community Survey (ACS).

Figure 29.
Rental Gaps, Boulder County, 2013



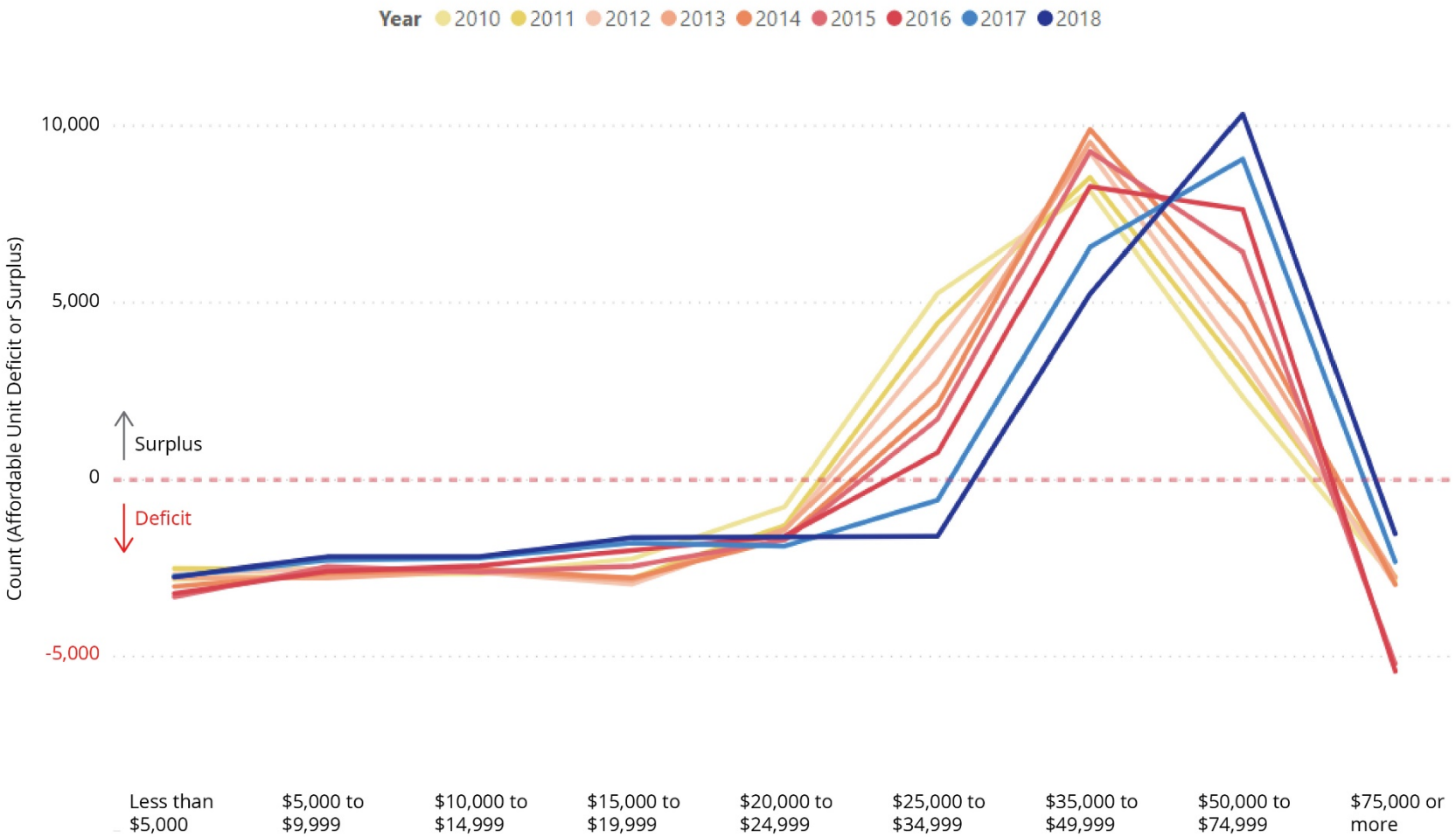
Source: 2013 5-year American Community Survey (ACS).

Figure 30.
Rental Gaps, Boulder County, 2018



Source: 2018 5-year American Community Survey (ACS).

Figure 31.
Change in Rental Gaps, Boulder County, 2010 to 2018



Source: 5 Year ACS Estimates

City and County of Broomfield

Broomfield's housing market has shifted as it has grown to meet the needs of workers and residents in the Consortium market area. Since 2010, Broomfield has grown faster than any of the other Consortium jurisdictions. As a result, and as discussed above, Broomfield's job-housing ratio has decreased—potentially reducing workers' commutes.

Broomfield continues to experience increases in housing costs each year. Annual Census data indicate the median contract rent has increased 8.0 percent *per year* since 2010 (this is consistent with market data from the Metro Denver Apartment Association). Census data also show that median home values have increased 6.4 percent *per year* since 2010. That said, Broomfield has the highest ownership rate of any Consortium jurisdiction, overall, and for racial and ethnic minorities.

Broomfield's **primary housing needs** include:

- A shortage of 1,400 units renting for less than $875 per month.
- A shortage of for-sale homes priced at less than $375,000 per month, especially less than $280,000.
- Housing subsidies to assist 2,500 people with disabilities, many of whom are older adults, who are cost burdened.
- According to the resident survey conducted for this study, about one-third of households would like to move—and the biggest barrier for owners is finding another home they can afford.

Rental Market Summary

Average rent 3Q19: $1,636

Annual income required to afford the average rent: $65,440

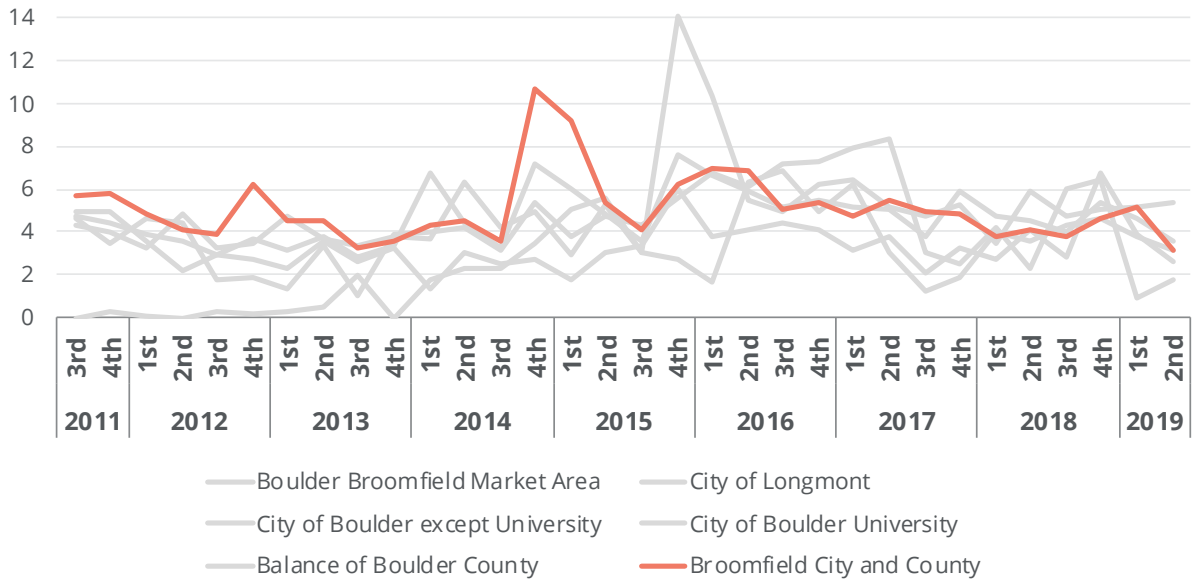
Cost burdened renters: 5,900, or 45 percent of all renters, up 4 percentage points from 2013

Severely cost burdened renters: 1,900, or 20 percent of all renters

Rental vacancy 3Q19: 3.0 percent

No. of vacant rentals 3Q19: 112 vacant rentals

Figure 32.
Broomfield City and County Multifamily Vacancy Trends, 3Q2011 - 2Q2019



Source: Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

Ownership Market Summary

Homeownership rate 2018: 66 percent, stable from 2013

Median home value 2018: $444,600, up 61 percent from 2013. Income required to afford = $115,000

Cost burdened owners: 4,275, or 19 percent of all owners, a 3 percentage point decrease from 2013

Severely cost burdened owners: 775, or 9 percent of all owners

Number of homes affordable to buyers at $75,000 income: 55

Number of homes affordable to buyers at $100,000 income: 454

Figure 33.
Broomfield Summary Statistics for Units Listed and Sold, 2Q2018 - 2Q2019

Price Range	Average Sq.Ft.	Average # Bedrooms	Average # Baths	Average Year Built	No. of Units
< $280,000	1,236	2	2	1986	55
$280,000 to $375,000	1,609	3	2	1987	454
> $375,000	3,353	4	3	2000	1,612
Attached homes	1,627	2	2	2003	391
Affordable to 80% AMI	1,174	2	2	1987	49
Affordable to 120% AMI	1,331	2	2	2002	190
Detached homes	3,218	4	3	1995	1,730
Affordable to 80% AMI	1,743	3	2	1975	6
Affordable to 120% AMI	1,809	3	2	1976	264

Source: MLS and IRES, Q2 2018 to Q2 2019.

Populations with disproportionate housing needs

- **People with disabilities.** There are 6,000 residents with a disability living in Broomfield (9% of the total population) and 41 percent have one or more housing problems. By that measure, 2,460 Broomfield residents with disabilities, including physical, developmental, and mental/behavioral, have some type of housing need. Many of these residents are also older adults: In Broomfield, 10,961 residents are age 62 years or older, accounting for 16 percent of Broomfield's population.

  In the resident survey, 26 percent of households that include a member with a disability said they struggle to pay their mortgage or rent. This translates to approximately 1,500 residents with disabilities who struggle to pay their rent or mortgage. Forty-three percent of survey respondents being or living with a household member who has a disability are over the age of 60 or live with a household member over the age of 60; almost 80 percent of them indicated their home meets their disability needs.

- **Large families of 5 or more members.** There are 1,643 large family households in Broomfield. HUD CHAS data indicate that 23 percent of these households Consortium-wide have some type of housing problem—suggesting that as many as 375 large families could have housing challenges. The primary challenges of large families, as expressed by the 21 large family survey participants in Broomfield, are living in crowded conditions (24%), and paying for housing costs (20%).

- **Older adult households.** 11,700 residents are 62 years or older, accounting for 17 percent of Broomfield's population, with an estimated 22 percent—approximately 2,500—having some type of housing need.

  Older adults are less likely than other types of residents to have housing challenges, according to the resident survey. This is likely due to the high share of homeowners among older adult survey respondents, 90 percent of older adult respondents in Broomfield are homeowners. Ten percent of them struggle to pay property taxes and another 20 percent owns a home that they want to sell but cannot afford to purchase something else at current home prices. Their most significant challenge was "I want to use the bus, but the stop is too far away from my home to use it," with 26 percent of them indicating that. Applying this rate to the older population translates to 3,000 older residents having a transportation challenge.

- **Female-headed households with children.** There are about 1,115 female-headed households with children in Broomfield. The poverty rate for these households is 17 percent—much higher than the family poverty rate of 2 percent, but lower than the poverty rate for female-headed households in other Consortium jurisdictions. The 190 female-headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.

- **Limited English proficient households.** About 526 Broomfield households have limited English language proficiency (LEP), meaning no one over the age of 14 speaks English "very well." Asian and Pacific Islander languages are the most common languages spoken by these households in Broomfield (62% of all LEP households in Broomfield), followed by Spanish (28% of all households with LEP in Broomfield). These households may have trouble accessing resources and/or housing-related documents in their native language. The 5 percent of households with limited English proficiency[7] living in poverty are most likely to experience housing challenges.

Service needs

The resident survey used to support this housing analysis also collected information on human services needs of residents. The primary needs captured in the survey include:

- 31 percent of Broomfield residents worry that an unexpected health issue would strain their savings and put them in debt;
- 20 percent say they could not pay for an unexpected doctor bill;
- 18 percent live paycheck to paycheck.

[7] Limited English proficiency, or LEP, is defined as a resident who does not live in a household where someone older than 14 years old speaks English "well" or "very well" and is based on self-reported Census data.

- When residents need to skip services because they cannot afford them, they are mostly likely to skip dental care and car repairs.
- Half of residents needing services say they could use information about the types of jobs they are qualified for; 40 percent said they could use financial help to pay for educational development, and better transportation options.

Rental Housing Gaps

A rental gaps analysis, which compares supply and demand of rental housing at specified affordability levels, shows that 24 percent of renters (2,164 households) living in Broomfield had annual income of less than $35,000. These renters need units with monthly rent for less than $875 to avoid being cost burdened. Only 8 percent of rental units (782 units) in the area rent for less than $875 per month. This leaves a "gap," or shortage, of 1,382 units for these households with lower income.

The gap two years ago, in the most recent City and County of Broomfield study (using 2016 ACS data) was smaller, at 1,286, and was confined to renters earning less than $20,000 per year (needing units priced below $500).

The gap in the last *regional* market study (based on 2013 data), was 1,036, and was confined to renters earning less than $20,000 per year (needing units priced below $500).

The expansion of Broomfield's gap to include households with annual income between $20,000 and $35,000 is due to a substantial decline in the number of rental units priced in those households' affordability ranges.

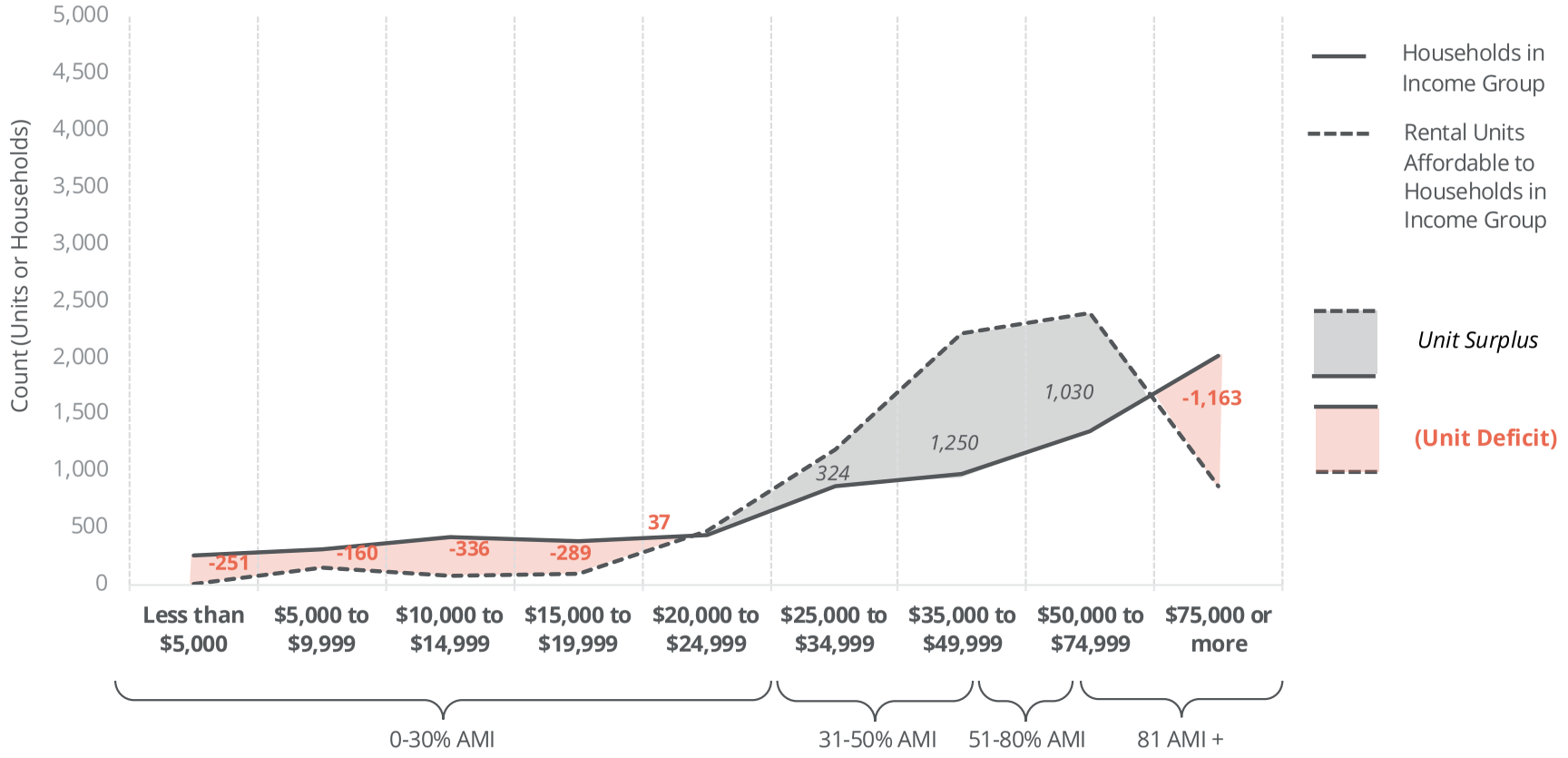
The private rental market in Broomfield—by far the most significant provider of rental units to Broomfield households—largely serves renters with annual income between $50,000 and $75,000: 50 percent of rental units are priced within that group's affordability range. Another 27 percent of rental units are serving households with higher income (of more than $75,000 per year) and have monthly rent amounts of at least $1,875.

Figure 34.
Change in Renter Households and Rental Units, City and County of Broomfield, 2013-2018

Income Range	2013 Renters	2018 Renters	Change	2013 Units	2018 Units	Change
Less than $5,000	251	255	4	0	26	26
$5,000 to $9,999	300	304	4	140	30	-110
$10,000 to $14,999	419	257	-162	83	104	21
$15,000 to $19,999	384	229	-155	95	32	-63
$20,000 to $24,999	433	362	-71	470	75	-395
$25,000 to $34,999	859	757	-102	1,183	515	-668
$35,000 to $49,999	964	1,264	300	2,214	1,364	-850
$50,000 to $74,999	1,355	1,875	520	2,385	4,742	2,357
$75,000 or more	2,019	3,696	1,677	856	2,512	1,656
< $25,000 change			-380			-521
< $35,000 change			-482			-1,189

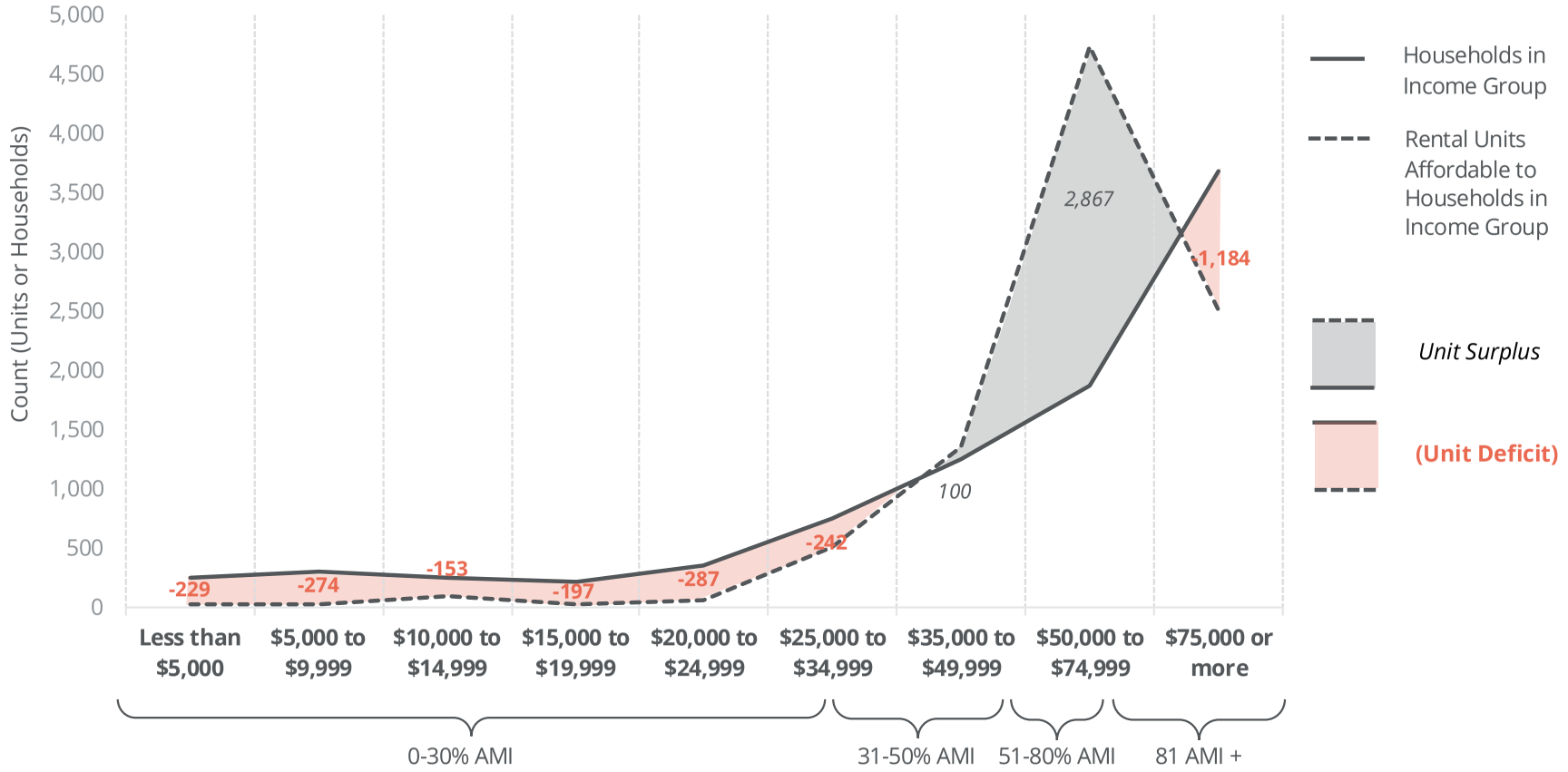
Source: 2013-2018 5-year American Community Survey (ACS).

Figure 35.
Rental Gaps, City and County of Broomfield, 2013



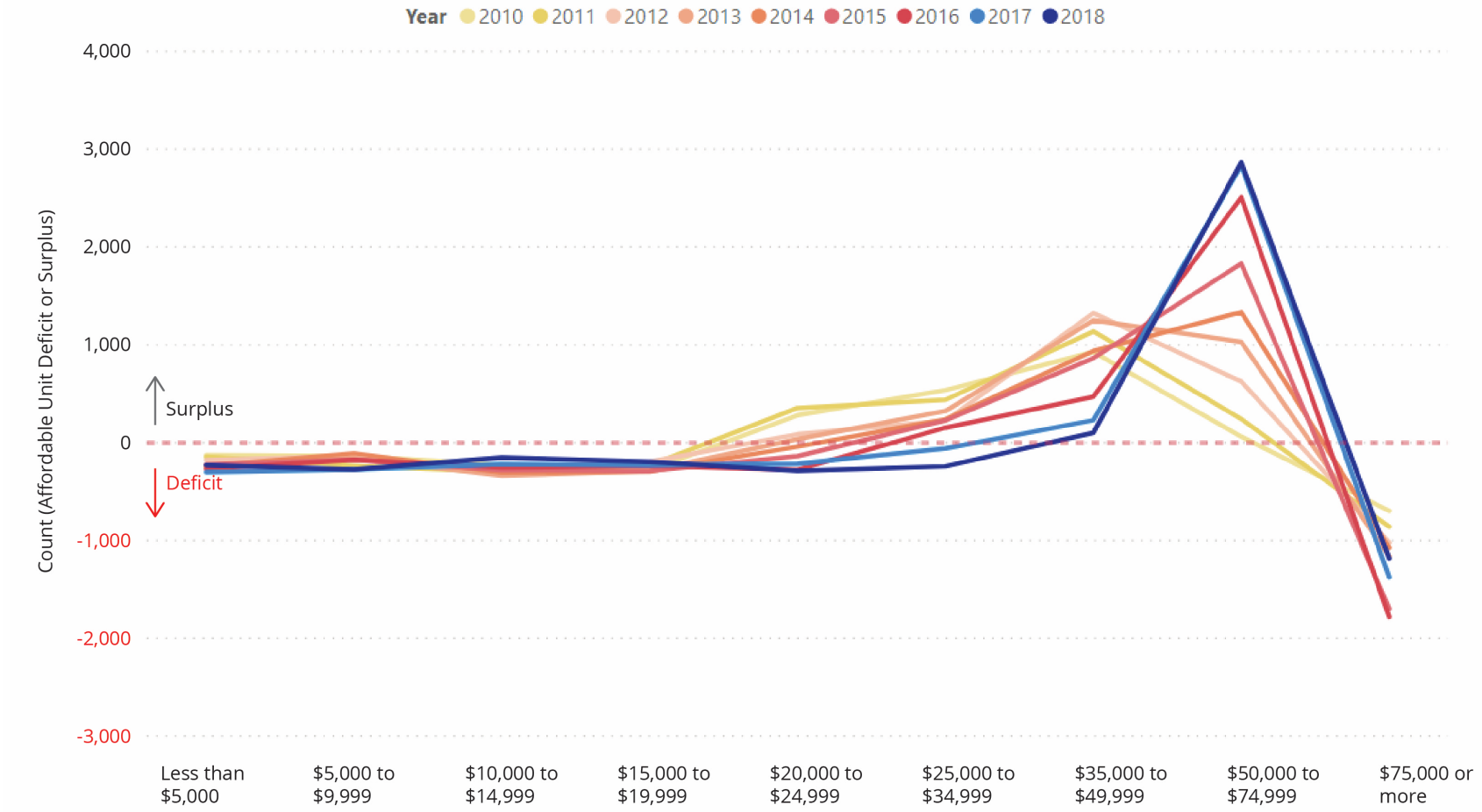
Source: 2013 5-year American Community Survey (ACS).

Figure 36.
Rental Gaps, City and County of Broomfield, 2018



Source: 2018 5-year American Community Survey (ACS).

Figure 37.
Rental Gaps, City and County of Broomfield, 2018



Source: 2018 5-year American Community Survey (ACS).

City of Longmont

As of late 2019, Longmont's housing market was strong and stable. Rents increased by 27 percent between 2013 and 2017—an average of 5 percent per year—keeping pace with Boulder County overall. Rental vacancy rates were near zero in 2013 and 2014 following the flood, after which they increased slightly, yet remain very low. Fewer than 100 rentals were vacant as of third quarter 2019—and fewer than 50 as of second quarter 2019.

Home values increased by 64 percent between 2013 and 2018—an average of 13 percent per year. This was the largest increase of any HOME Consortium jurisdiction. Although prices have increased rapidly during the past 5 years, Longmont remains one of the most affordable jurisdictions in the HOME Consortium, especially for moderate income workers—if they can find a home to buy. Affordable for sale inventory is very low.

Overall, compared to communities in the region, the resident survey conducted for this study suggests that Longmont residents experience relative low rates of housing discrimination (9% in Longmont v. 14% in the City of Boulder); occupy housing in good or excellent condition (81%, about the same as the region overall); and feel they are on a good financial path (36%, about the same as the region overall).

The city's **primary housing needs** include:

- A shortage of 2,100 units renting at less than $625 per month (market gaps analysis).
- A shortage of homes to buy priced at less than $375,000 per month (market gaps analysis).
- Housing subsidies to assist 3,700 persons with disabilities, many of whom are seniors, who are cost burdened (Census data).
- Housing subsidies to assist the 600 large families in Longmont with housing burden (Census data).
- Housing subsidies to assist the 1,400 female-headed households with housing burden (Census data).
- Housing assistance for the 1,500 Hispanic households who struggle to pay their rent on a monthly basis and are vulnerable to losing their rental units (resident survey).

Range of rental needs: 2,000 to 2,500 units priced at less than $875 per month, with most priced at less than $625 per month.

Range of ownership needs: 2,500 owners in Longmont live in housing in fair or poor condition and cannot afford to make needed repairs. 7,500 renters want to buy but cannot afford the downpayment required.

Rental Market Summary

Average rent 3Q19: $1,418

Income required to afford the average rent: $56,720

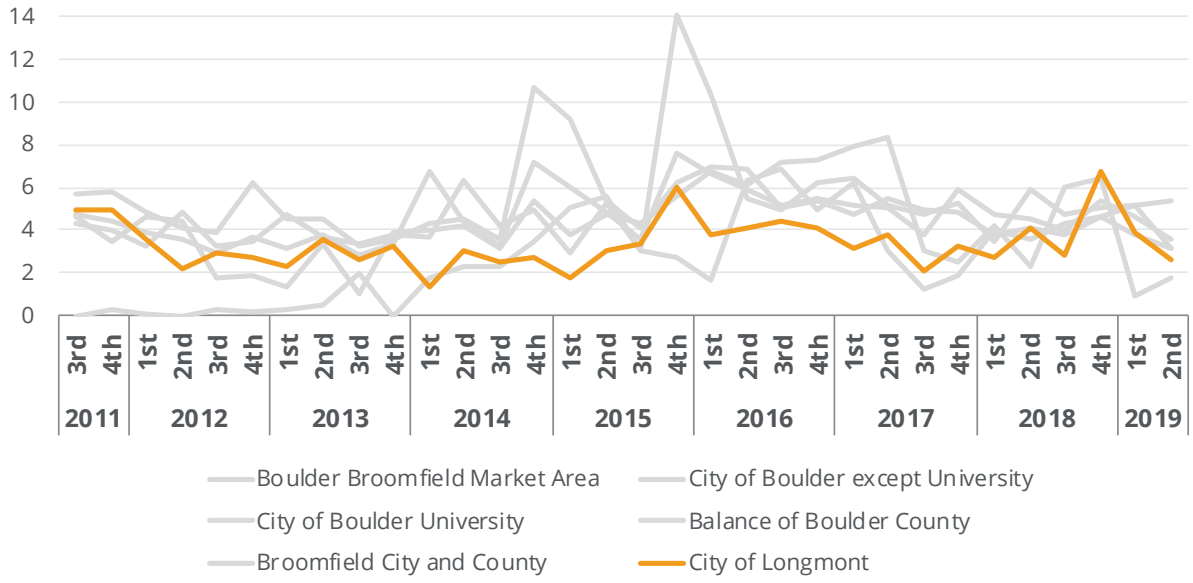
Cost burdened renters: 7,500, or 53% of all renters, stable from 2013

Severely cost burdened renters: 3,500, or 25% of all renters

Rental vacancy 3Q19: 3.7%

No. of vacant rentals 3Q19: 93 vacant rentals

Figure 38.
City of Longmont Multifamily Vacancy Trends, 3Q2011 - 2Q2019



Source: Denver Metro Apartment Vacancy and Rent Q3 2019 Report.

Ownership Market Summary

Homeownership rate 2018: 62%, stable from 2013

Median home value 2018: $401,700, up 64% from 2013. Income required to afford = $105,000

Cost burdened owners: 4,000, or 20% of all owners, a 4 percentage point decrease from 2013

Severely cost burdened owners: 750, or 8% of all owners

Number of homes affordable to buyers at $75,000 income: 175

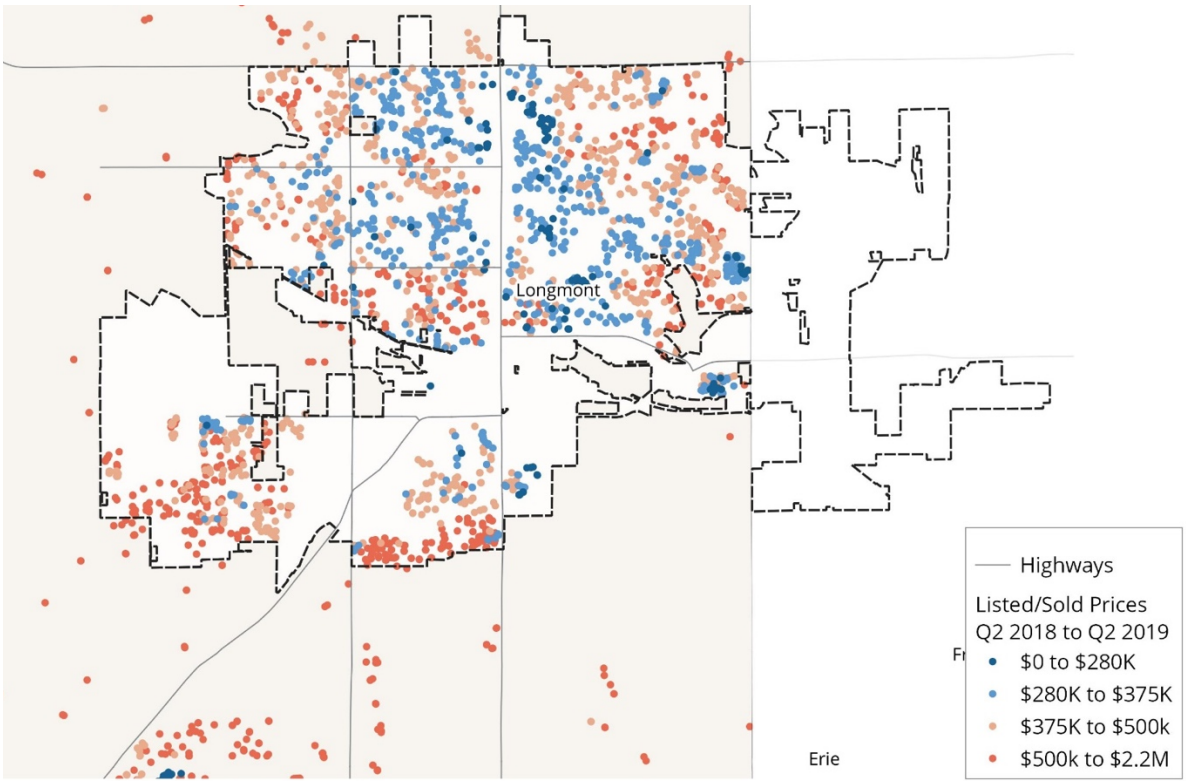
Number of homes affordable to buyers at $100,000 income: 825

Figure 39.
City of Longmont Summary Statistics for Units Listed and Sold, 2Q2018 - 2Q2019

Price Range	Average Sq.Ft.	Average # Bedrooms	Average # Baths	Average Year Built	No. of Units
< $280,000	1,284	2	2	1984	175
$280,000 to $375,000	1,603	3	2	1977	825
> $375,000	3,063	4	3	1989	1,705
Attached homes	1,784	2	3	1999	503
Affordable to 80% AMI	1,293	2	2	1991	136
Affordable to 120% AMI	1,675	2	3	1999	218
Detached homes	2,667	4	3	1982	2,202
Affordable to 80% AMI	1,250	3	1	1959	39
Affordable to 120% AMI	1,577	3	2	1969	607

Source: MLS and IRES, Q2 2018 to Q2 2019.

Figure 40.
Location of Listed and Sold Homes, City of Longmont, Q2 2018 to Q2 2019



Source: MLS and IRES, Q2 2018 to Q2 2019.

Populations with disproportionate needs

- **Hispanic households.** According to the survey conducted for this study, 40 percent of Hispanic households worry about their rent going up to an amount they cannot afford. An equal proportion (40%) struggle to pay their rent or mortgage payment each month. One third live in housing that is in "fair" or "poor" condition. Nearly all say they cannot afford the downpayment to purchase a home.

  These numbers are much higher than for Non-Hispanic White households who struggle to pay rent 18 percent of the time (v. 40% for Hispanic households). Non-Hispanic White households are also less likely to live in housing in fair or poor condition (16%).

- **Persons with disabilities.** 44 percent of households that contain a member with a disability experience one or more housing problems; this equates to approximately 3,700 residents with disabilities with housing needs.

  In the resident survey, 28 percent of persons with disabilities said they struggle to pay their mortgage or rent—approximately 2,400 households. Sixty-five percent of survey respondents being or living with a household member who has a disability are over the age of 60 or live with a household member over the age of 60. Of those, 23 percent respondents indicated their current home does not meet their needs and over 40 percent of them indicated the modifications needed were grab bars in the bathroom, and another 30 percent indicated ramps and wider doorways were needed.

- **Voucher holders.** Private housing market factors combined with a lack of federal funding for public housing create extra challenges for housing authorities. Nearly half of Longmont residents with housing vouchers found it "very difficult" to find a landlord to accept their voucher.
- **At-risk of homelessness/precariously housed.** Of the residents responding to the survey for this study, 3.5 percent were living with family or friends because they cannot afford an apartment of their own. These residents—most of whom live paycheck to paycheck—need assistance paying for food and transportation, and accessing mental health services.
- **Older adult households.** 19,000 residents are 62 years or older, with an estimated 22 percent—approximately 4,000—having some type of housing need. Older adults are less likely than other types of residents to have housing challenges, according to the resident survey. This is likely due to the high share of homeowners among older adult survey respondents; 75 percent of older adult respondents for the City of Longmont are homeowners. Fifteen percent of older homeowners struggle to pay their property taxes, and almost one in four indicated they want to sell their home but cannot afford to purchase something else at current home prices.

Around one in ten older adults indicated having repair needs, with the most important repairs relating to floors and windows. Over 60 percent of those in need of repair cannot afford them.

Overall 13 percent of older adults indicated they struggle to pay their rent or mortgage. Applying survey proportions to the older adult population translates to around 2,400 older adult residents struggling to pay they rent/mortgage and property taxes. The degree of cost burden varied by tenure; 9 percent of older homeowners indicated they struggle to pay their mortgage while 25 percent of older renters struggle to pay rent.

Many respondents to the resident survey expressed an interest in home share situations to help them manage housing costs and repair and maintenance challenges.

- **Large families.** Approximately 2,800 households are large family households (5 or more people) with 23 percent, or more than 600 households, with housing problems including cost burden and overcrowding. The primary challenges of large families, according to the resident survey, are: paying rent (39% struggle to pay housing costs), living in crowded conditions (25%); living paycheck to paycheck (53%), and living in fair or poor condition housing (26%).
- **Female headed households with children.** There are approximately 3,700 female headed households with children in Longmont and 38 percent live in poverty. These 1,400 female headed households with children living in poverty are the most likely to struggle with rising housing costs: half struggle to pay their rent and 46 percent say they worry about their rent increase. About 75 percent live paycheck to paycheck.
- **Limited English Proficiency households.** About 775 Longmont households have limited English proficiency (LEP), meaning no one over the age of 14 speaks English "very well"; the majority speak Spanish. The 22 percent of limited English proficient households living in poverty are most likely to have acute housing needs, equaling 170 households.

Service needs

The resident survey used to support this housing analysis also collected information on human services needs of residents. The primary needs captured in the survey include:

- 36 percent of Longmont residents worry that an unexpected health issue would strain their savings and put them in debt;
- 35 percent say they could not pay for an unexpected doctor bill;
- 31 percent live paycheck to paycheck.
- When residents need to skip services because they cannot afford them, they are mostly likely to skip dental care and car repairs.

- Half of residents needing services say they could use information about the types of jobs they are qualified for and/or financial help to pay for educational development.

Rental Housing Gaps

A rental gaps compares the supply of rental housing to demand, based on household income. In 2018, Longmont had a shortage of 2,526 units affordable to households earning less than $35,000 per year. Specifically,

- 25% of renters (3,378 households) living in Longmont earn less than $25,000 per year. These renters need units that cost less than $625 per month to avoid being cost burdened.
- 8% of rental units (1,187 units) rent for less than $625 per month.
- This leaves a "gap," or shortage, of 2,191 units for these extremely low-income households.
- Another 1,883 renters earn between $25,000 and $35,000 and also face a shortage, of 335 affordable rental units.
- Altogether, the city has a shortage of 2,526 rental units priced to serve households earning less than $35,000 per year.

The gap five-years ago (2013), based on the same methodology, was larger, at 2,766 rental units serving households earning less than $25,000 per year. This is due to a modest decrease in < $25,000 renters.

- The inventory of units serving extremely low income renters, earning less than $20,000 per year, actually increased—meaning that the city was successful in stabilizing the rental gap by adding permanently affordable rental units to the market.
- However, the inventory of units serving $25,000 to $35,000 households declined, leading to a new rental shortage for these households. Renters in this range also declined, but not by the same amount as units, suggesting that these renters may now be cost burdened.
- Overall, since 2010, the city's gap has shifted to encompass a wider range of income brackets as the private market is serving fewer low and moderate income households.

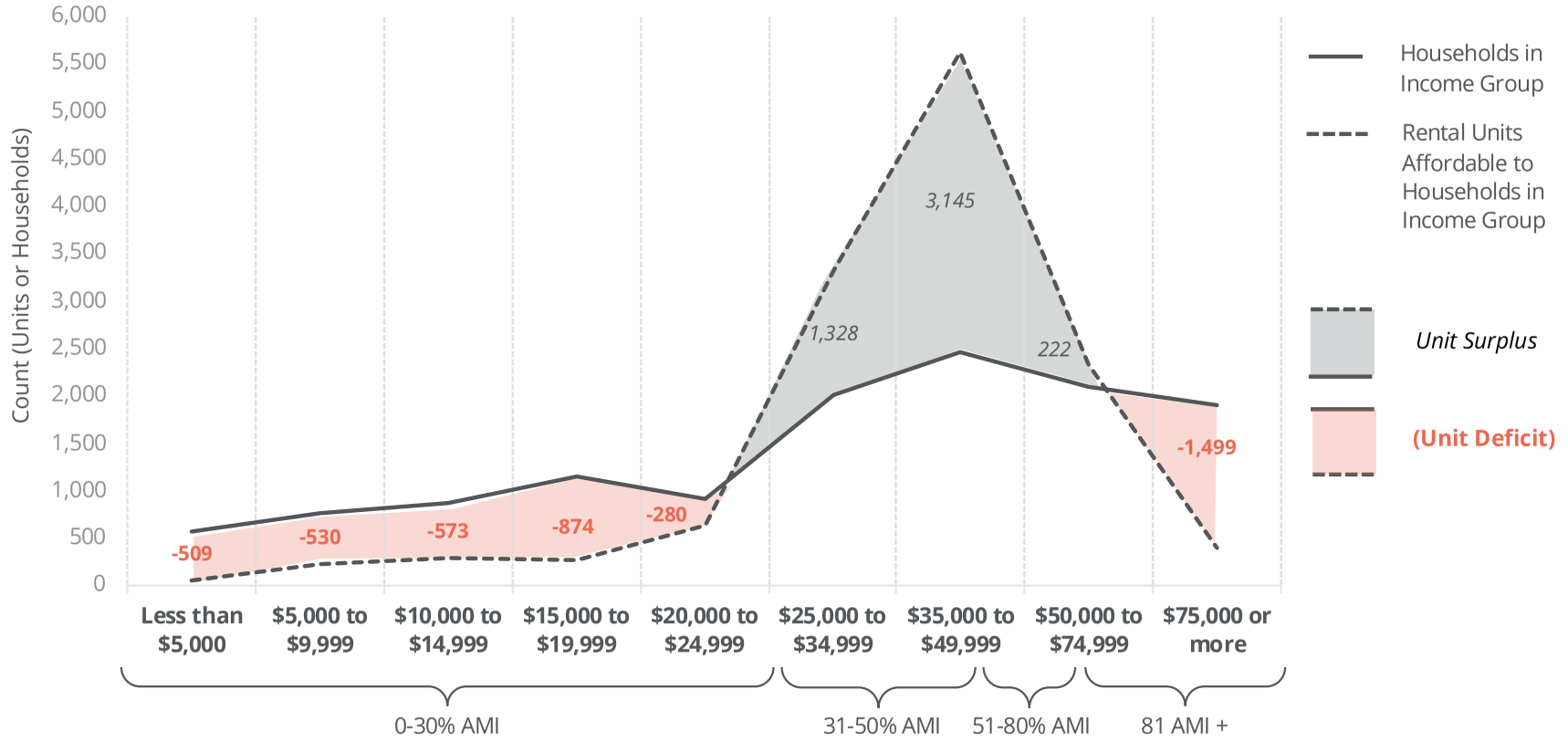
Figure 41.
Change in Renter Households and Rental Units, City of Longmont, 2013-2018

Income Range	2013 Renters	2018 Renters	Change	2013 Units	2018 Units	Change
Less than $5,000	559	516	-43	50	58	8
$5,000 to $9,999	763	581	-182	233	197	-36
$10,000 to $14,999	864	877	13	291	310	19
$15,000 to $19,999	1,144	784	-360	270	343	73
$20,000 to $24,999	915	620	-295	635	279	-356
$25,000 to $34,999	1,996	1,883	-113	3,324	1,548	-1,776
$35,000 to $49,999	2,466	2,715	249	5,611	4,782	-829
$50,000 to $74,999	2,098	2,679	581	2,320	5,122	2,802
$75,000 or more	1,894	3,245	1,351	395	1,960	1,565
< $25,000 change			-867			-292
< $35,000 change			-980			-2,068

Source: 2013-2018 5-year American Community Survey (ACS).

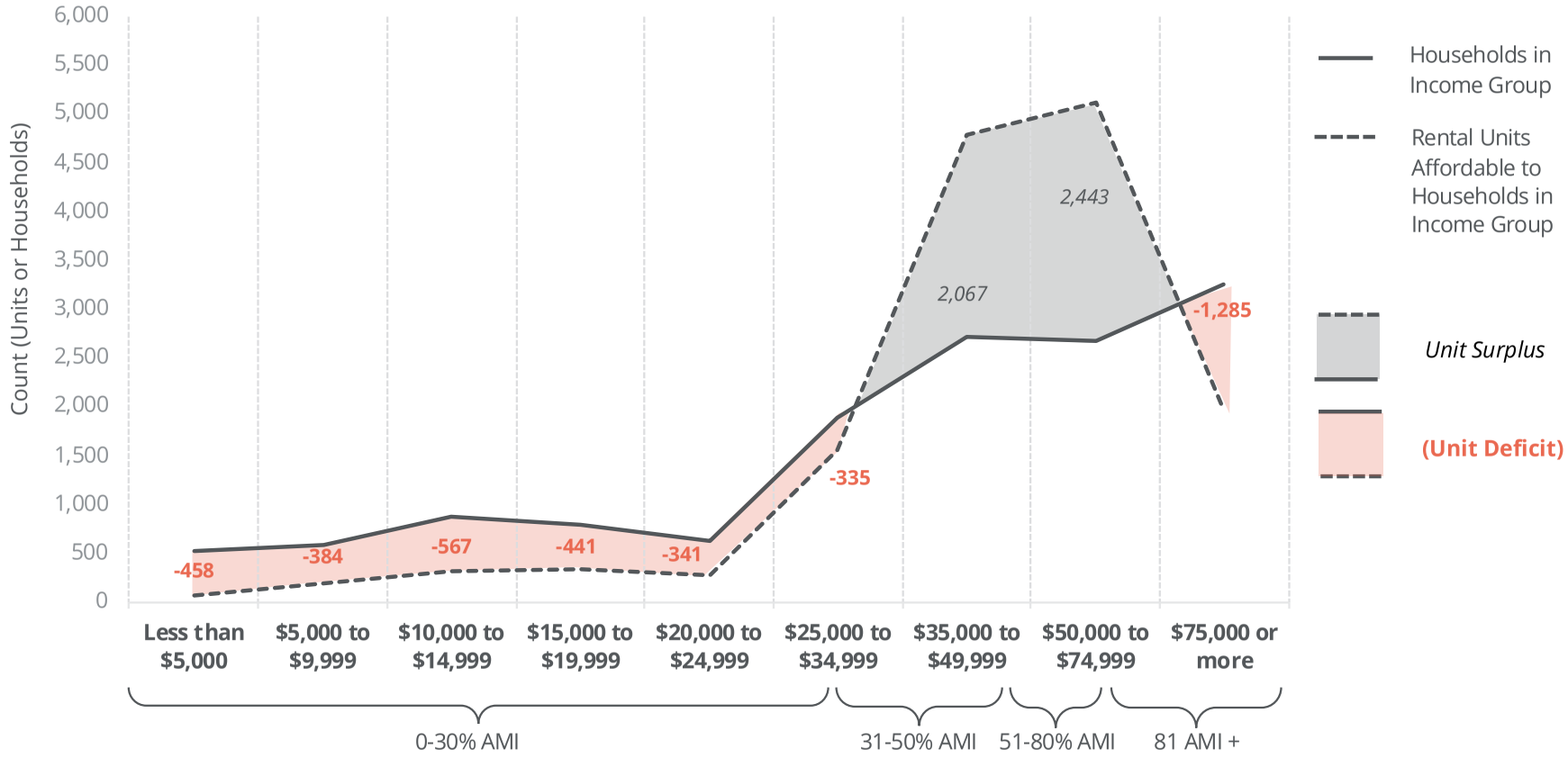
The following figures provide a visual representation of the rental gaps trends.

Figure 42.
Rental Gaps, City of Longmont, 2013



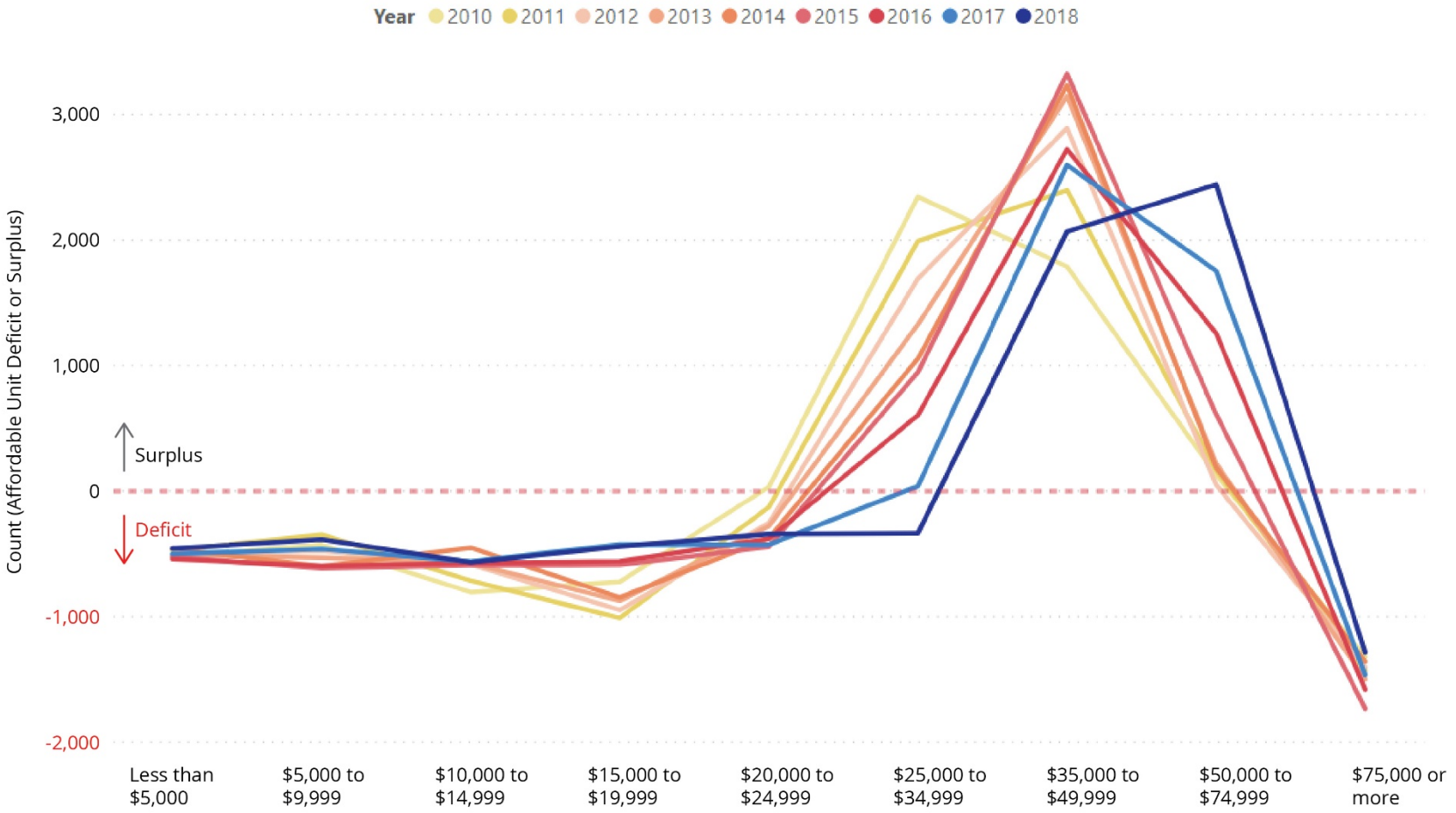
Source: 2013 5-year American Community Survey (ACS).

Figure 43.
Rental Gaps, City of Longmont, 2018



Source: 2018 5-year American Community Survey (ACS).

Figure 44.
Change in Rental Gaps, City of Longmont, 2010 to 2018



Source: 5 Year ACS Estimates

APPENDIX A.

COMMUNITY ENGAGEMENT FINDINGS

APPENDIX A.
Community Engagement Findings

This section reports the findings from the community engagement process that was conducted in the Boulder Broomfield Regional HOME Consortium (Consortium or region) to support a variety of housing, community development, and human services strategic plans. It explores residents' housing choices and preferences, challenges and experiences with housing discrimination, access to services and access to opportunity, community needs, and resources for residents in need.

Primary Findings

The survey reveals differences in housing challenges by household type, housing status, income, household characteristics, race and ethnicity, and among jurisdictions. The starkest differences—and most prominent indicators of need—include:

- **By household type.** Households with members of Hispanic descent are most likely to say they live in poor condition homes/apartments (30%); cannot afford a downpayment to buy a home (90%); live paycheck to paycheck (50%); have had to use a payday loan to make ends meet (20%); and have had to go without medical services or household goods to make ends meet (80%).

  Households with a member with a disability have also had to go without medical services and household goods to make ends meet (75%), struggle to pay their rent and mortgage payments (29%); and cannot afford security deposits or application fees of rentals (32%).

- **By housing status.** Sixty percent of renters and over half of mobile home residents feel they would not be able to pay for an unexpected expense.

  Half of precariously housed residents note that they can't afford application fees or security deposits to live on their own, and 13 percent indicated they can't find a place due to their criminal record.

  Over one third of renters and mobile home residents struggle to pay their rent or mortgage.

  Ninety percent of mobile home residents are concerned about rent on lot increasing to an unaffordable level.

  Forty-five percent of voucher holders say it is very difficult to find a landlord that accepts vouchers. Of those who find it difficult to use vouchers, the greatest

proportion attribute this to landlords having policies of not renting to voucher holders (58%) and not enough properties available (58%). **By income.** Households with income less than $25,000 and those with income between $25,000 and $50,000 are almost equally likely to say they worry about their rent increasing and struggle to pay their rent or mortgage payment each month.

Community Engagement Elements

Open house events. At open house events held in Boulder, Broomfield, Longmont, and Nederland (four total), residents and stakeholders participated in activities to identify housing, community development, and human service needs, resources, and gaps regionally and at the local level. More than 60 residents of the region participated. Attendees included staff of local government and nonprofit organizations, residents who identified themselves as unhoused or homeless, members of resident advocacy coalitions and alliances, and other interested residents. Organizations represented by stakeholders attending the open house events include:

- Association for Community Living;
- Broomfield FISH;
- The Center for People with Disabilities;
- Emergency Family Assistance Association;
- Imagine!;
- Mental Health Partners;
- Peak to Peak Housing and Human Services Alliance;
- Recovery Café Longmont; and
- The Reentry Initiative.

Focus groups. In addition to the open house events, the community engagement process included focus groups with Spanish-speaking residents at the Sister Carmen Community Center; with the Lyons Human Service Commission; and with stakeholders in the housing and service agencies at the Boulder Public Library.

Resident survey. Residents of Broomfield and Boulder Counties had the opportunity to share their experiences with housing needs and community resources through a resident survey. Offered in English and Spanish, the resident survey was available online and in a postage-paid mail version. A total of 2,357 residents participated. The survey instrument included questions about residents' current housing and financial situation, housing and transportation challenges, community resources, and experience with housing discrimination.

It is important to note that the resident survey that was conducted during February and March 2020, in the early stages of the of the COVID-19 outbreak. As such, the survey primarily reflects pre-COVID economic conditions and should be considered a baseline measure of resident needs. The housing situation and needs of residents during that

period can help inform short- and long-term policy responses to stabilize households and preserve and add to the supply of affordable housing.

Outreach and promotion. Outreach and promotional efforts for open house events and the resident survey was geared to both the general population in the region, with focused outreach to low and moderate income residents and members of special needs groups. In addition to promoting the survey directly to residents, Consortium partners asked local organizations to extend their reach by encouraging their clients, residents, consumers, and members to participate in the survey.

Survey distribution included outreach and hand-delivered flyers with links to the survey to:

- More than 4,000 Housing Choice Voucher applicants, property residents, and voucher holders;
- 500 Housing and Human Services staff within Boulder County;
- Area Agency on Aging;
- Homeless Solutions for Boulder County;
- Workforce Boulder County;
- Boulder County St. Vrain Community Hub, the County's "one-stop" integrated services delivery for residents;
- Family resource centers;
- Boulder Shelter for the Homeless;
- Emergency Family Assistance Association (EFAA);
- Safehouse Progressive Alliance for Nonviolence (SPAN);
- Boulder County Public Health;
- Boulder County Human Services;
- Boulder County Transportation's Mobility for All program;
- Center for People With Disabilities (CPWD);
- Mental Health Partners of Boulder and Broomfield Counties;
- Attention Homes, providing transitional housing and supportive services for youth;
- Bridge House, connecting people who are experiencing homelessness to housing resources and employment and skill-building opportunities;
- Lafayette Public Library;
- Lafayette Senior Services (also assisted residents complete surveys in-person);
- Lafayette Chamber of Commerce;
- Mobile home communities in county outside of Boulder and Longmont – San Lazaro, Arbordale Acres, who offered to email it to their residents; Boulder Ridge;
- Elementary schools serving families with low and moderate income; and,
- Boulder County's Josephine Commons Senior Housing during lunch served by Meals on Wheels.

Altogether, more than 1,500 hard copy surveys were distributed.

Social media postings to promote the survey reached an estimated more than 40,000 followers though these networks:

Social Media Networks	# Followers
Boulder County Department of Housing and Human Services	2,231
Nederland Area News	2,404
What's Up Longmont	9,391
What's Up Longmont (official)	3,699
80026 Lafayette on the Verge	5,869
Nederland Area Non-Profit Alliance	72
80027, Neighborhood News, Networking and Joy!	1,085
Lafayette Rocks!	10,141
Longmont Community Group	1,395
All About Longmont	3,726
Lafayette Colorado	4,440
Latinos de Boulder County	737

Timing of survey data collection. Survey data collection closed on March 30, 2020, a few days after the State of Colorado's first "shelter in place" or "stay home" orders to support social distancing in response to the COVID-19 crisis. As such, the survey data characterize housing, economic, community, and human service needs at the onset of the COVID-19 economic and social shutdowns. The needs demonstrated should be viewed as the "lower bound" estimate of current need, as they do not include the effects of the pandemic. The need for assistance with housing costs, landlord/tenant mediation, and employment assistance has grown since implementation of statewide shutdowns of most industries.

Sampling note. The survey respondents do not represent a random sample of the HOME Consortium region. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

When evaluating housing needs in Broomfield and Nederland, it is important to note that the sample from these jurisdictions includes a greater share of homeowners than responses for other participating partners. Conversely, for Lafayette, the sample includes a greater share of renters.

Since renters and the precariously housed are more likely to experience housing challenges, estimates for Broomfield and Nederland as a whole may underestimate needs and estimates for Lafayette may overstate needs.

Sample size note. When considering the experience of members of certain subpopulations, the sample sizes are too small (n<40 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Figure A-1 presents the sample by jurisdiction overall (total responses) and for selected characteristics.

Geographic note. Throughout this section, survey data are reported for several jurisdictions. These include:

- City and County of Broomfield,
- City of Boulder,
- Lafayette,
- City of Longmont,
- Lyons,
- Nederland,
- Elsewhere in Boulder County, and
- Region.

Elsewhere in Boulder County ***exclude*** responses from residents of Broomfield, Boulder City, Lafayette, Longmont, Lyons, and Nederland, as such, the Elsewhere in Boulder County data are inclusive of only the unincorporated areas and the non-entitlement communities of Erie, Gunbarrel, Jamestown, Louisville, Niwot, Superior, and Ward[1]. Data for the Region as reported throughout this section include all survey respondents living in both incorporated and unincorporated areas in Broomfield and Boulder counties.

[1] The sample sizes for residents of the cities of Erie (n=12), Gunbarrel (n=15), Jamestown (n=1), Louisville (n=35), Niwot (n=3), Superior (n=4), and Ward (n=3) are too small to report individually and were considered qualitatively.

Figure A-1.
Resident Survey Sample Sizes by Jurisdiction and Select Characteristics

Resident Survey Sample Sizes	Broomfield	Boulder	Lafayette	Longmont	Lyons	Nederland	Elsewhere in Boulder County	Region
Total Responses	**293**	**472**	**73**	**1,171**	**158**	**63**	**127**	**2,357**
Household Composition								
Households with children	55	103	15	264	28	4	28	497
Large families	21	31	1	86	5	2	3	149
Households with a member over age 60	96	125	30	406	37	20	50	764
Households with a member with a disability	55	100	23	277	18	9	28	510
Race/Ethnicity								
Hispanic	14	35	3	63	1	1	9	126
Non-Hispanic Minority	18	35	6	36	5	4	9	110
Non-Hispanic White	155	253	44	691	74	38	72	1,326
Tenure								
Homeowner	245	252	20	782	123	42	85	1,549
Renter	33	182	50	325	29	19	40	678
Mobile home	8	44	13	11	3	0	6	85
Precariously housed	15	38	3	60	6	2	2	126
Household Income								
< $25,000	20	74	23	164	15	15	12	323
$25,000 - $50,000	24	82	14	173	9	8	17	327
$50,000 - $100,000	55	75	8	221	31	12	24	426
$100,000+	74	83	4	216	25	8	31	441

Note: Precariously housed includes residents who are currently homeless, those staying with friends or family, but not on the lease ("couch-surfing"), or living in transitional or temporary housing. Disability indicates that a member of the household has a disability. Numbers do not aggregate either due to multiple response or that respondents did not choose to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Housing Choice

This section explores residents' housing situation including housing type, tenure, and physical condition. It also explores residents' desire to change their current housing situation as well as exploring the major impediments that are keeping them from reaching their desired housing goals.

Current housing situation. Figure A-2 shows the distribution of housing tenure by jurisdiction and selected characteristics. Among jurisdictions, the majority of survey respondents from Broomfield are homeowners. As expected, the lowest homeownership rate was for residents with income below $25,000 at 28 percent, while over 90 percent of residents with income above $100,000 were homeowners.

Figure A-2. Tenure, by Jurisdiction, Income, and Household Characteristics

Note:

n=2,357.

The proportion of homeowners from the Census is lower in Broomfield (66% v. 84% of survey respondents) and Nederland (52% v. 67%), and higher in Lafayette (71% v. 27%) and within 5-7 percentage points for all other jurisdictions. Difference between the sum of percentages and 100 is due to precariously housed and homeless survey respondents.

Source:

Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Tenure	Percent Homeowner	Percent Renter
Jurisdiction		
Broomfield	84%	11%
Boulder	53%	39%
Lafayette	27%	68%
Longmont	67%	28%
Lyons	78%	18%
Nederland	67%	30%
Elsewhere in Boulder County	67%	31%
Region	66%	29%
Household Income		
< $25,000	28%	55%
$25,000 - $50,000	51%	44%
$50,000 - $100,000	69%	29%
$100,000+	91%	6%
Household Characteristics		
Children Under 18	62%	32%
Large Families	62%	26%
Older Adults	73%	23%
Disability	50%	39%
Hispanic	37%	52%
Non-Hispanic Minority	45%	44%
Non-Hispanic White	68%	28%

The following figure shows the distribution of housing type by jurisdiction, income, tenure, and household characteristics.[2] A "0%" indicates no respondents lived in that type of housing.

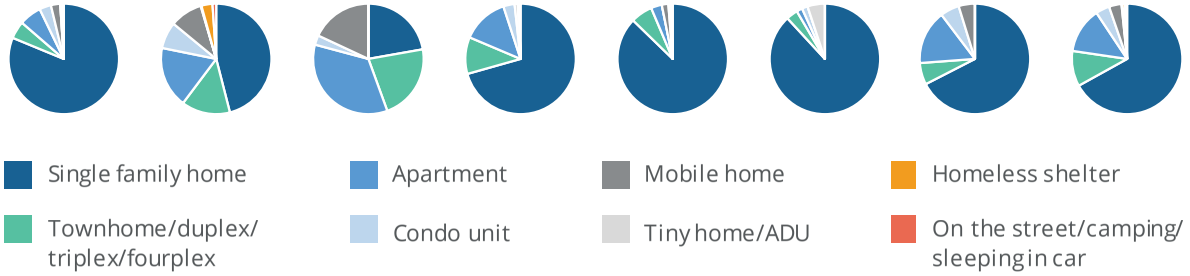
In the region, around two thirds of respondents live in single family homes. Attached homes and apartments provide housing to nearly one-fourth of households; condominiums and mobile homes are less common housing products.

Respondents from Lafayette displayed the most diverse distribution in housing type, with significant shares of mobile homes, apartment, and attached housing residents; this is due to the particularly high share of renter responses collected from Lafayette.

[2] The groups chosen for analysis represent protected classes that typically have disproportionate housing needs. These are often compared to Non-Hispanic White residents as a benchmark.

Figure A-3.
Where People Live, by Jurisdiction

I live in a...	Broomfield	Boulder	Lafayette	Longmont	Lyons	Nederland	Elsewhere in Boulder County	Region
Single family home	81%	45%	22%	70%	87%	83%	67%	66%
Townhome/duplex/triplex/fourplex	5%	14%	22%	11%	6%	3%	6%	10%
Apartment	6%	18%	34%	13%	3%	2%	16%	13%
Condo unit	3%	8%	3%	3%	0%	2%	6%	4%
Mobile home	3%	9%	18%	1%	2%	0%	5%	4%
Hotel/motel	0%	0%	0%	0%	0%	0%	0%	0%
Tiny home/ADU	0%	0%	0%	0%	1%	5%	0%	0%
Homeless shelter	0%	3%	0%	0%	0%	0%	0%	1%
On the street/ camping/sleeping in car	0%	1%	0%	1%	1%	0%	0%	1%



Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Tenure. Figure A-4 shows housing type by income and household characteristics. Single family homes are the most common housing type across income categories and resident types. The region's extremely low income households are just as likely to live in single family detached homes as apartments. Around one half of precariously housed residents live in single family homes—meaning they are temporarily seeking shelter in the home of a friend or family members.

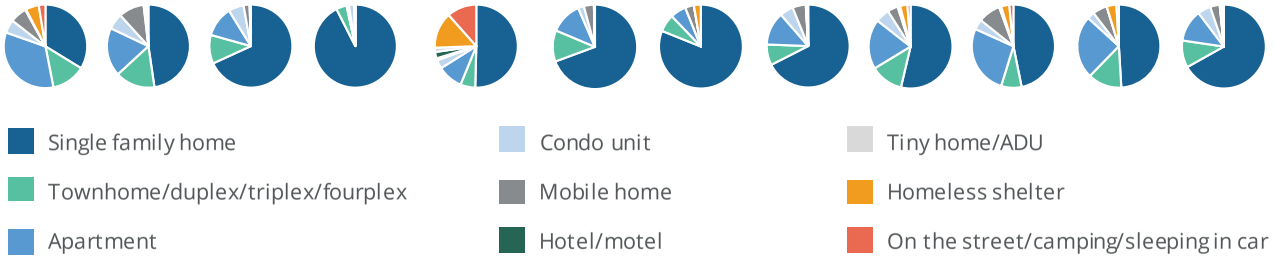
Hispanic residents and other non-Hispanic minorities[3] are about twice as likely to live in apartment homes as non-Hispanic Whites and Hispanic residents are also twice as likely to live in mobile homes—9 percent compared to 4 percent.

Doubling up. Around one in five residents responded yes to the question "Does anyone over the age of 18 live with you because they cannot afford to live on their own?" This share was roughly the same across jurisdictions. In around 85 percent of cases, the adult living with them was a family member; 25 percent of the time was this person a student. Households that had a higher rate of doubling up were large families (50%), households with a member who has a disability (33%), Hispanic households (33%), and households with income between $25,000 to $50,000 (28%).

[3] Non-Hispanic minorities include African American/Black, Native American, Asian, and Multi-racial.

Figure A-4.
Type of Housing, by Income and Household Characteristics

Housing Type	Income				Resident Characteristics							
	<$25,000	$25,000 - $50,000	$50,000 - $100,000	$100,000+	Precariously Housed	Children Under 18	Large Families	Older Adults	Disability	Hispanic	Non-Hispanic Minority	Non-Hispanic White
Single family home	33%	47%	67%	92%	48%	69%	81%	67%	53%	47%	47%	66%
Townhome/duplex/triplex/fourplex	13%	15%	11%	4%	6%	12%	7%	8%	12%	8%	13%	10%
Apartment	32%	19%	12%	1%	10%	12%	6%	13%	19%	27%	24%	12%
Condo unit	5%	6%	6%	2%	3%	2%	0%	5%	5%	4%	3%	5%
Mobile home	6%	10%	2%	0%	1%	4%	3%	5%	4%	9%	5%	4%
Hotel/motel	0%	1%	0%	0%	2%	0%	0%	0%	0%	1%	0%	0%
Tiny home/ADU	0%	1%	0%	0%	2%	0%	0%	0%	1%	0%	0%	0%
Homeless shelter	5%	0%	0%	0%	13%	0%	3%	0%	3%	3%	4%	1%
On the street/camping/sleeping in car	2%	1%	0%	0%	11%	0%	0%	0%	1%	2%	1%	0%



Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Publicly supported housing. There were 190 respondents who indicated they live in publicly subsidized or deed restricted housing. Of those, 56 indicated they live with children under age 18. Sixty-six survey participants indicated they have a Section 8 housing voucher.

Among housing voucher holders, nearly 80 percent indicated it is somewhat (33%) or very difficult (45%) to find a landlord that accepts vouchers.

The majority of respondents indicated that it is difficult because there are not enough properties available, landlords have policies of not renting to voucher holders, and because tenants have a hard time finding out about landlords who accept vouchers. Other comments provided by survey respondents included:

- *"It's only me and my young son and our service dogs. We need a house with a yard but the voucher barely covers small apartments in our area";*
- *"No places that will accept pets (a dog specifically)"; and*
- *"Concerned the landlord may sell property and then difficult to find another place in short order."*

Mobile home residents. Eighty-five survey respondents indicated they live in a mobile or manufactured home; over half of them live in Boulder, 15 percent in Lafayette, and 13 percent in Longmont. Over one third of residents living in a mobile home have income between $25,000 and $50,000.

Almost all respondents who indicated living in a mobile home own the home and rent the space in the park in which they live. Half indicated they have a signed lease for the lot space for six months or longer; 34 percent have a month to month lease; and 13 percent rent month to month without a written lease.

Around one in three mobile home residents rated the condition of their home as fair or poor. The most common challenges residents indicated are:

- Concerns about the lot rent increasing to an unaffordable level (90%);
- Park owner and tenant disagree about who is responsible for lot maintenance (e.g., tree trimming, landscaping, fence repairs, etc.) (46%); and
- Water, sewer, and other infrastructure in mobile home park are in poor condition (44%).

Other challenges mentioned by mobile home residents in open comment format include: negligent management practices, abrupt changes in tenant rules, and disruptions after transition in park management. Some mobile park residents are also concerned about

changes in the landscape around the park, including tree removal to add more homes in the park.

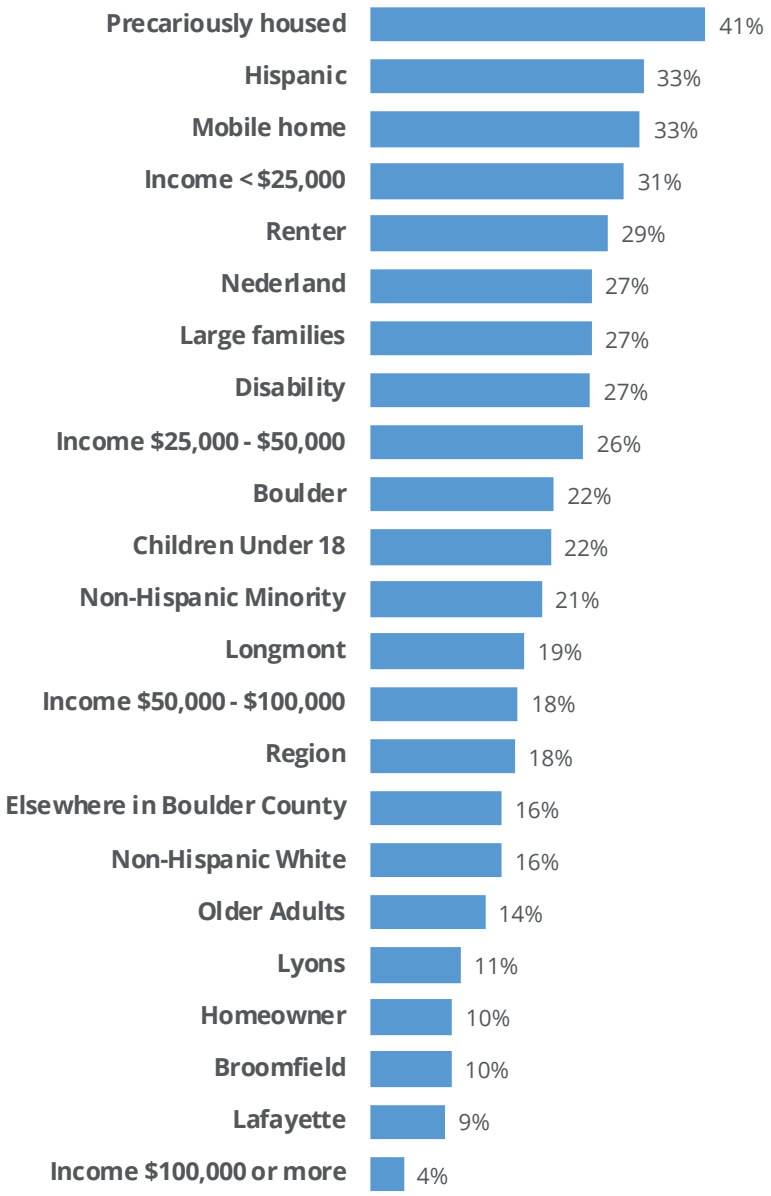
Condition. Residents were asked to rate the condition of their home as well as list the most important repairs they felt were needed. Figure A-5 shows the percent of residents who rated the condition of their home as fair or poor.

- Eighteen percent of respondents in the region overall rated the condition of their home as fair or poor. Among jurisdictions, residents from Nederland were the most likely to rate the condition of their home as fair or poor (27%), followed by the City of Boulder (22%).
- Precariously housed residents were most likely to be unsatisfied with the condition of their home (41%).
- Renters and mobile home residents were three times as likely to rate the condition of their home as fair or poor compared to homeowners.
- Around 30 percent of residents who are Hispanic or have income below $25,000 rated the condition of their home as fair or poor, compared to 16 percent of non-Hispanic White and 18 percent of residents with income between $50,000 to $100,000.

Figure A-5. Residents Who Rate the Condition of their Home as Fair or Poor

Note:
n=2,175.

Source:
Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.



Most important repairs needed. Of respondents who said they were unsatisfied with the condition of their home the vast majority—80 percent—said their home needed repairs. The most important repairs needed were related to windows (17%), roof (16%), and weatherization (14%). Half of respondents indicated they can't afford the repairs, and 22 percent indicated their landlord refuses to make repairs.

Accessibility modifications and disability-related needs. One in four households with a member who has a disability said their home/apartment needs some type of accessibility modification to meet their family's accessibility needs. Modifications residents said they needed included grab bars in bathroom (37%), ramps (27%), wider doorways (24%), and accessible parking (24%). Many residents would like to live in a place without stairs.

In addition:

- Around 30 percent for households with a member with a disability worry about rent increasing to an unaffordable level;
- Around 20 percent feel the bus takes too long to get where they need to go and one in four indicated they use public transportation;
- Over forty percent indicated they have been late to work and missed medical appointments due to transportation issues; and
- People with disabilities said most needed resources are help with acccessible medical care.

Through the open-ended comments, households with a member with a disability indicated their most pressing concerns are access to mental and medical care, better transportation options, help with home repairs, and more affordable housing.

Desire to buy. Respondents were asked about their desire to buy a home within the Consortium. As Figure A-6 shows, about 70 percent of renters have a desire to buy a home. The major impediment to ownership for these renters is inability to afford a down payment. Broomfield and Lyons' particularly low percent of residents who want to buy a home is due to the high proportion of homeowners' responses collected from those areas (around 80 percent).

Among particular household groups, several areas stand out:

- Around two thirds of large households with a desire to buy a house feel they have too much debt;
- Almost 90 percent of Hispanic residents can't afford a down payment; and
- Almost 40 percent of households with income below $25,000 have been told by a lender they will not qualify for a loan.

Figure A-6.
Residents with a Desire to Buy a Home and Top Impediments to Buying

	Percent of residents who have a desire to buy a home	Impediments		
		Too much debt	Can't afford down payment	Have been told by lenders that I won't qualify for a loan
Jurisdiction				
Broomfield	10%	48%	69%	17%
Boulder	27%	27%	61%	14%
Lafayette	37%	33%	57%	23%
Longmont	24%	34%	70%	25%
Lyons	14%	27%	68%	23%
Nederland	24%	33%	73%	20%
Elsewhere in Boulder County	22%	32%	61%	14%
Region	23%	33%	68%	22%
Tenure				
Renter	71%	32%	69%	21%
Mobile home	14%	25%	50%	33%
Precariously housed	40%	45%	61%	27%
Income				
< $25,000	40%	35%	63%	38%
$25,000 - $50,000	35%	35%	73%	21%
$50,000 - $100,000	27%	41%	72%	16%
$100,000+	7%	17%	59%	0%
Household Characteristics				
Children Under 18	30%	47%	77%	27%
Large families	26%	61%	74%	34%
Older Adults	14%	20%	50%	27%
Disability	32%	34%	70%	31%
Hispanic	37%	51%	87%	21%
Non-Hispanic Minority	37%	37%	61%	27%
Non-Hispanic White	22%	32%	67%	22%

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Survey participants were given the opportunity to list, in their own words, other impediments to home ownership. The majority of comments listed home prices as a big impediment to home ownership. Several respondents mentioned concerns about not having good enough credit scores, and a few residents mentioned not having enough saving to cover maintenance expenses.

Desire to change housing situation. Survey respondents were asked if they wanted to move to a different housing situation, and if so, what was keeping them from moving. As shown in Figure A-7, 39 percent of respondents in the region would change their housing situation if they could. The vast majority of renters and mobile home park residents want to move. Those least likely to want to move are households with income above $100,000 and owners.

Key findings include:

- Around 80 percent of renters and residents in mobile homes want to change their housing situation.
- Among households with income below $25,000 and precariously housed residents, about two-thirds want to move.
- Among members of protected classes:
  - Two in three (65%) Hispanic residents want to move;
  - More than half of households with a member with a disability (56%); and
  - More than half of large families (54%) would move if given the opportunity.

Barriers to moving. For the greatest proportion of respondents, those who want to move stay in their current residence because they cannot afford units to rent, or, for those who want to buy, the cost of buying. Barriers to moving did vary by respondent segment and include:

- For the two-thirds of residents with income below $25,000 and precariously housed who want to move:
  - Their biggest impediment is that they can't afford rents in other places.
  - Half of precariously housed residents noted they can't afford application fees or security deposits, and 13 percent indicated they can't find a place due to their criminal record.
- Of those who what to move and are members of a protected class:
  - Hispanics are more likely to be unable to afford rents in other places (62%);

- Households with a member with a disability are the most likely to be unable to afford application fees or security deposits (32%); and
- Around half of large families and older adults who want to move own a home they want to sell but can't afford to purchase something else at current prices.
- Of homeowners who want to move, most say they can't afford to purchase something else at current prices.

Figure A-7. Residents who Want to Change their Housing Situation and Top Impediments

	Percent of residents who have a desire to change their housing situation	Impediments			
		I can't afford rents in other places	I can't afford application fees or security deposits	I have a felony/criminal record and cannot find a place to rent	I own a home that I want to sell but I can't afford to purchase something else at current home prices
Jurisdiction					
Broomfield	32%	40%	15%	0%	53%
Boulder	48%	55%	22%	5%	29%
Lafayette	49%	69%	39%	3%	22%
Longmont	38%	45%	22%	2%	43%
Lyons	23%	32%	5%	0%	54%
Nederland	38%	38%	25%	0%	42%
Elsewhere in Boulder County	37%	55%	17%	4%	30%
Region	39%	48%	21%	2%	39%
Tenure					
Homeowner	25%	8%	3%	1%	83%
Renter	81%	61%	25%	1%	5%
Mobile home	79%	61%	18%	0%	57%
Precariously housed	67%	80%	51%	13%	4%
Income					
< $25,000	62%	68%	40%	8%	20%
$25,000 - $50,000	57%	56%	27%	1%	33%
$50,000 - $100,000	43%	38%	11%	0%	48%
$100,000+	21%	12%	3%	1%	71%
Household Characteristics					
Children Under 18	52%	46%	24%	4%	41%
Large families	54%	43%	24%	6%	50%
Older Adults	34%	42%	17%	2%	49%
Disability	56%	50%	32%	4%	33%
Hispanic	65%	62%	28%	4%	24%
Non-Hispanic Minority	50%	58%	31%	5%	22%
Non-Hispanic White	41%	44%	20%	2%	43%

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Survey participants were given the opportunity to list other reasons why they haven't moved. Notable open ended comments included:

- *"About to qualify for senior discount on property taxes but if I move, it will be another 10 years before I qualify - even if just move to a ranch home down the street."*
- *"Fear that park owner will interfere with the sale of my home."*
- *"Hard to find a place that's wheelchair accessible and fits my needs."*
- *"I can technically afford to rent other units but I don't want to have to spend more than 30% of my take-home pay on housing."*
- *"I can't drive and I need to live close to places I can work."*
- *"No family size apartments/condos (3+br); few house choices for buying and high cost."*

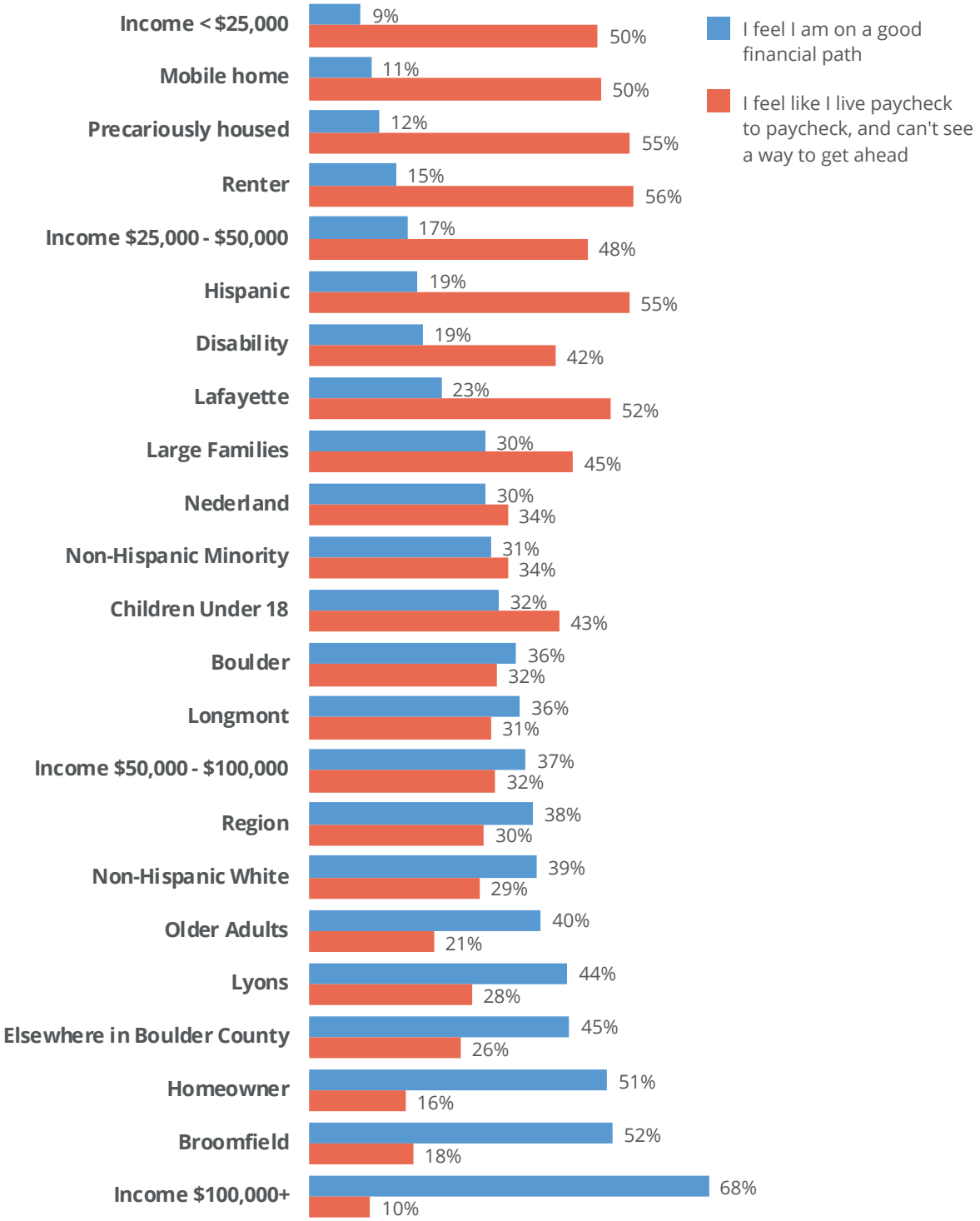
Making Ends Meet

This section explores the level of financial stability indicated by survey participants as well as the major financial challenges residents face. This is particularly important as financial stability is a good indicator of a household's ability to endure unexpected shocks. Households without financial stability can be severely impacted by unexpected shocks—such as the current pandemic—which can leave them in a precarious situation for many years.

Personal financial condition. Figure A-8 compares the percent of residents who indicated they feel they are in a good financial path with the percent that indicated they live paycheck to paycheck.

- Overall in the region, 9 percent of households with income below $25,000 feel they are in a good financial path. Half live paycheck to paycheck.
- Mobile home park residents, precariously housed residents, renters, and low income households are also unlikely to report being on a good financial path.
- Among members of selected protected classes, only 20 percent of Hispanic households feel they are in a good financial path. Over half say they live paycheck to paycheck.
- Similarly, 20 percent of households with a member with a disability feel they are on a good financial path, and 42 percent feel like they live paycheck to paycheck.

Figure A-8.
Personal Financial Conditions of Residents



Note: n=2,045

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Indicators of financial stability. Figure A-9 compares the percent of residents who indicated they save a certain amount of money for emergencies or other goals with the percent that indicated they feel they will never get out of debt.

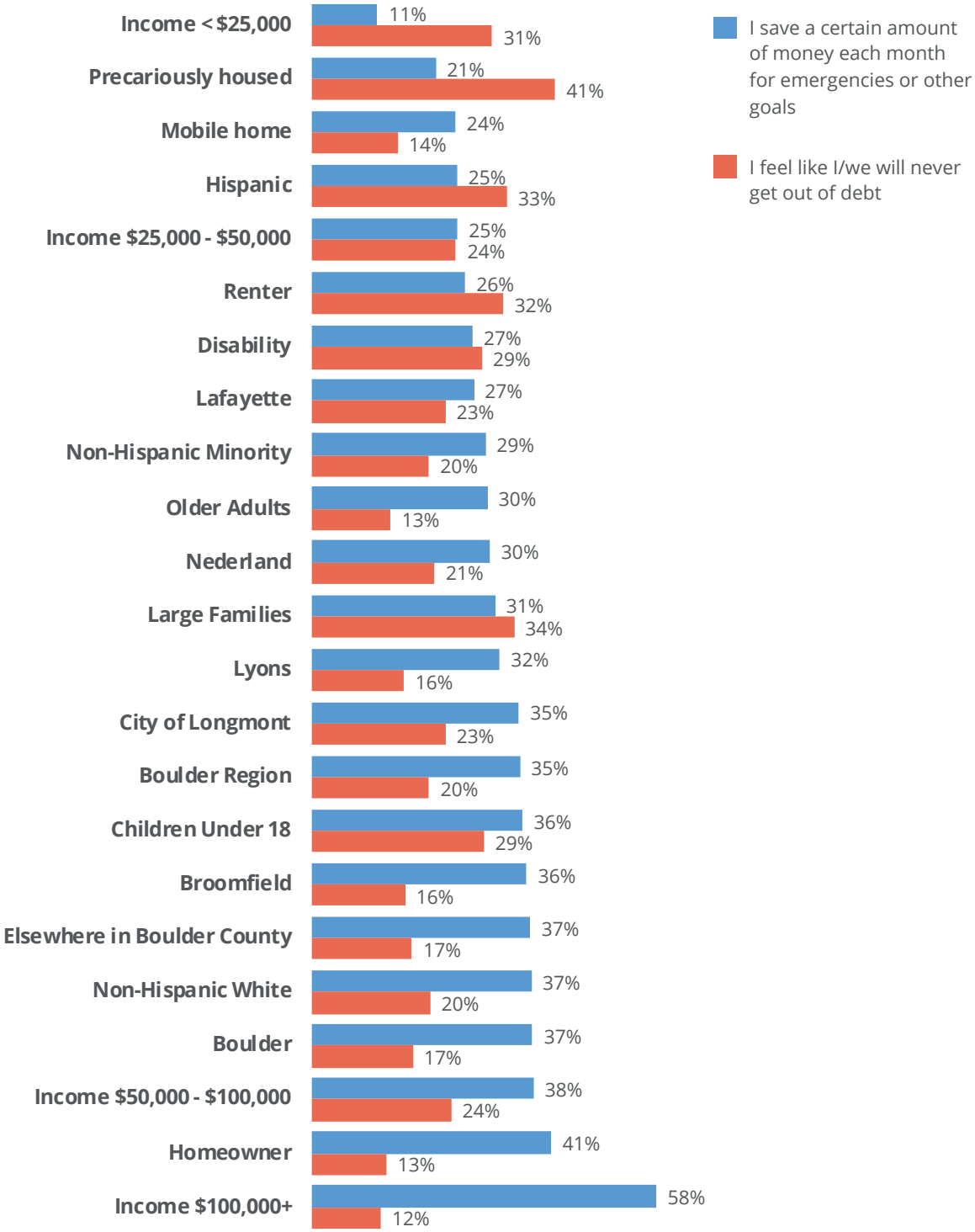
Precariously housed residents and residents with income below $25,000 have the lowest level of financial stability.

- Only 11 percent of low income residents are able to save for emergencies. Around a third are debt burdened.
- Only one in five precariously housed residents are able to save. Forty percent are debt burdened.

Among members of selected protected classes:

- Only one in four Hispanic residents is able to save for emergencies and around one in three feels debt burdened.
- Twenty-seven percent of households with a member with a disability are able to save for emergencies and a similar proportion feel debt burdened (29%).

Figure A-9.
Personal Financial Stability of Residents



Note: n=2,045.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Personal finance—condition and concerns. The following figures show indicators about residents' current financial situation by jurisdiction, tenure, income, and household characteristics.

The figures present challenges comparatively through percentages and color coding. The figures show percentages for the region in gray as a benchmark. The color coding indicates:

Gray—about the same as the region overall;

Blue—lower (doing better) than the region overall, and

Red—higher (doing worse) than the region overall.

Overall, one in three residents in the region worries about potential health issues, unexpected expenses, and feels they live paycheck to paycheck. Residents in Boulder and Lafayette are more likely than in other jurisdictions to feel they will never be able to purchase a home, and residents in Lafayette were more likely to be concerned about their financial situation.

Figure A-10.
Personal Financial Situation, by Jurisdiction

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Financial Situation	Broomfield	Boulder	Lafayette	Longmont	Lyons	Nederland	Elsewhere in Boulder County	Region
I worry about a potential health issue for me or a family member, which would drain my savings and put me in debt	31%	37%	35%	36%	34%	40%	32%	**35%**
I/we worry that if we have an unexpected expense, we won't be able to pay for it	20%	34%	52%	35%	25%	36%	29%	**32%**
I feel like I/we live paycheck to paycheck, and can't see a way to get ahead	18%	32%	52%	31%	28%	34%	26%	**30%**
I/we got into credit card debt by using credit cards to meet our needs when we had no other way to pay	17%	18%	34%	23%	19%	23%	17%	**21%**
I/we had an unexpected expense(s), that we weren't able to pay or struggled to pay	17%	24%	29%	21%	20%	23%	17%	**21%**
I feel like I/we will never get out of debt	16%	17%	23%	23%	16%	21%	17%	**20%**
I worry I won't ever be able to buy a home	10%	25%	35%	18%	9%	17%	21%	**19%**
I/we struggle to pay bills, sometimes paying late or paying less than the total amount due	11%	15%	24%	19%	15%	19%	13%	**17%**
I worry about my credit score	10%	17%	26%	16%	14%	9%	13%	**15%**
I/we sometimes need to borrow money from family or friends to pay my housing costs or bills	8%	17%	13%	14%	12%	19%	13%	**14%**
I/we sometimes need to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills	4%	4%	5%	8%	2%	2%	1%	**6%**

Note: n=2,045.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

By housing situation, income and resident characteristics—notable findings include:

- By tenure and income, renters and low income residents are most financially vulnerable;
- Among members of protected classes, large families and Hispanic residents are the groups most financially vulnerable. These are closely followed by households with children and households with a member with a disability;
- More than half of renters, mobile home residents, and those precariously express serious financial stress according to the indicators in the survey;
- Despite these challenges, the majority of households are able to keep up with their monthly bills;
- Credit card debt is a solution for many residents, including moderate income residents: Almost 30 percent of residents with income between $50,000 and $100,000 got into credit card debt by using credit cards to meet basic needs; and
- Over 20 percent of Hispanic households need to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills.

Figure A-11.
Personal Financial Condition and Concerns, by Housing Situation

Financial Situation	Housing Situation			
	Homeowner	Renter	Mobile home	Precariously housed
Condition				
I feel like I/we live paycheck to paycheck, and can't see a way to get ahead	16%	56%	50%	55%
I/we struggle to pay bills, sometimes paying late or paying less than the total amount due	8%	32%	28%	42%
I/we got into credit card debt by using credit cards to meet our needs when we had no other way to pay	15%	34%	30%	24%
I/we sometimes need to borrow money from family or friends to pay my housing costs or bills	6%	29%	30%	37%
I/we sometimes need to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills	2%	12%	11%	18%
I/we had an unexpected expense(s) we weren't able to pay or struggled to pay	13%	37%	34%	33%
Concerns				
I worry about a potential health issue for me or a family member, which would drain my savings and put me in debt	31%	46%	53%	40%
I/we worry that if we have an unexpected expense we won't be able to pay for it	19%	60%	53%	49%
I worry I won't ever be able to buy a home	1%	53%	33%	45%
I worry about my credit score	7%	31%	17%	33%
I feel like I/we will never get out of debt	13%	32%	14%	41%

Note: n=2,045.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-12.
Personal Financial Condition and Concerns, by Income Level

Financial Situation	Income			
	< $25,000	$25,000 - $50,000	$50,000 - $100,000	>$100,000
Condition				
I feel like I/we live paycheck to paycheck, and can't see a way to get ahead	50%	48%	32%	10%
I/we struggle to pay bills, sometimes paying late or paying less than the total amount due	42%	24%	13%	3%
I/we got into credit card debt by using credit cards to meet our needs when we had no other way to pay	29%	26%	27%	11%
I/we sometimes need to borrow money from family or friends to pay my housing costs or bills	32%	23%	11%	3%
I/we sometimes need to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills	15%	8%	4%	1%
I/we had an unexpected expense(s) we weren't able to pay or struggled to pay	38%	32%	22%	9%
Concerns				
I worry about a potential health issue for me or a family member, which would drain my savings and	42%	46%	40%	27%
I/we worry that if we have an unexpected expense we won't be able to pay for it	55%	53%	33%	11%
I worry I won't ever be able to buy a home	32%	28%	21%	5%
I worry about my credit score	24%	23%	14%	8%
I feel like I/we will never get out of debt	31%	24%	24%	12%

Note: n=2,045.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-13.
Personal Financial Condition and Concerns, by Household Characteristics

Financial Situation	Household Characteristics						
	Children Under 18	Large families	Older Adults	Disability	Hispanic	Non-Hispanic Minority	Non-Hispanic White
Condition							
I feel like I/we live paycheck to paycheck, and can't see a way to get ahead	43%	45%	21%	42%	55%	34%	29%
I/we struggle to pay bills, sometimes paying late or paying less than the total amount due	27%	30%	12%	27%	32%	27%	16%
I/we got into credit card debt by using credit cards to meet our needs when we had no other way to pay	28%	34%	15%	25%	31%	25%	21%
I/we sometimes need to borrow money from family or friends to pay my housing costs or bills	24%	26%	8%	22%	33%	17%	13%
I/we sometimes need to borrow money short-term from a payday lender or pawn shop to be able pay housing costs or bills	11%	15%	4%	9%	22%	9%	5%
I/we had an unexpected expense(s) we weren't able to pay or struggled to pay	30%	41%	18%	34%	36%	35%	21%
Concerns							
I worry about a potential health issue for me or a family member, which would drain my savings and	38%	42%	34%	48%	41%	30%	38%
I/we worry that if we have an unexpected expense we won't be able to pay for it	42%	53%	27%	48%	56%	36%	33%
I worry I won't ever be able to buy a home	27%	27%	8%	25%	46%	26%	17%
I worry about my credit score	23%	25%	8%	23%	29%	20%	14%
I feel like I/we will never get out of debt	29%	34%	13%	29%	33%	20%	20%

Note: n=2,045.
Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Unexpected expenses. Unexpected expenses can create a big drain on the financial health of households if families turn to high cost loans such as payday loans or credit cards in order to cover expenses.

Around 20 percent of survey respondents had unexpected expense(s) that they struggled to pay. The amount of unexpected expenses ranged from several thousand dollars to as low as $200 and the most cited causes for the expenses were related to medical treatments, medications, and auto repairs.

Residents were also asked if they had needed other type of financial help over the past year. The most common answers were help paying for food (12%), help paying medical bills (10%), and help with paying rent/mortgage (10%).

Survey respondents were given the opportunity to share other aspects of their current financial situation in open ended comments. Many residents are worried about increasing cost of living while they live on a fixed income or are about to retire and start living on a fixed income. Other residents indicate they foresee having to work several years past their retirement age in order to afford living expenses. Others worry about health insurance premiums rising and student loans not allowing them to save enough for retirement.

Numerous open ended comments about expected expenses were received. Those comments that represented the most common themes include:

Living paycheck to paycheck, unable to save for emergencies:

- *"I'm not in debt but have very little savings, no health insurance (too expensive for poor policies) and no retirement $."*
- *"I'm spending 75-100% of my income on home-related expenses and health insurance."*

Worries about children and grandchildren:

- *"I do not want to leave debt for my children when I die."*
- *"I worry about my kids' student loans and their ability to buy a home."*
- *"I worry that my grandchildren won't ever be able to own a home."*
- *"I worry we can't afford a second child because of daycare costs."*
- *"Worried about possible recession and how to pay for child's college."*

Trouble adjusting for retirement/caring for elder family members:
"At 67 I still need to work. What would happen if I couldn't?" "House payment is too high and keeps me working after retirement. I'm exhausted." "Housing cost in Longmont have risen far more than social security benefits, forcing our household to live on credit, often at rates exceeding 12%." "I Am going to need

to take care of elderly parent sometime in the near future and need a home big enough to do that." Rising cost of living, stagnant incomes:

- *"I work as much as I possibly can and can't afford rent. I'm a single parent of three. I have a master's degree and multiple skilled labor professions."*
- *"I worry about uncontrolled financial increases like insurance, even though I don't claim."*
- *"I worry that property taxes will continue to increase and I won't be able to afford to live in my house."*
- *"I worry the economy will take a downturn and we won't be able to afford our home."*
- *"I live with a family member who lets me pay a small part of rent because I only get a monthly SSDI check because I'm disabled. If I ever had to loss this security, I wouldn't be able to afford a place of my own and my health would let me down also. My fear is where would I end up."*
- *"I need to go on disability but we cannot afford health insurance without my employer's group plan rates and I am not old enough for Medicare."*

Financial sacrifices. Survey participants were asked to indicate if they have had to go without any services or necessities during the past year due to their financial situation. The following figures show the percent of residents who have had to reduce or go without a certain item and the top five answers by jurisdiction, income, tenure, and household characteristics.

Around one third to one half of residents had to reduce consumption of some form in the jurisdictions. Most of them were related to medical costs, car repairs, clothing, and transportation. Other items included activities for children in Lafayette, and food in Longmont and Nederland.

Figure A-14.
In the past year, have you had to reduce or go without any of the following? (Top 5 answers), by Jurisdiction

	PERCENT WHO HAD TO REDUCE OR GO WITHOUT							
	Broomfield 34%	**Boulder** 51%	**Lafayette** 56%	**Longmont** 49%	**Lyons** 41%	**Nederland** 54%	**Elsewhere in Boulder County** 45%	**Region** 47%
WHAT DID YOU REDUCE OR GO WITHOUT? (TOP 5 ANSWERS)								
1	Car repairs or maintenance	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments
2	Dental procedures or appointments	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Medical procedures or appointments	Car repairs or maintenance	Car repairs or maintenance
3	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Car repairs or maintenance	Clothing	Medical procedures or appointments
4	Mental health appointments	Clothing	Transportation	Clothing	Mental health appointments	Food	Medical procedures or appointments	Clothing
5	Medication/ prescriptions	Mental health appointments	Programs/ activities for children/ teens	Food	Health insurance	Clothing	Mental health appointments	Mental health appointments

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Looking at income and tenure, households with income above $100,000 and homeowners were the least likely to have to make sacrifices in order to makes ends meet—yet a sizable portion of them (over 30%) still had to cut back on consumption of some items. As expected, residents most likely to be forced to reduce consumption are residents with income below $25,000 (85%) and precariously housed residents (74%), who are more likely to have to cut back on food than other groups of residents.

Figure A-15.
In the past year, have you had to reduce or go without any of the following? (Top 5 answers), by Tenure and Income

	PERCENT WHO HAD TO REDUCE OR GO WITHOUT							
	Homeowner 35%	**Renter** 70%	**Mobile Home** 64%	**Precariously Housed** 74%	**Income <$25,000** 85%	**Income $25,000 - $50,000** 70%	**Income $50,000 - $100,000** 57%	**Income $100,000+** 33%
WHAT DID YOU REDUCE OR GO WITHOUT? (TOP 5 ANSWERS)								
1	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments
2	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Food	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Medical procedures or appointments
3	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Medical procedures or appointments	Car repairs or maintenance
4	Mental health appointments	Clothing	Medication/prescriptions	Car repairs or maintenance	Clothing	Clothing	Mental health appointments	Mental health appointments
5	Clothing	Food	Clothing	Transportation	Food	Health insurance	Clothing	Other

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Among resident groups, Hispanic households were the most likely reduce their consumption: 80 percent, compared to 55 percent of non-Hispanic Whites, followed by households with a disability (75%) and large families (74%).

Figure A-16.
In the past year, have you had to reduce or go without any of the following? (Top 5 answers), Household Characteristics

	PERCENT WHO HAD TO REDUCE OR GO WITHOUT						
	Children under 18 67%	**Large Families** 74%	**Older Adults** 48%	**Disability** 75%	**Hispanic** 80%	**Non-Hispanic Minority** 66%	**Non-Hispanic White** 55%
WHAT DID YOU REDUCE OR GO WITHOUT? (TOP 5 ANSWERS)							
1	Car repairs or maintenance	Dental procedures or appointments	Dental procedures or appointments	Dental procedures or appointments	Car repairs or maintenance	Car repairs or maintenance	Dental procedures or appointments
2	Programs/ activities for children/ teens	Car repairs or maintenance	Car repairs or maintenance	Car repairs or maintenance	Dental procedures or appointments	Dental procedures or appointments	Car repairs or maintenance
3	Dental procedures or appointments	Programs/ activities for children/ teens	Medical procedures or appointments	Medical procedures or appointments	Programs/ activities for children/ teens	Medical procedures or appointments	Medical procedures or appointments
4	Medical procedures or appointments	Medical procedures or appointments	Clothing	Clothing	Food	Clothing	Clothing
5	Clothing	Clothing	Other	Mental health appointments	Clothing	Food	Mental health appointments

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

From the answers above and open-ended comments, residents indicated medical related expenses and insurance premiums are a big source of concern for them. Most survey responses were collected before or at the onset of the COVID-19 crisis. This problem is likely to become more salient during the crisis and is likely to persist if health insurance premiums rise substantially due to the pandemic.

Housing and Community Challenges

This section explores the top housing and community challenges for survey respondents by jurisdiction, tenure, income, and household characteristics. The figures in this section present challenges comparatively through percentages and color coding.

The figures show percentages for the region in gray as a benchmark. The color coding indicates:

Gray—about the same as the region overall;

Blue—lower (doing better) than the region overall, and

Red—higher (doing worse) than the region overall.

Housing challenges—jurisdiction, tenure, and income.

Primary findings include:

- The number one housing challenge in the region and across most jurisdictions was worrying about rent increasing to an unaffordable level.
- Residents from Boulder and Lafayette were more likely to be concerned about rent increasing than the region overall;
- Residents in Lafayette—who are largely low income residents—were one and a half times more likely to be concerned about eviction than in the region;
- Residents in Lyons were slightly more likely to be concerned about property taxes; and
- Residents in Nederland were more likely to struggle to pay utilities and feel their home is not big enough for their household size.

Figure A-17. Housing Challenges, by Jurisdiction

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Housing Challenge	Broomfield	Boulder	Lafayette	Longmont	Lyons	Nederland	Elsewhere in Boulder County	Region
Difficulty Making Payments								
I worry about my rent going up to an amount I can't afford	10%	33%	49%	20%	11%	16%	23%	**22%**
I struggle to pay my rent/mortgage	9%	21%	21%	18%	17%	19%	16%	**17%**
I struggle to pay my Homeowners' Association (HOA) dues/fees or assessments	3%	4%	6%	3%	2%	0%	1%	**3%**
I struggle to pay my utilities	5%	9%	12%	11%	11%	19%	6%	**10%**
I struggle to pay my property taxes	9%	8%	0%	8%	16%	12%	7%	**8%**
Crowded Conditions								
I want to get my own place/live with fewer people, but I can't afford it	11%	17%	9%	12%	6%	5%	11%	**12%**
My home isn't big enough for my family members	6%	11%	9%	8%	3%	16%	7%	**8%**
Special Needs								
I need help taking care of myself/my home and can't find or afford to hire someone	5%	7%	3%	7%	4%	11%	8%	**7%**
I have a mobility disability and can't find an accessible place to live	1%	2%	0%	2%	0%	2%	0%	**2%**
Concerns								
I worry that if I request a repair it will result in a rent increase	3%	7%	9%	7%	4%	11%	8%	**6%**
I am afraid I may get evicted or kicked out	3%	10%	15%	4%	2%	5%	5%	**5%**
I have Section 8 or a housing choice voucher and I am worried my landlord will stop accepting it	0%	3%	4%	2%	0%	0%	0%	**2%**
I'm worried about my home going into foreclosure	1%	1%	1%	2%	2%	2%	2%	**1%**

Note: n-2,129.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Residents with income below $25,000 are more likely to experience housing challenges, followed by renters and mobile home residents.

- Mobile home residents are almost four times as likely to worry about rent increases as residents in the region overall,
- Renters are three times as likely to worry about rent increases;
- Over half of precariously housed residents would like to live with fewer people but cannot afford it; and
- Over one third of renters, mobile home residents, and residents with income below $50,000 struggle to pay their rent or mortgage.

Figure A-18.
Housing Challenges, by Tenure and Income

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Housing Challenge	Homeowner	Renter	Mobile home	Precariously housed	Income <$25,000	Income $25,000 - $50,000	Income $50,000 - $100,000	Income $100,000+	Region
I worry about my rent going up to an amount I can't afford	3%	65%	82%	16%	39%	39%	23%	4%	**22%**
I struggle to pay my rent/mortgage	8%	36%	32%	24%	39%	30%	17%	3%	**17%**
I want to get my own place/live with fewer people, but I can't afford it	1%	27%	13%	56%	21%	19%	13%	3%	**12%**
I struggle to pay my utilities	6%	18%	23%	13%	24%	16%	9%	2%	**10%**
I struggle to pay my property taxes	13%	0%	7%	3%	10%	10%	9%	6%	**8%**
My home isn't big enough for my family members	5%	16%	16%	9%	11%	10%	10%	5%	**8%**
I need help taking care of myself/my home and can't find or afford to hire	6%	7%	15%	10%	16%	11%	5%	2%	**7%**
I worry that if I request a repair it will result in a rent increase	1%	19%	26%	4%	12%	12%	6%	2%	**6%**
I am afraid I may get evicted or kicked out	1%	13%	24%	18%	16%	9%	3%	1%	**5%**
I struggle to pay my Homeowners' Association (HOA) dues/fees or	4%	1%	4%	2%	3%	3%	5%	2%	**3%**
I have Section 8 or a housing choice voucher and I am worried my landlord will	0%	5%	4%	1%	7%	2%	0%	0%	**2%**
I have a mobility disability and can't find an accessible place to live	0%	3%	2%	8%	7%	1%	0%	0%	**2%**
I'm worried about my home going into foreclosure	2%	0%	0%	3%	3%	1%	1%	1%	**1%**

Note: n-2,129.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Housing challenges—household characteristics. Figure A-19 below shows the percent of residents who indicated experiencing a particular housing challenge by household characteristics.

Among residents from selected protected classes, Hispanic households and households with a member with a disability are most likely to experience a housing challenge. Families with children and large families also experience some housing challenges at higher rates than the region.

- Among Hispanic households, rent increases (42%) and wanting to live with fewer people (31%) are the biggest housing challenges;
- Almost 30 percent of households with a member with a disability worries about rent increases or struggle to pay rent; 16 percent needs help with care taking, but cannot find someone or cannot afford it; and
- Large families, families with children, and Hispanic residents are over two and a half times more likely than the average resident to feel their home is not big enough for their household size.

Figure A-19.
Housing Challenges, by Household Characteristics

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Housing Challenge	Children Under 18	Large Families	Older Adults	Disability	Hispanic	Non-Hispanic Minority	Non-Hispanic White	Region
I worry about my rent going up to an amount I can't afford	25%	25%	18%	29%	42%	33%	21%	**22%**
I struggle to pay my rent/mortgage	24%	31%	14%	26%	29%	22%	19%	**17%**
I want to get my own place/live with fewer people, but I can't afford it	14%	23%	6%	17%	31%	16%	10%	**12%**
I struggle to pay my utilities	18%	25%	8%	17%	20%	10%	10%	**10%**
I struggle to pay my property taxes	8%	10%	12%	11%	2%	8%	9%	**8%**
My home isn't big enough for my family members	21%	25%	3%	11%	22%	9%	8%	**8%**
I need help taking care of myself/my home and can't find or afford to hire someone	8%	10%	9%	16%	7%	8%	7%	**7%**
I worry that if I request a repair it will result in a rent increase	8%	10%	5%	11%	11%	9%	6%	**6%**
I am afraid I may get evicted or kicked out	8%	10%	5%	10%	17%	8%	5%	**5%**
I struggle to pay my Homeowners' Association (HOA) dues/fees or assessments	4%	4%	3%	4%	2%	6%	3%	**3%**
I have Section 8 or a housing choice voucher and I am worried my landlord will stop accepting it	2%	3%	2%	3%	4%	4%	2%	**2%**
I have a mobility disability and can't find an accessible place to live	2%	1%	2%	6%	2%	2%	2%	**2%**
I'm worried about my home going into foreclosure	3%	5%	1%	3%	2%	2%	1%	**1%**

Note: n-2,129.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Community challenges—jurisdiction, tenure, and income.

Transportation stands out as the largest challenge among jurisdictions and resident types. Services for mountain communities also stand out.

In the region overall, one in five respondents feel traffic presents a community challenge.

- Over 25 percent of Broomfield and Lafayette respondents feel the bus stop is too far for them to use it;
- Inadequate sidewalks, streetlights, drainage, or other infrastructure are more likely to be a challenge in Lafayette, Lyons, Nederland and elsewhere in Boulder County; and
- Almost half of respondents from Lyons feel they live in a food desert, and one third feel the bus doesn't go where they need to go.

Figure A-20.
Community Challenges, by Jurisdiction

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Community Challenge	Broomfield	Boulder	Lafayette	Longmont	Lyons	Nederland	Elsewhere in Boulder County	Region
Transportation/Infrastructure								
Too much traffic/too much street/highway noise	20%	26%	20%	21%	17%	13%	14%	**21%**
The bus takes too long to get where I need to go	19%	23%	20%	18%	17%	11%	23%	**19%**
I want to use the bus, but it doesn't go to the places I need to go	18%	17%	20%	16%	31%	15%	19%	**18%**
I want to use the bus, but the stop is too far away from my home to use it	26%	11%	26%	16%	8%	17%	24%	**16%**
I can't get to the bus stop easily or safely	12%	8%	17%	8%	5%	11%	17%	**9%**
There are inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	12%	16%	18%	7%	33%	31%	18%	**13%**
Services								
No or few grocery stores/healthy food stores in the area	8%	12%	5%	11%	44%	17%	20%	**13%**
No or few grocery stores/healthy food stores in the area	6%	8%	9%	7%	24%	26%	11%	**9%**
I need to be closer to health care/medical facilities	3%	3%	2%	2%	18%	13%	4%	**4%**
Safety								
I am concerned about my or my family's safety in my current neighborhood	3%	12%	6%	8%	2%	6%	1%	**7%**
My neighborhood does not have safe places for children to play outside	4%	8%	12%	8%	5%	6%	5%	**7%**

Note: n-2,118.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Mobile home residents, and precariously housed residents, were more likely to experience community challenges than residents in the region:

- Mobile home residents were more than twice as likely to feel there is inadequate infrastructure (such as sidewalks) in their neighborhoods, and that their neighborhood does not have safe places for children to play outside as the average residents. They were also three times as likely to be concerned about safety; and
- Precariously housed residents were almost one and a half times as likely to feel there are not enough job opportunities in the area as the average resident.

For members of protected classes, a few categories stand out:

- Families with children, large families, and Hispanic residents are twice as likely to feel their neighborhood does not have safe places for children to play outside;
- The biggest community challenges for households with a member with a disability were transportation related; and
- Non-Hispanic minority residents also were more likely to feel the bus takes too long or is not convenient for them to access.

Figure A-21.
Community Challenges, by Tenure and Income

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Community Challenge	Homeowner	Renter	Mobile home	Precariously housed	Income <$25,000	Income $25,000 - $50,000	Income $50,000 - $100,000	Income $100,000+	Region
Too much traffic/too much street/highway noise	23%	19%	29%	14%	16%	20%	24%	19%	**21%**
The bus takes too long to get where I need to go	19%	20%	14%	18%	22%	16%	23%	23%	**19%**
I want to use the bus, but it doesn't go to the places I need to go	18%	16%	15%	17%	17%	14%	20%	22%	**18%**
I want to use the bus, but the stop is too far away from my home to use it	16%	15%	6%	21%	19%	13%	18%	19%	**16%**
No or few grocery stores/healthy food stores in the area	13%	11%	11%	15%	15%	10%	14%	15%	**13%**
There are inadequate sidewalks, street lights, drainage, or other infrastructure in	12%	13%	28%	14%	13%	14%	13%	14%	**13%**
I can't get to the bus stop easily or safely	8%	11%	8%	14%	14%	8%	8%	8%	**9%**
Not enough job opportunities in the area	7%	12%	11%	20%	12%	9%	11%	8%	**9%**
I am concerned about my or my family's safety in my current neighborhood	5%	11%	24%	11%	10%	10%	6%	5%	**7%**
My neighborhood does not have safe places for children to play outside	5%	11%	16%	13%	9%	6%	8%	4%	**7%**
I need to be closer to health care/medical facilities	3%	3%	3%	12%	8%	3%	4%	2%	**4%**

Note: n-2,118.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-22.
Community Challenges, by Household Characteristics

Higher than Region (>5 percentage points)
About the same as Region (+/- 5 percentage points)
Lower than Region (<5 percentage points)

Community Challenge	Children Under 18	Large Families	Older Adults	Disability	Hispanic	Non-Hispanic Minority	Non-Hispanic White	Region
Too much traffic/too much street/highway noise	19%	20%	22%	22%	16%	18%	21%	**21%**
The bus takes too long to get where I need to go	25%	20%	16%	22%	20%	28%	21%	**19%**
I want to use the bus, but it doesn't go to the places I need to go	21%	18%	15%	23%	15%	22%	19%	**18%**
I want to use the bus, but the stop is too far away from my home to use it	14%	22%	18%	23%	16%	25%	17%	**16%**
No or few grocery stores/healthy food stores in the area	14%	16%	12%	15%	13%	17%	13%	**13%**
There are inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood	15%	17%	11%	16%	12%	15%	13%	**13%**
I can't get to the bus stop easily or safely	9%	10%	11%	16%	8%	15%	9%	**9%**
Not enough job opportunities in the area	13%	15%	6%	12%	11%	13%	9%	**9%**
I am concerned about my or my family's safety in my current neighborhood	10%	9%	6%	10%	11%	7%	6%	**7%**
My neighborhood does not have safe places for children to play outside	13%	13%	5%	9%	14%	11%	6%	**7%**
I need to be closer to health care/medical facilities	4%	4%	4%	7%	6%	6%	3%	**4%**

Note: n-2,118.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Survey participants were also allowed to express the community challenges they faced in their own words. The main topics cited in open ended comments included:

- Unreliable/inefficient bus transportation;
- Increase in short term rentals;
- Increase in petty theft; and
- Loud traffic and train noise.

Experience with housing discrimination. Figure A-23 shows the percent of residents who indicated they have felt discriminated while looking for housing.

Precariously housed residents were the most likely to feel discriminated (35%). Among jurisdictions, residents from Nederland were most likely to have felt discriminated (23%) and residents from Lyons the least (2%).

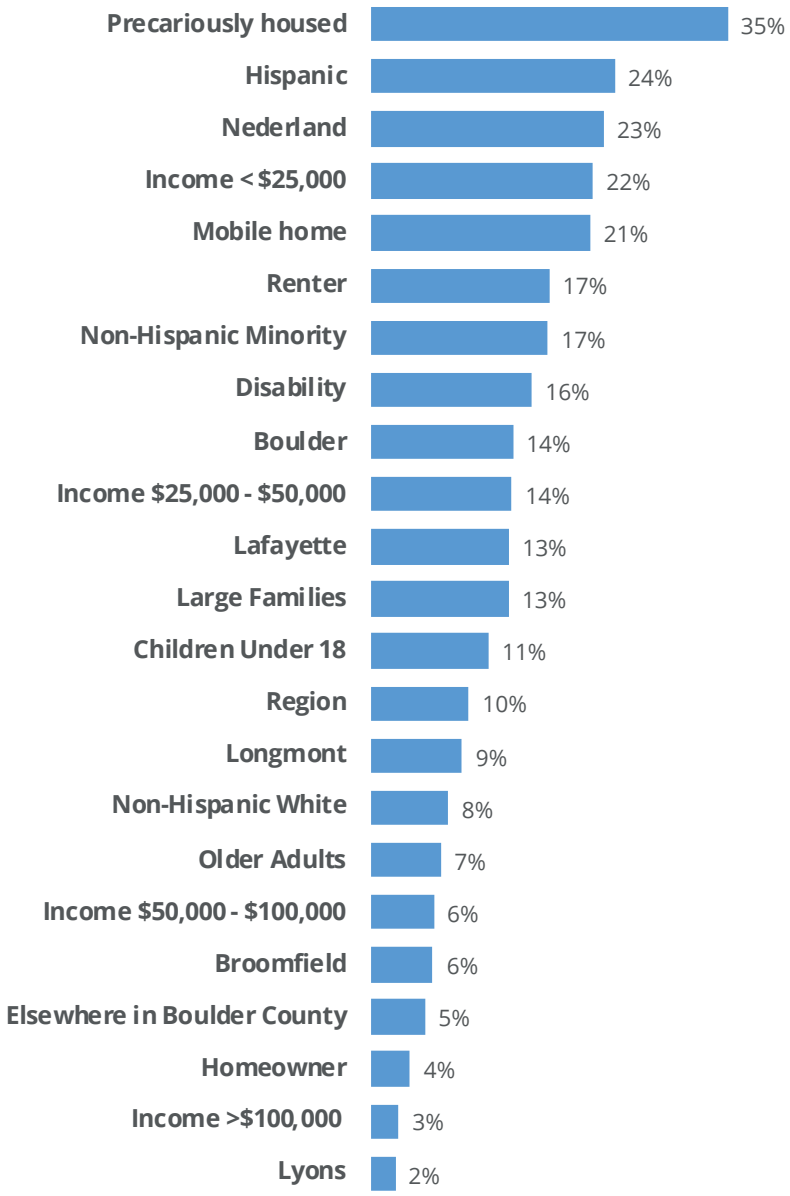
Residents with income below $25,000 were over three times as likely to have felt discriminated compared to residents with income above $50,000.

Among resident groups, Hispanic residents were most likely to have felt discriminated; they were three times as likely to have felt discriminated as non-Hispanic White residents.

Figure A-23. While looking for housing, did you feel discriminated against?

Note:
n=1,672.

Source:
Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.



When prompted to explain in their own words the reason they felt discriminated against; in addition to race, age, national origin and gender; answers included having children or pets, having a housing voucher, having an eviction record, and having a low credit score.

Transportation challenges. Figure A-24 below shows that most residents across jurisdictions drive a personal vehicle.

- Residents with income above $100,000 were the most likely (97%) to drive a personal vehicle while precariously housed residents the least likely (53%);
- Among income categories and protected class, only the lowest income residents showed relatively low reliance on personal vehicles;

- By jurisdiction, residents in Nederland and Boulder were most likely to use public transit; Longmont had the lowest use of transit; and
- Half of residents from Lyons and 48 percent of residents in Boulder indicated they walk as a form of transportation, compared to 32 percent in the region overall.

Figure A-24.
Most Common Transportation Modes

Note:

n=1,659.

Residents could choose more than one category.

Source:

Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

	Personal Vehicle	Public Transit	Walk
Broomfield	95%	20%	21%
Boulder	81%	42%	48%
Lafayette	81%	27%	21%
Longmont	92%	16%	29%
Lyons	97%	21%	50%
Nederland	89%	45%	34%
Elsewhere in Boulder County	93%	23%	20%
Region	90%	24%	32%
Homeowner	96%	20%	32%
Renter	84%	31%	33%
Mobile home	91%	19%	23%
Precariously housed	53%	41%	39%
Income < $25,000	72%	28%	33%
$25,000 - $50,000	93%	25%	29%
$50,000 - $100,000	95%	21%	21%
Income >$100,000	97%	24%	33%
Children Under 18	94%	21%	30%
Large families	89%	26%	35%
Older Adults	91%	19%	30%
Disability	82%	26%	29%
Hispanic	89%	25%	21%
Non-Hispanic Minority	83%	31%	39%
Non-Hispanic White	91%	23%	32%

Residents were asked to indicate if they have experienced different challenges due to transportation issues. Figures A-25 through A-27 show the percent of residents who experienced a transportation issues and the top five transportation issues experienced by residents.

Around one in four residents experienced a transportation related challenge in the region. Residents in Lafayette were most likely to have experienced a transportation issue (34%) and residents in Lyons the least likely (16%).

Figure A-25.
In the past year, have you experienced any of the following? (Top 5 answers), by Jurisdiction

	Broomfield	Boulder	Lafayette	Longmont	Lyons	Nederland	Elsewhere in Boulder County	Region
PERCENT WHO HAVE EXPERIENCED TRANSPORTATION ISSUES	26%	31%	34%	20%	16%	25%	26%	24%
PERCENT WHO EXPERIENCED A TRANSPORTATION ISSUE								
1	Late for work	Late for work	Missed medical appointment	Late for work	Other	Late for work	Late for work	Late for work
2	Other	Missed medical appointment	Late for work	Missed medical appointment	Late for work	Missed medical appointment	Missed work	Missed medical appointment
3	Missed medical appointment	Other	Missed work	Missed work	Missed medical appointment	Other	Missed medical appointment	Missed work
4	Missed work	Missed work	Other	Other	Missed work	Missed work	Other	Other
5	Missed mental health appointment	Missed benefits/ program appointment	Missed mental health appointment	Missed school	Lost job	Missed benefits/ program appointment	Missed mental health appointment	Missed mental health appointment

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

As shown in the figure below, around half of precariously housed residents and residents with income below $25,000 have experienced a transportation related challenge. These challenges tended to cause them to miss medical appointments and, for precariously housed, to miss a benefits/program appointment.

Figure A-26.
In the past year, have you experienced any of the following? (Top 5 answers), by Tenure and Income

	PERCENT WHO HAVE EXPERIENCED TRANSPORTATION ISSUES							
	Homeowner 17%	**Renter** 34%	**Mobile home** 25%	**Precariously housed** 49%	**Income <$25,000** 50%	**Income $25,000 - $50,000** 37%	**Income $50,000 - $100,000** 31%	**Income $100,000+** 27%
TOP 5 TRANSPORTATION ISSUES								
1	Late for work	Late for work	Late for work	Missed medical appointment	Missed medical appointment	Late for work	Late for work	Late for work
2	Other	Missed medical appointment	Missed medical appointment	Late for work	Late for work	Missed work	Missed work	Other
3	Missed medical appointment	Missed work	Missed work	Missed work	Other	Missed medical appointment	Other	Missed medical appointment
4	Missed work	Other	Other	Missed benefits/ program appointment	Missed work	Other	Missed medical appointment	Missed work
5	Missed mental health appointment	Missed mental health appointment	Missed mental health appointment	Missed mental health appointment	Missed mental health appointment	Missed mental health appointment	Missed school	Missed school

Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Among protected classes, Hispanics, large families, and households with a member with a disability were more likely to experience a transportation related challenge. Older adults were the least likely.

Figure A-27.
In the past year, have you experienced any of the following? (Top 5 answers), by Household Characteristics

	PERCENT WHO HAVE EXPERIENCED TRANSPORTATION ISSUES						
	Children under 18 39%	**Large Families** 46%	**Older Adults** 25%	**Disability** 46%	**Hispanic** 50%	**Non-Hispanic Minority** 42%	**Non-Hispanic White** 32%
TOP 5 TRANSPORTATION ISSUES							
1	Late for work	Late for work	Other	Missed medical appointment	Late for work	Late for work	Late for work
2	Missed work	Missed medical appointment	Missed medical appointment	Late for work	Missed medical appointment	Missed medical appointment	Missed medical appointment
3	Missed medical appointment	Missed work	Late for work	Other	Missed work	Other	Missed work
4	Missed school	Missed school	Missed work	Missed work	Missed benefits/program appointment	Missed work	Other
5	Other	Missed mental health appointment	Missed mental health appointment	Missed mental health appointment	Other	Missed benefits/program appointment	Missed mental health appointment

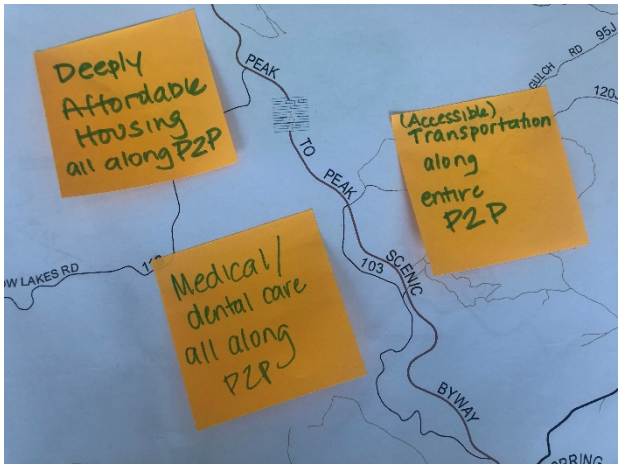
Note: n=2,357.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Respondents were given the opportunity to express other transportation related challenges they have experienced. Comments included:

- *"Had to rely on my parents (retired in their 70s) for transportation."*
- *"Kid cannot participate in opportunity because no transportation options while parents work."*
- *"Late picking child up, no transportation for child on weather related delayed start."*
- *"Not in the past year because I've been able to walk to work in emergencies. But that means that my career is centered around somewhere in walking distance. And if you have an MBA and live in Lyons, that means your job prospects suck."*
- *"Taking RTD from Gunbarrel to downtown for work takes too long."*

Mountain community challenges—resident and stakeholder perspectives. Participants in open house events in Nederland and Longmont and stakeholder focus groups drew attention to differences between the north and south mountain communities and Boulder County's urban and suburban areas. Difficulties with a lack of affordable housing, access to transportation, and access to economic opportunity are amplified in the mountain communities, with fewer resources and capacity to respond to growing local needs. These include:



- Critical need for affordable housing for seniors and people with disabilities with income at or below 30 percent AMI;
- Lack of access to public transportation, in general, but especially the lack of connections from the mountain communities to Boulder and Longmont;
- Few or no providers of dental and mental health care; limited options for physical health care;
- Lack of access to infant childcare, and limited access to childcare for toddlers;
- Lack of access to Boulder County Human Services staff, and Boulder County staff in general;

The ability of mountain community seniors to safely age in place is a concern, while lack of affordable housing, loss of local schools, and lack of access to childcare are barriers to attracting and retaining families. In their experience, residents and stakeholders who attended the community meetings believe that land use, transportation, and other regulatory policies in Boulder County are driven by Boulder and Longmont, with little consideration and few exceptions made for mountain areas.

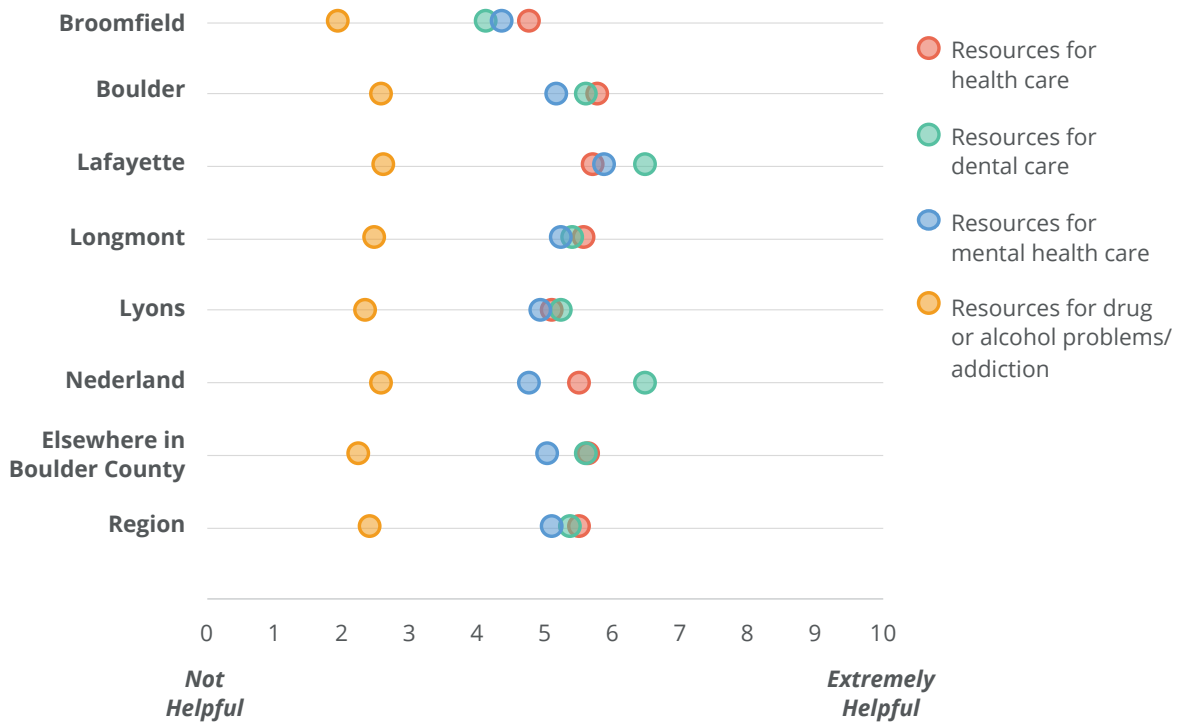
Community Resources

This section explores residents' perspectives on the usefulness and ease of access for different types of community services and programs. Residents were asked to rate on a scale from 1 to 10 (where 1 is not useful and 10 extremely useful) on how useful each service would be to them or to a household member.

Health care resources. Figures A-28 through A-30 below show results for health care related services by jurisdiction, tenure, income, and household characteristics.

- Resources for drug or alcohol problems/addiction were rated the lowest across jurisdictions.
- Resources for substance abuse problems were also the lowest rated among all the tenure and income categories.
- Renters, precariously housed, and low income residents find resources for dental and health care more useful on average.
- Among members of protected classes, Hispanic residents rated health care related resources higher than other groups, including households with older adults and households with a member with a disability.

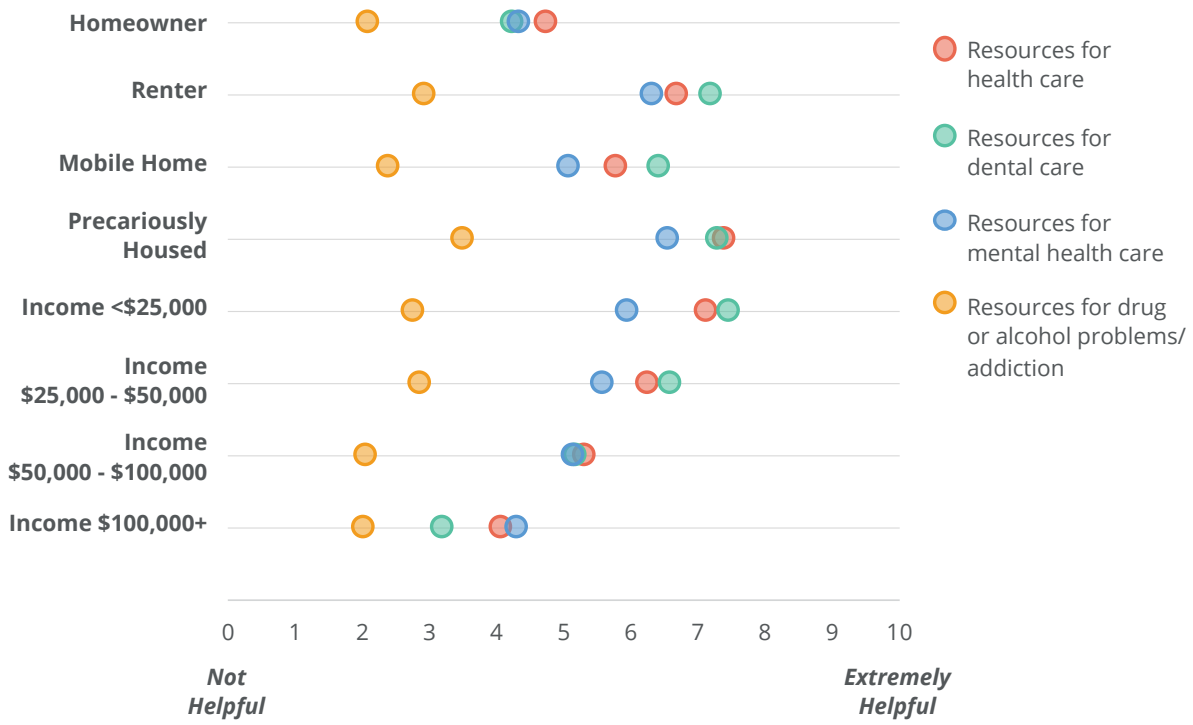
Figure A-28.
Health Care Resources: Which of the following services would be most helpful?, by Jurisdiction



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

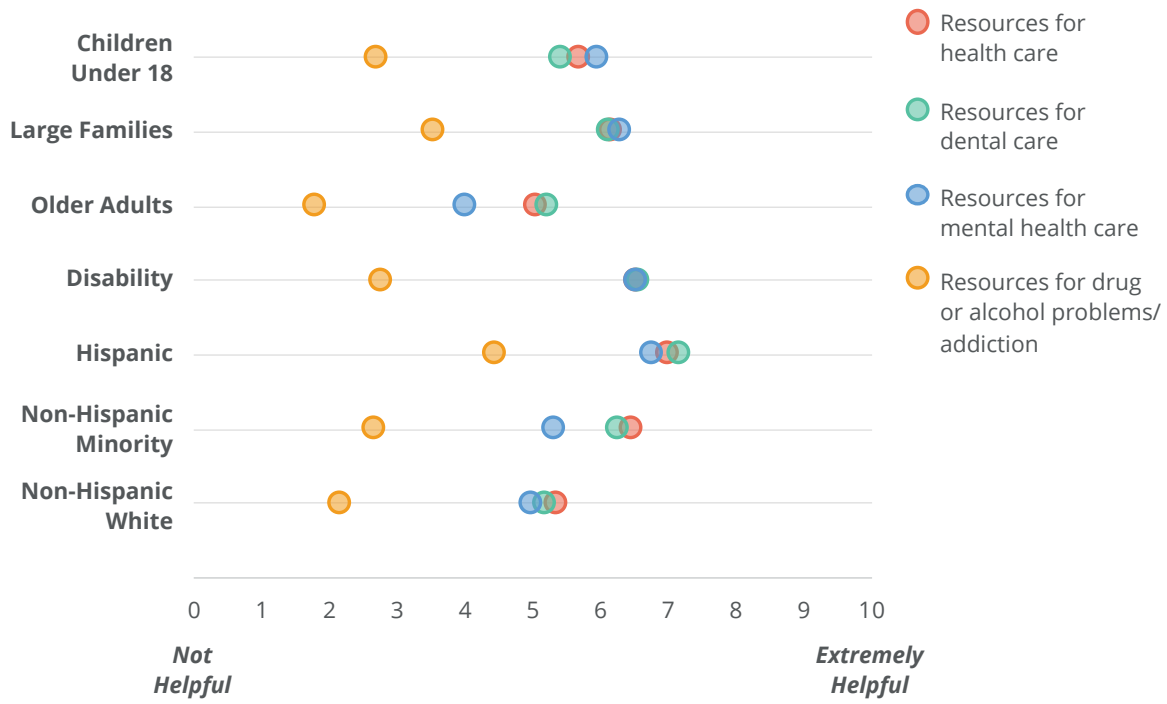
Figure A-29.
Health Care Resources: Which of the following services would be most helpful?, by Income and Tenure



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-30.
Health Care Resources: Which of the following services would be most helpful?, by Household Characteristics



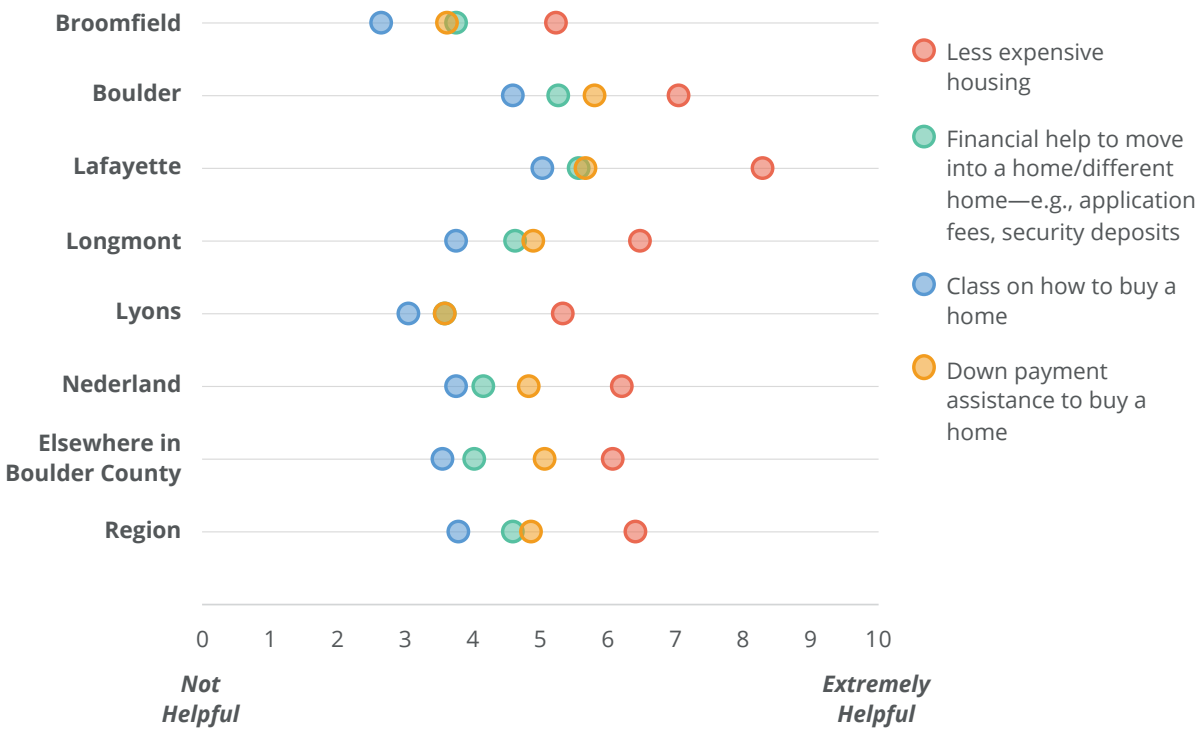
Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Housing resources. Figures A-31 through A-33 below show results for housing related services by jurisdiction, tenure, income, and household characteristics.

- Less expensive housing was rated the most useful resource across jurisdictions.
- As expected, renters and mobile home residents rated less expensive housing and down payment assistance programs higher.
- Hispanic residents rated housing related resources higher than other resident groups, and are particularly interested in down payment assistance.

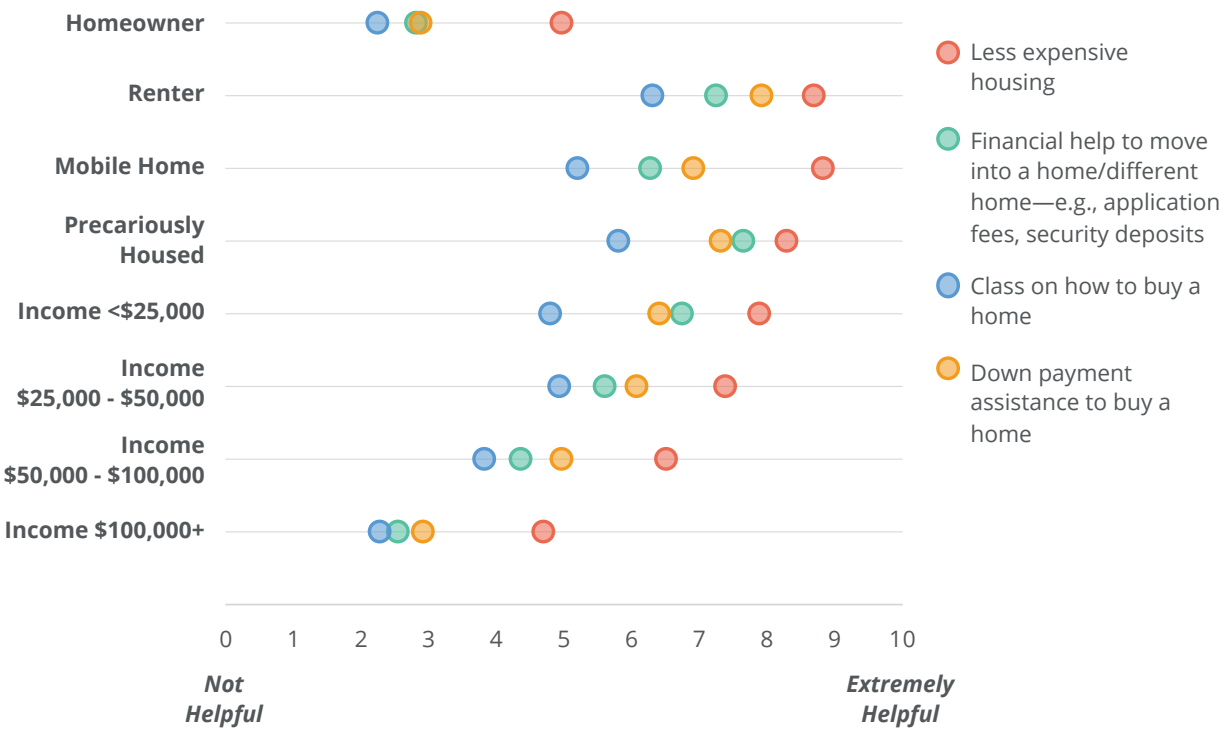
Figure A-31.
Housing Resources: Which of the following services would be most helpful?, by Jurisdiction



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

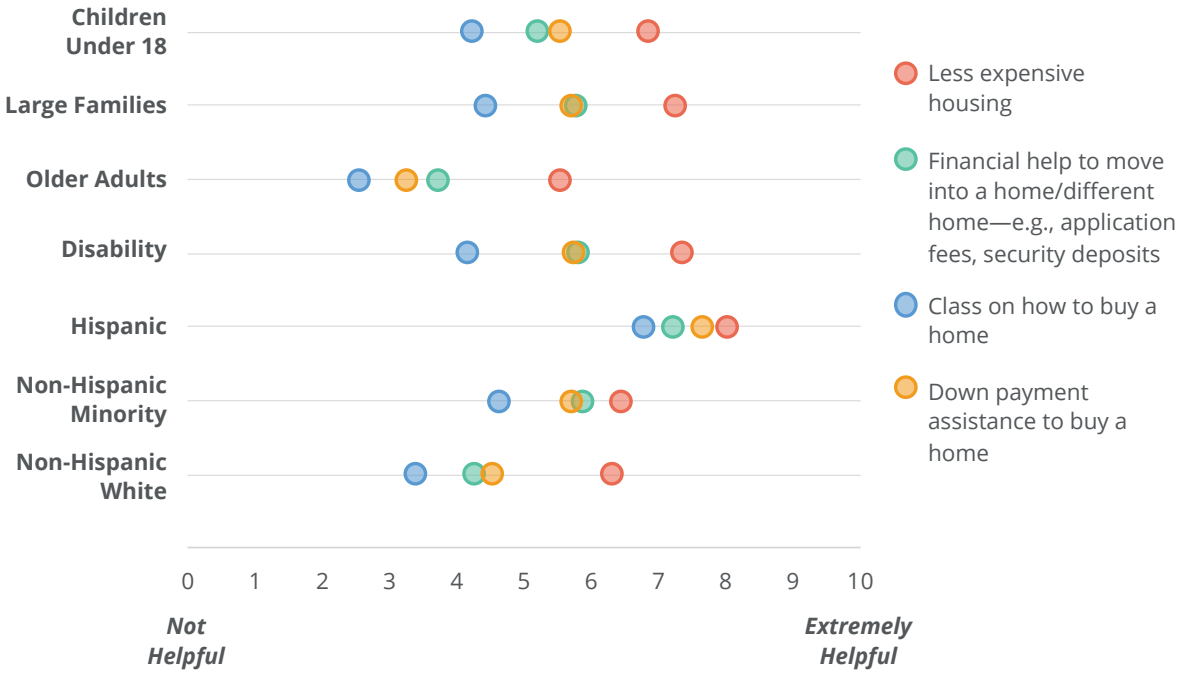
Figure A-32.
Housing Resources: Which of the following services would be most helpful?, by Tenure and Income



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-33.
Housing Resources: Which of the following services would be most helpful?, by Household Characteristics



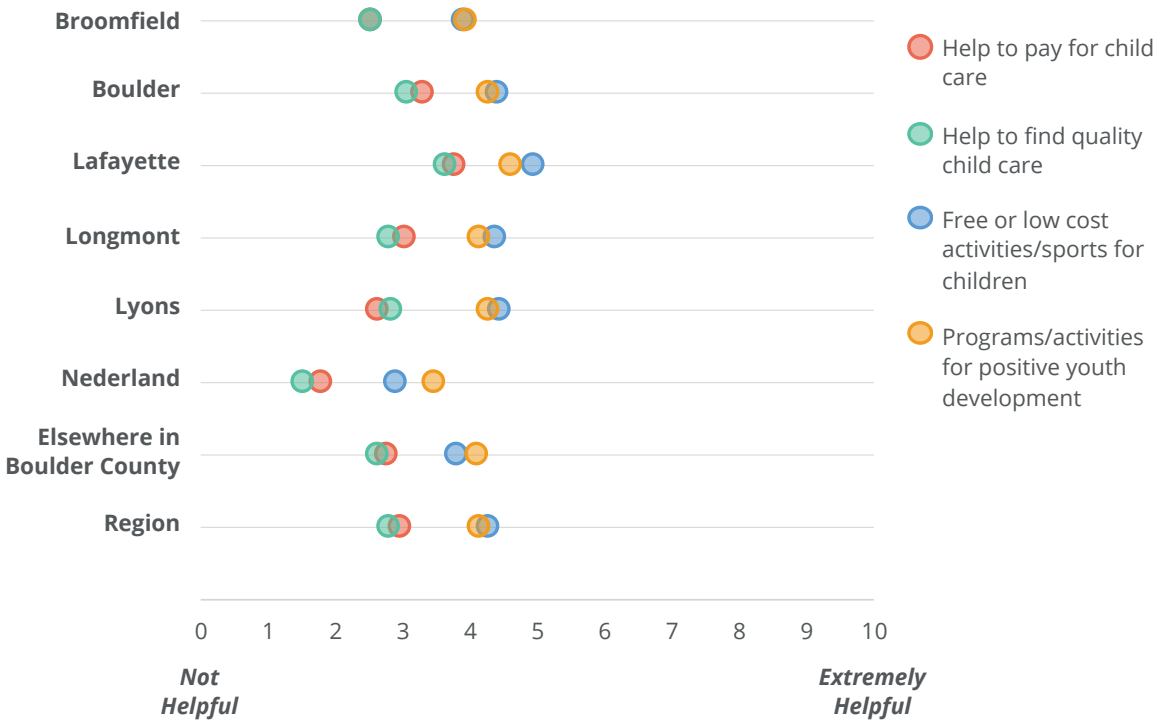
Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Childcare resources. Figures A-34 through A-36 below show results for childcare related services by jurisdiction, tenure, income, and household characteristics.

- Residents were mostly indifferent about childcare services across jurisdictions.
- Renters tended to rate activities for children and positive youth development higher than other groups.
- As expected, large families and households with children rated childcare related resources higher than other groups, as well as Hispanic residents.

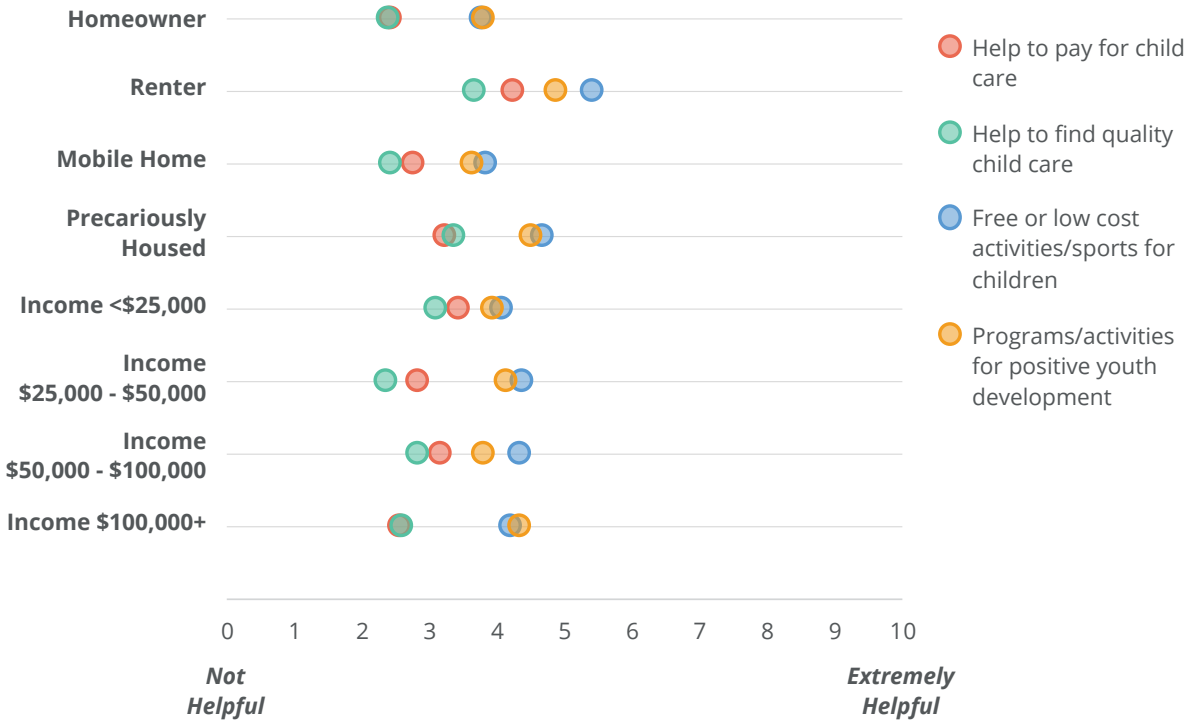
Figure A-34.
Childcare Resources: Which of the following services would be most helpful?, by Jurisdiction



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

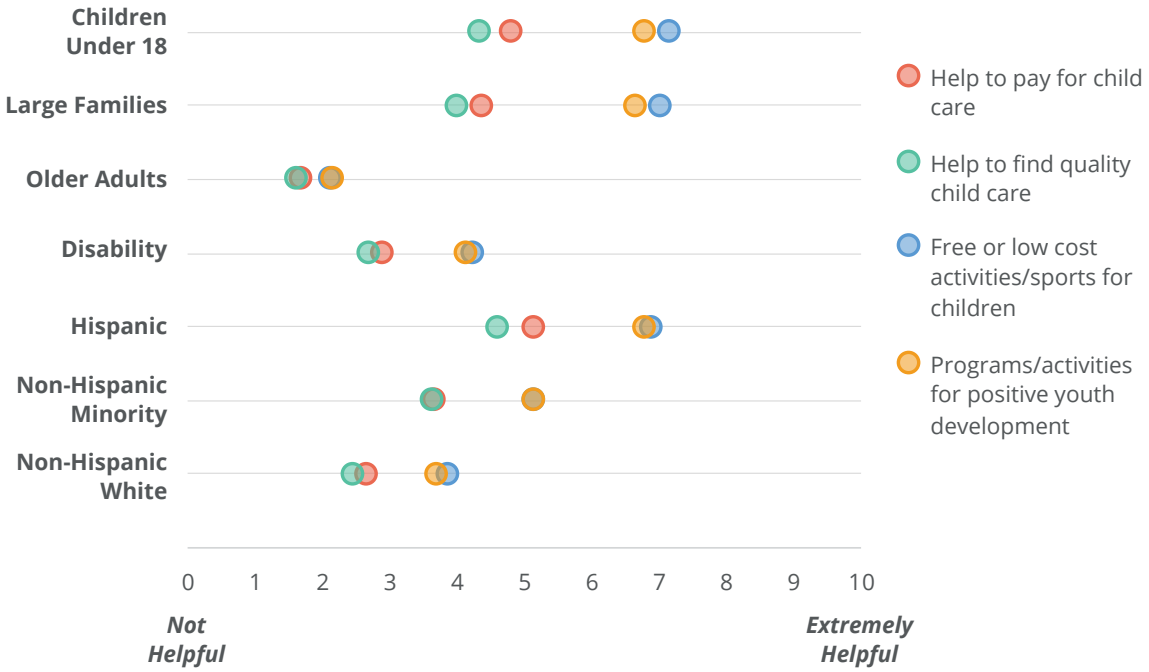
Figure A-35.
Childcare Resources: Which of the following services would be most helpful?, by Tenure and Income



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-36.
Childcare Resources: Which of the following services would be most helpful?, by Household Characteristics



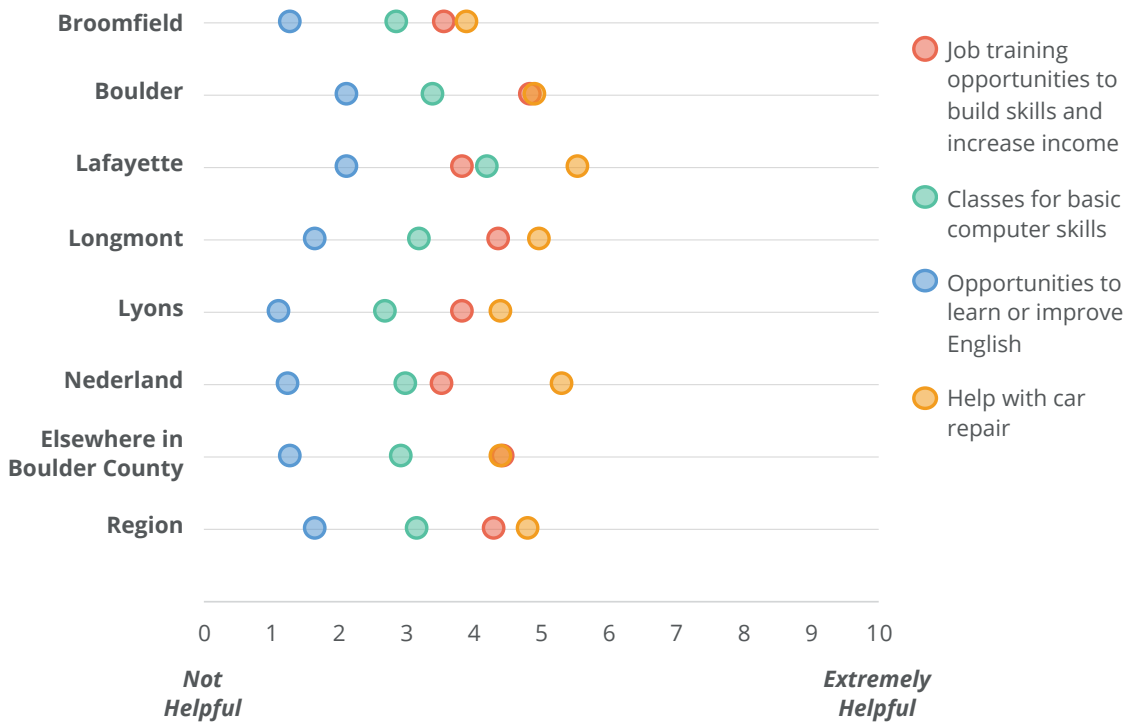
Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Employment and transportation resources. The figures below show results for employment and transportation related services by jurisdiction, tenure, income, and household characteristics.

- Help with car repairs was considered the most helpful resource across jurisdictions, for renters, low income residents, and residents with disabilities.
- Only Hispanic residents considered job training opportunities more helpful than help with car repairs.

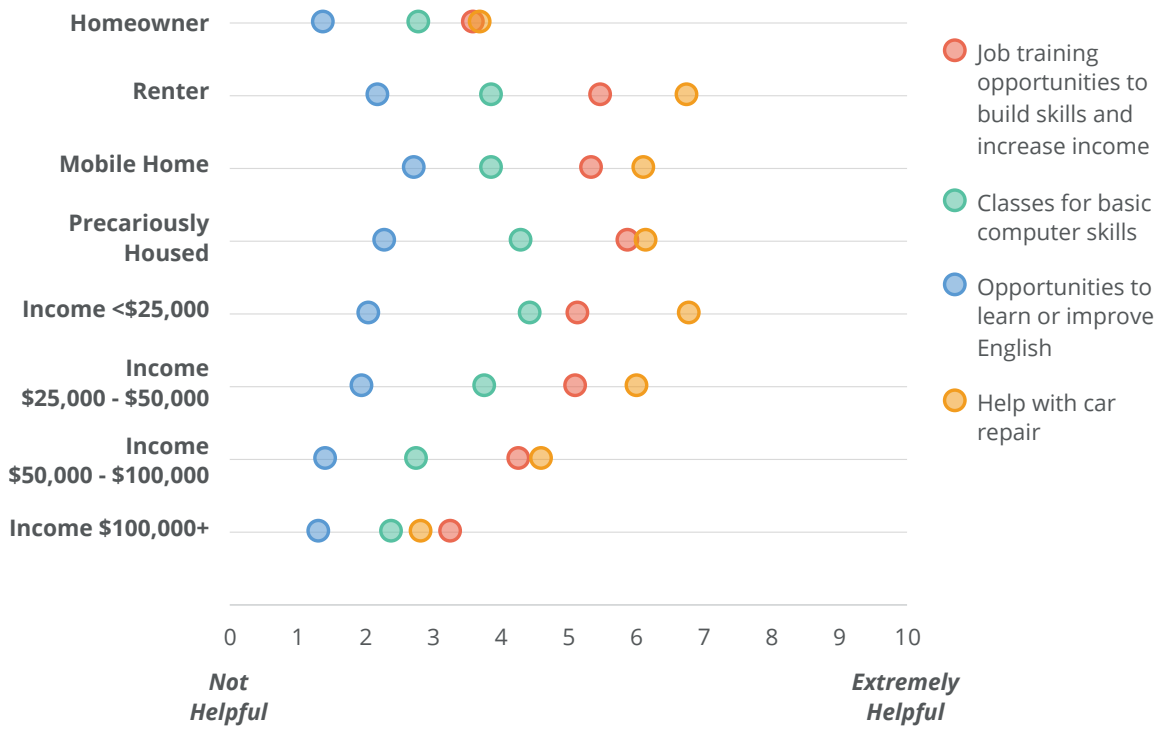
Figure A-37.
Employment and Transportation Resources: Which of the following services would be most helpful?, by Jurisdiction



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

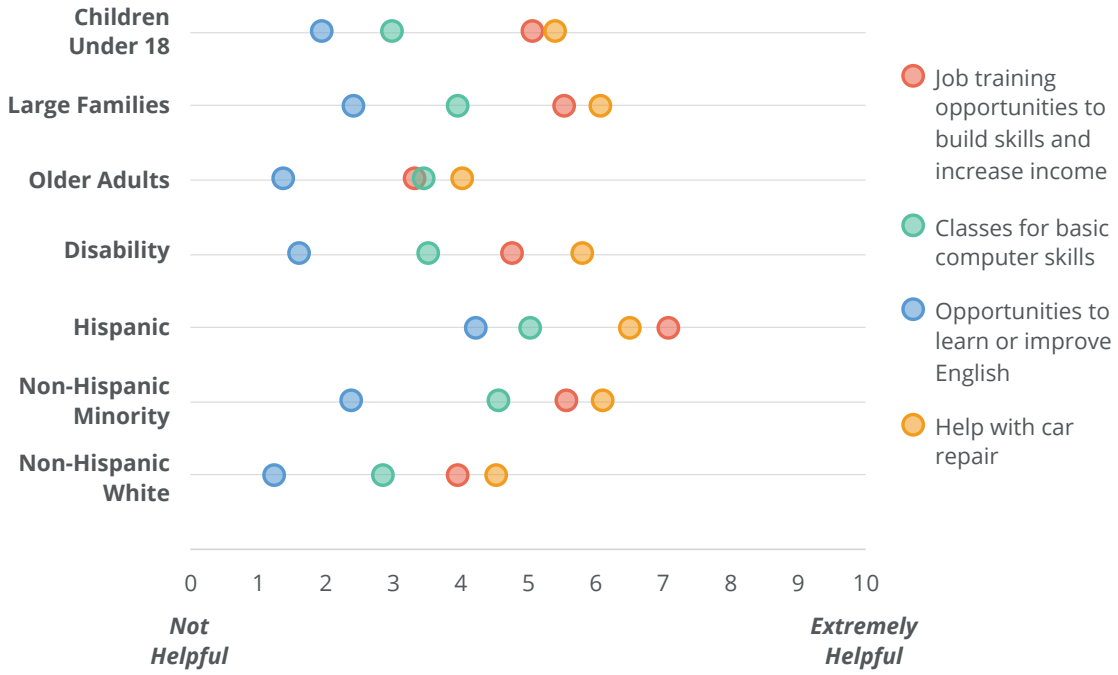
Figure A-38.
Employment and Transportation Resources: Which of the following services would be most helpful?, by Tenure and Income



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-39.
Employment and Transportation Resources: Which of the following services would be most helpful?, by Household Characteristics



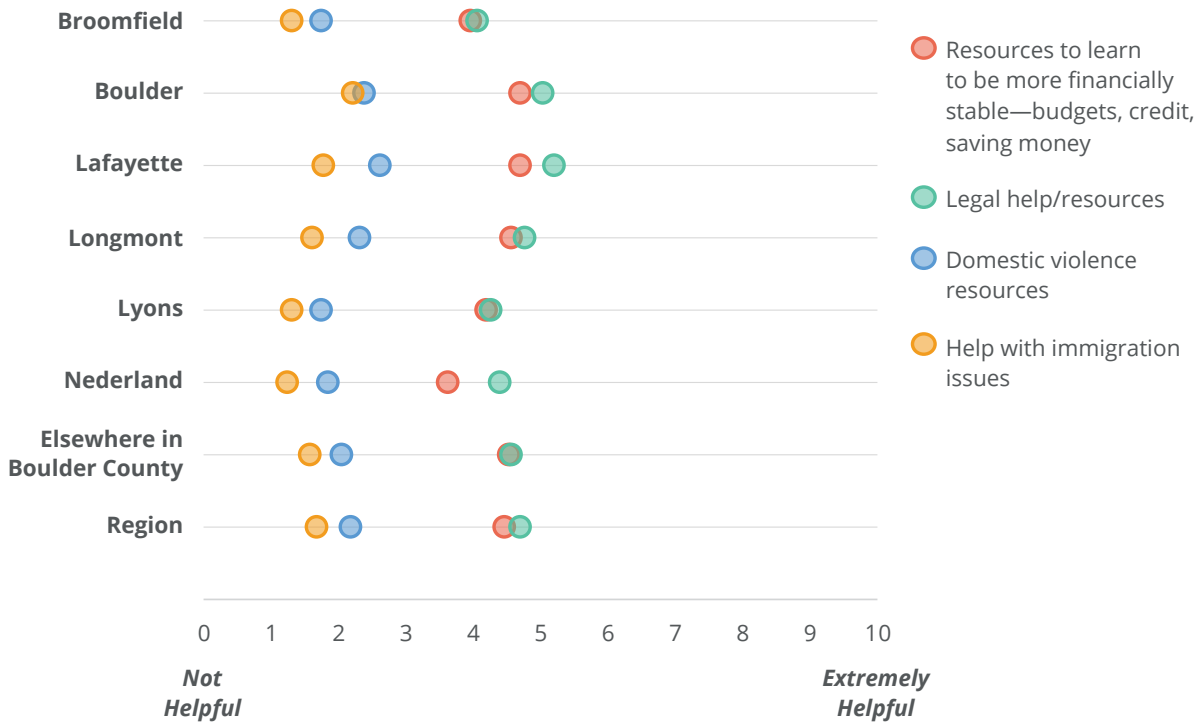
Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Financial and legal resources. Figures A-40 through A-42 below show results for financial and legal related services by jurisdiction, tenure, income, and household characteristics.

- Residents were mostly indifferent about financial and legal resources across jurisdictions.
- Mobile home residents and low income residents rated legal resources the highest.
- Among members of protected classes, financial literacy resources were rated the highest for families with children, large families, Hispanic residents, and Non-Hispanic minorities. Legal resources were rated the highest for older adults and households with a member with a disability.

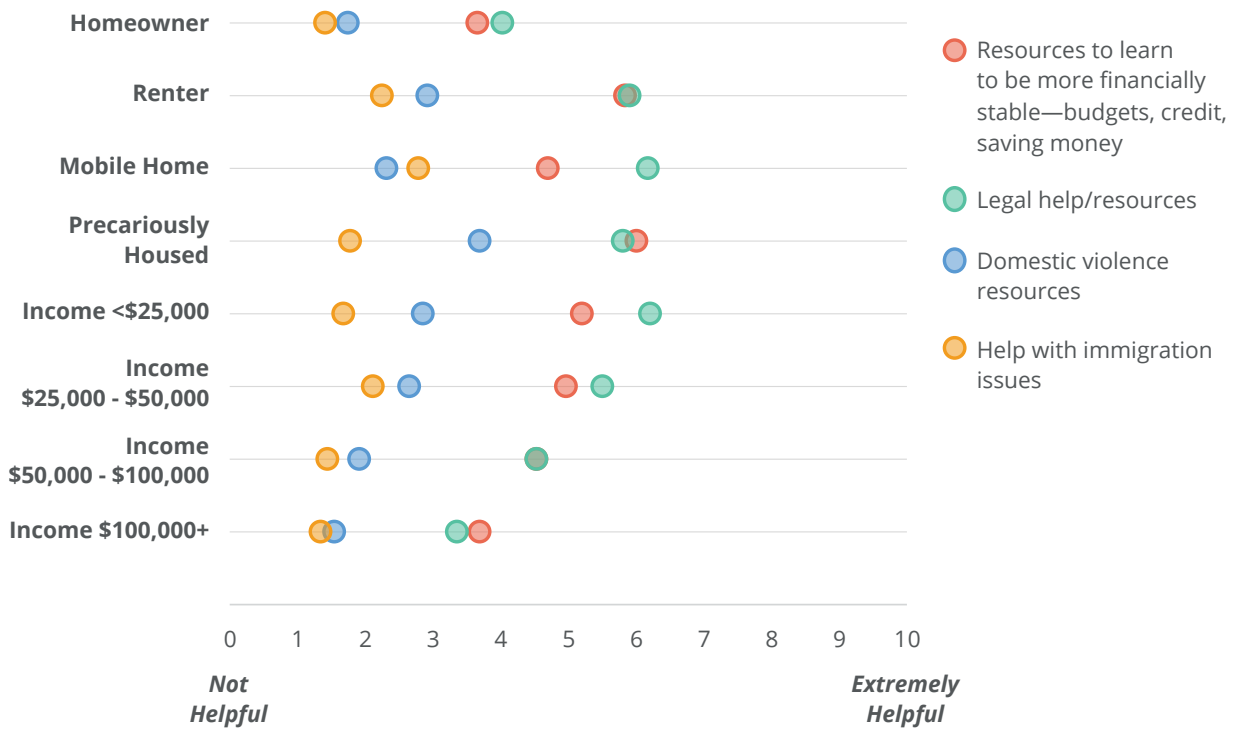
Figure A-40.
Financial and Legal Resources: Which of the following services would be most helpful?, by Jurisdiction



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

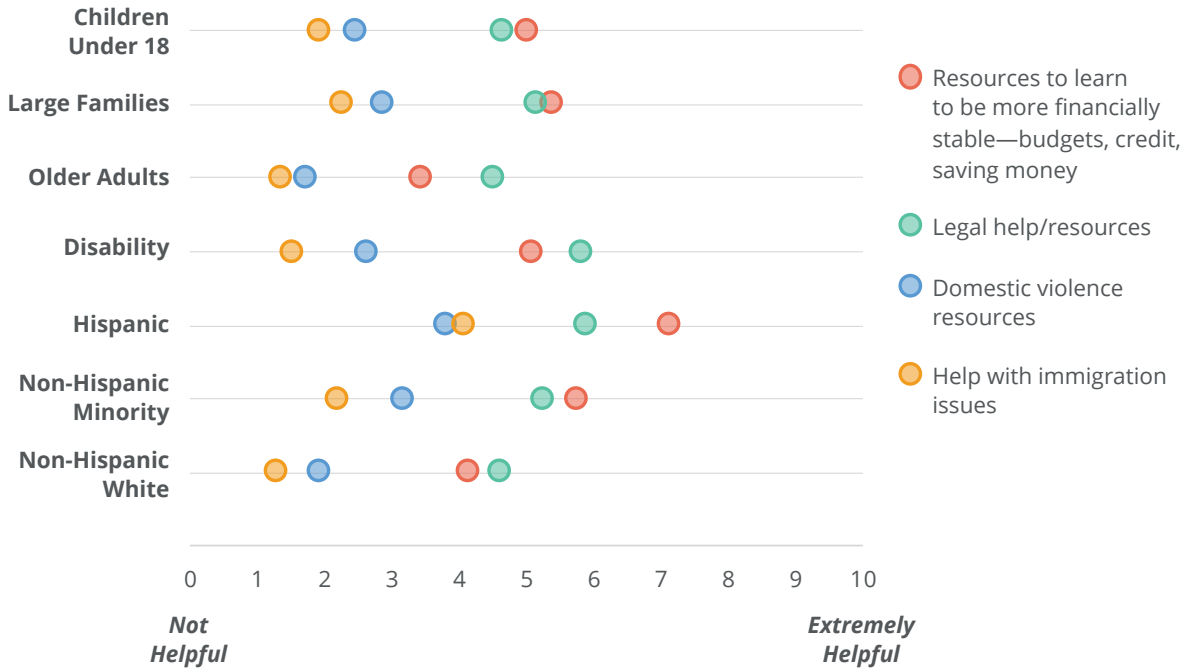
Figure A-41.
Financial and Legal Resources: Which of the following services would be most helpful?, by Tenure and Income



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-42.
Financial and Legal Resources: Which of the following services would be most helpful?, by Household Characteristics



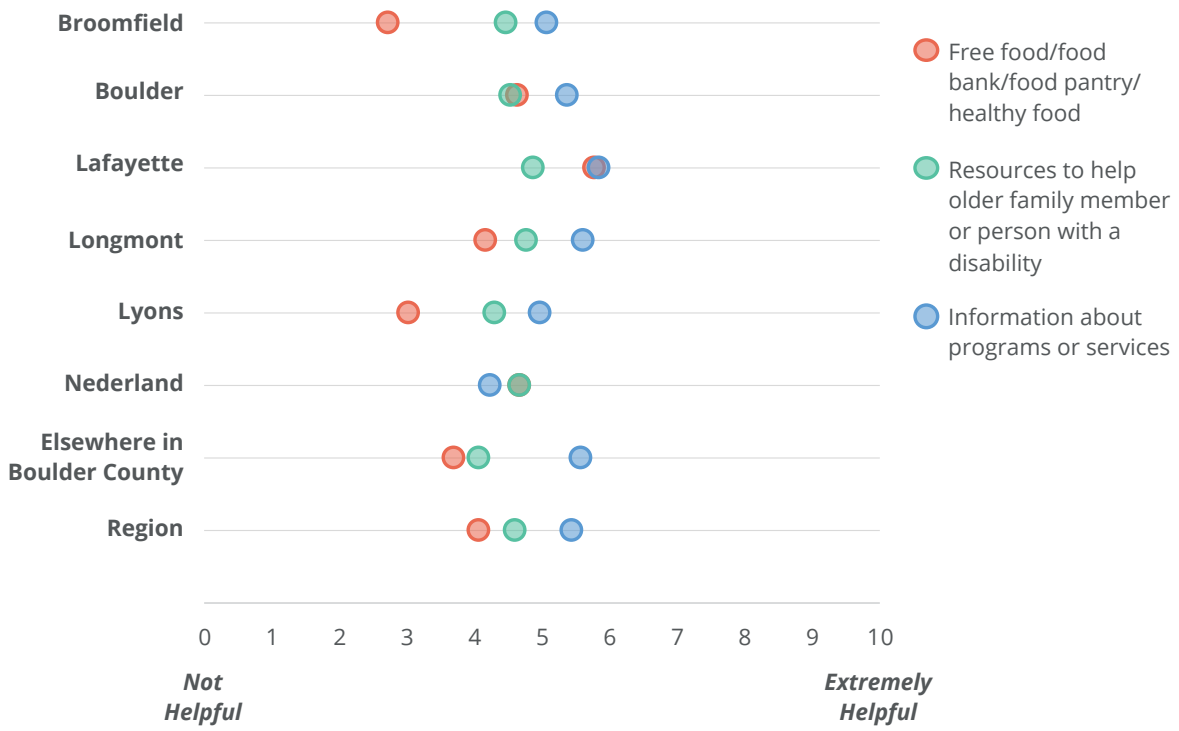
Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Other resources. The figures below show results for other services by jurisdiction, tenure, income, and household characteristics.

- Residents rated information about programs the highest across all jurisdictions except Nederland, where food resources and resources for persons with a disability were rated slightly higher.
- Precariously housed and low income residents show the most interest on information and food resources.
- Among members of protected classes, Hispanic residents rated information about services the highest.

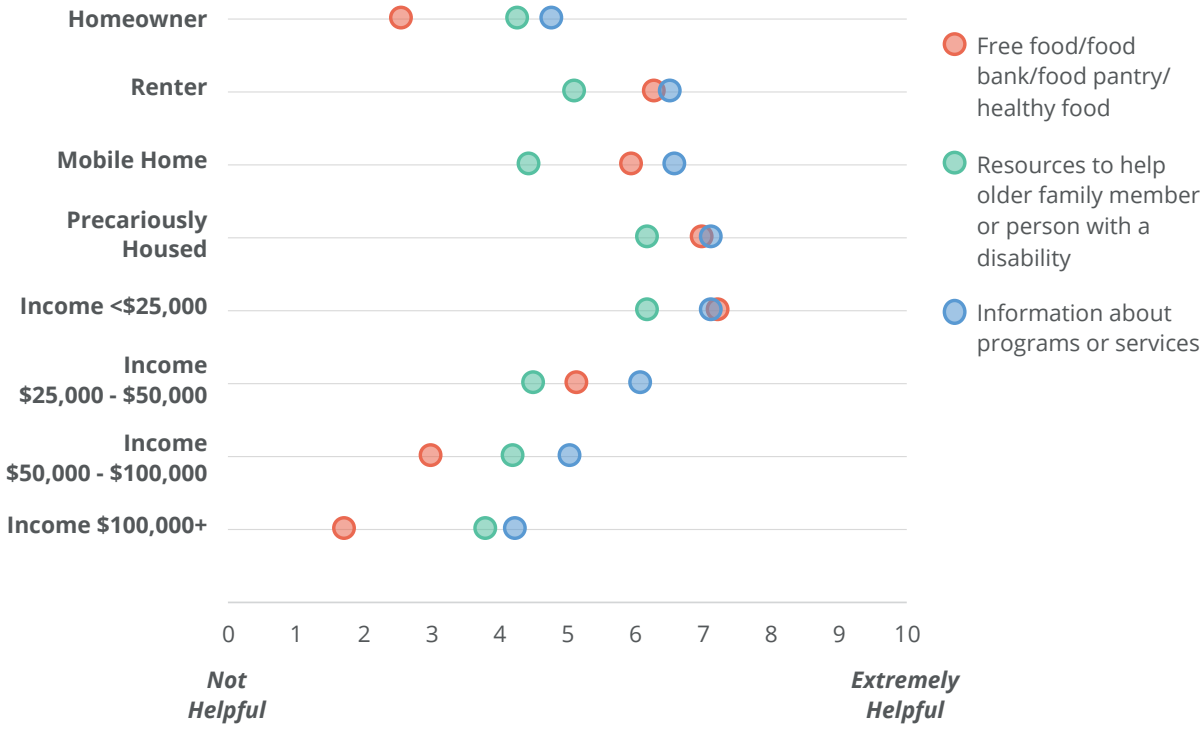
Figure A-43.
Other Resources: Which of the following services would be most helpful?, by Jurisdiction



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

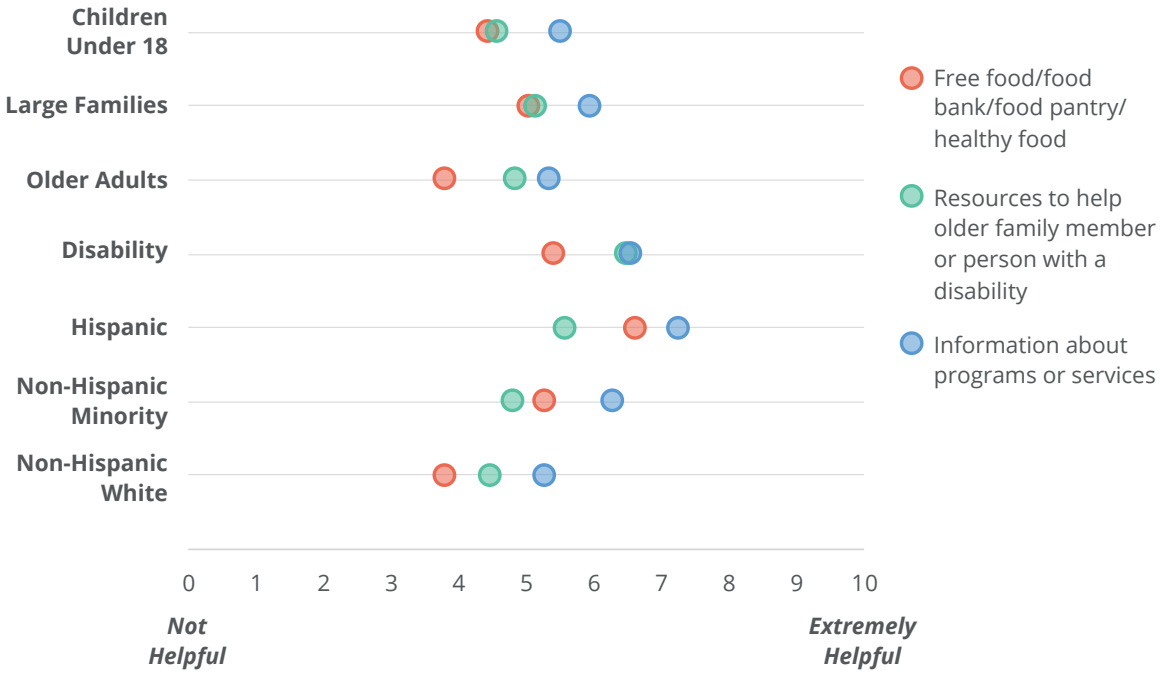
Figure A-44.
Other Resources: Which of the following services would be most helpful?, by Tenure and Income



Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-45.
Other Resources: Which of the following services would be most helpful?, by Selected Protected Class



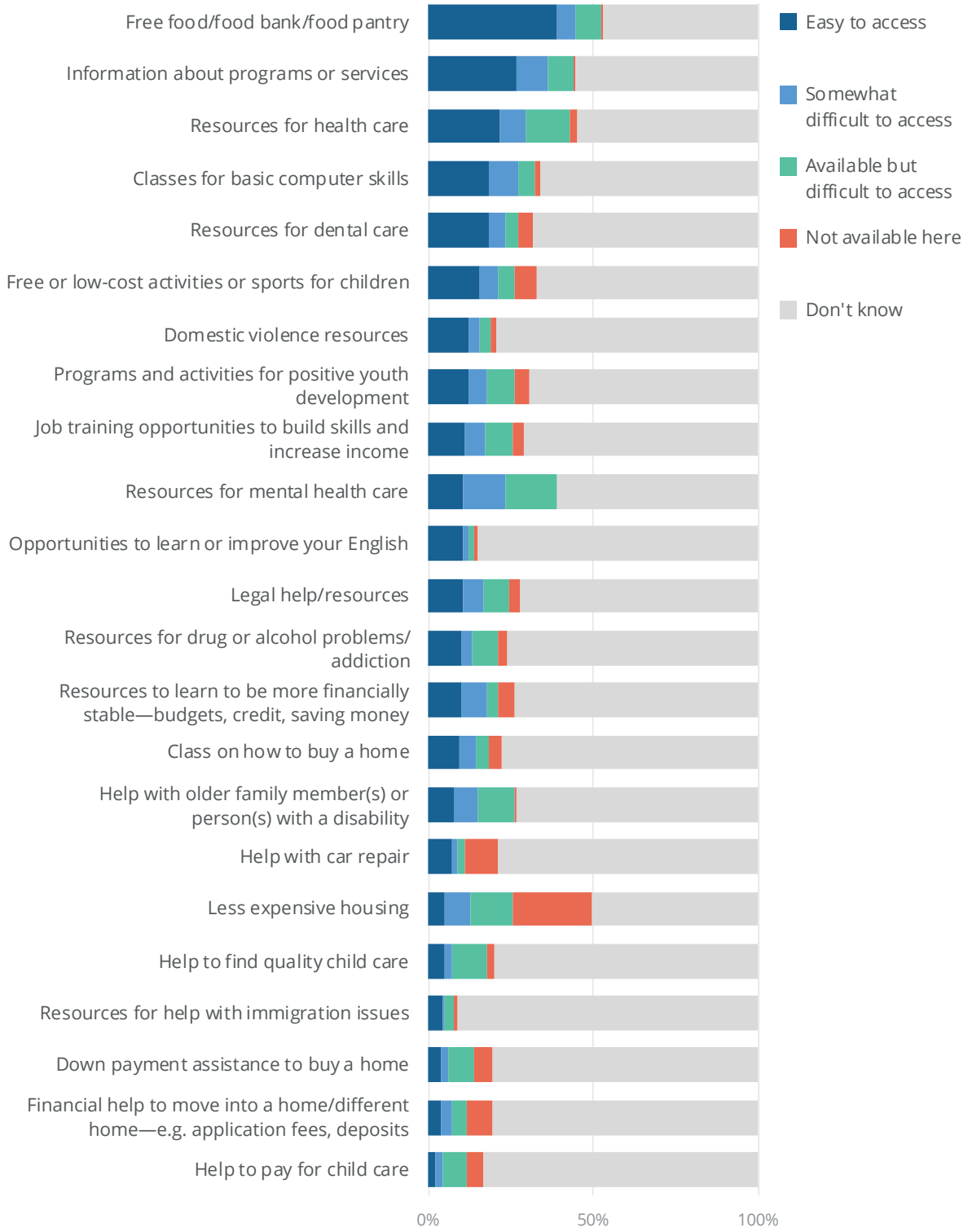
Note: n=1,835.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Ease of access. Residents were also asked to indicate how easy or difficult it is to access different services. Figures A-46 through A-53 on the following pages display residents' perspectives on ease of access for the different jurisdictions. It is important to note that the figures present responses from each jurisdiction overall and not for the specific groups of residents who actually have a desire to use each of the services. Across jurisdiction:

- Food related services are perceived among the easiest to access;
- Less expensive housing is considered not available for many; and
- A large share of residents are unaware about most services/resources offered by their jurisdictions.

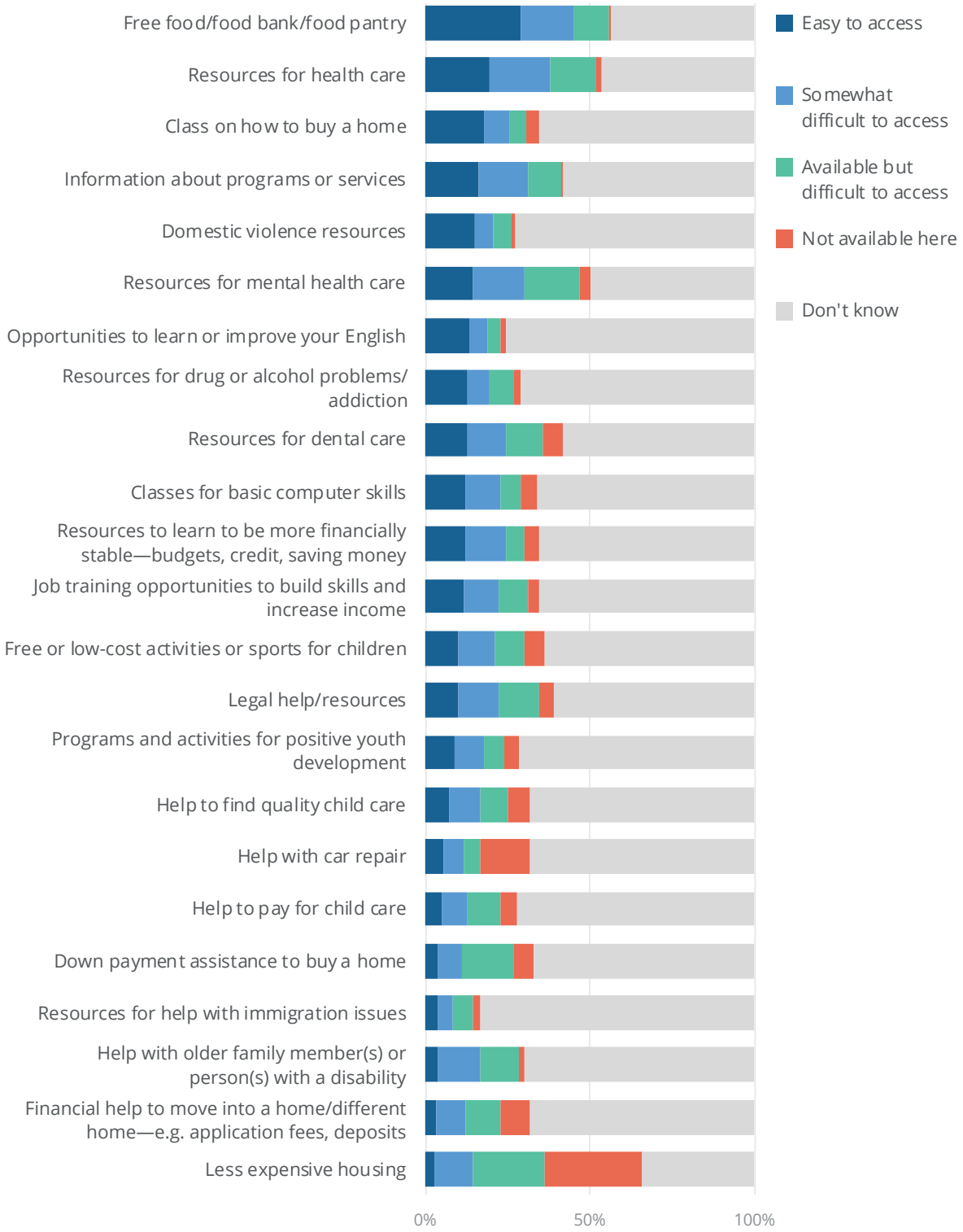
Figure A-46.
In your experience, how easy or difficult is it to access the following resources in your community? Broomfield



Note: n=197.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

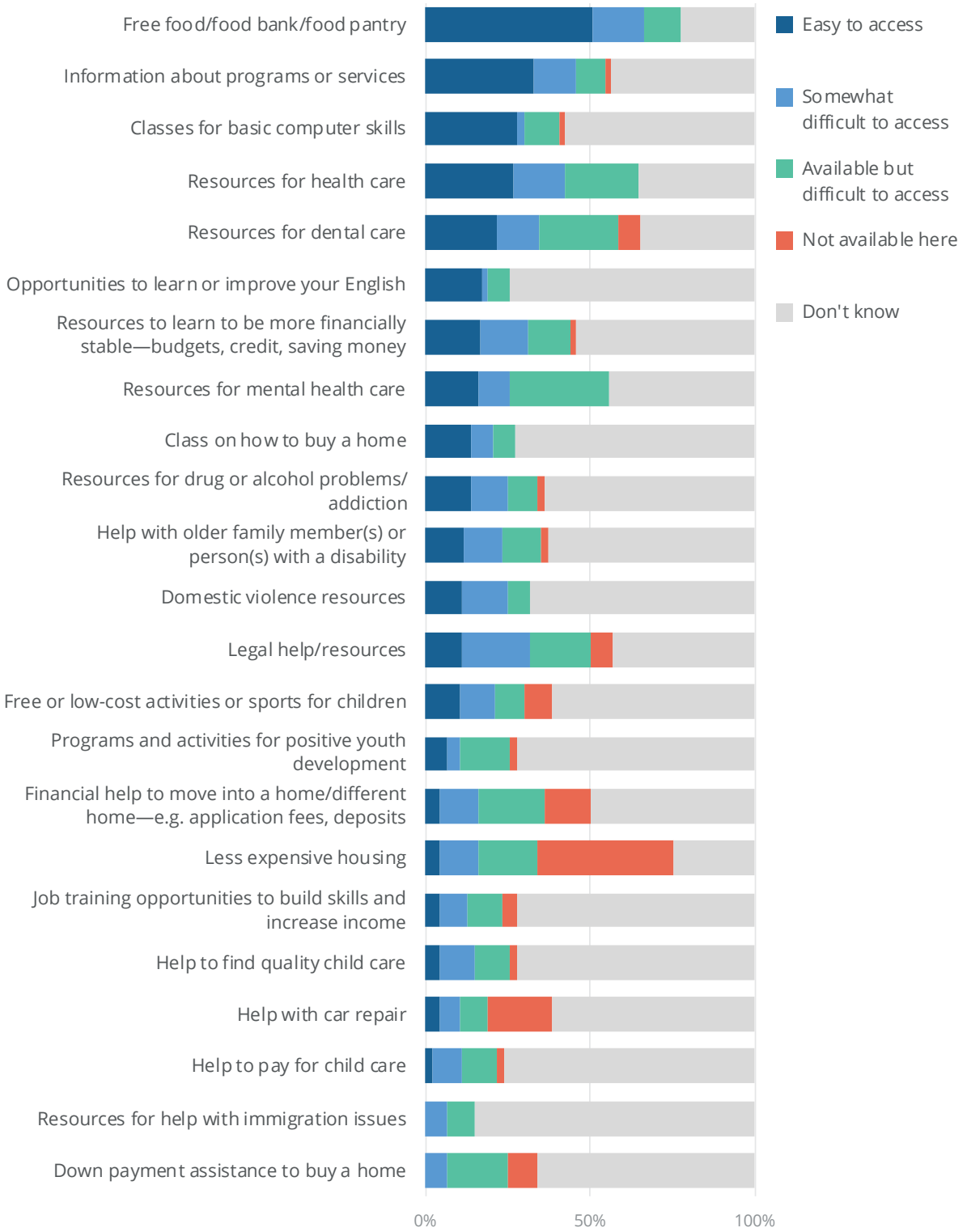
Figure A-47.
In your experience, how easy or difficult is it to access the following resources in your community? Boulder



Note: n=313.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

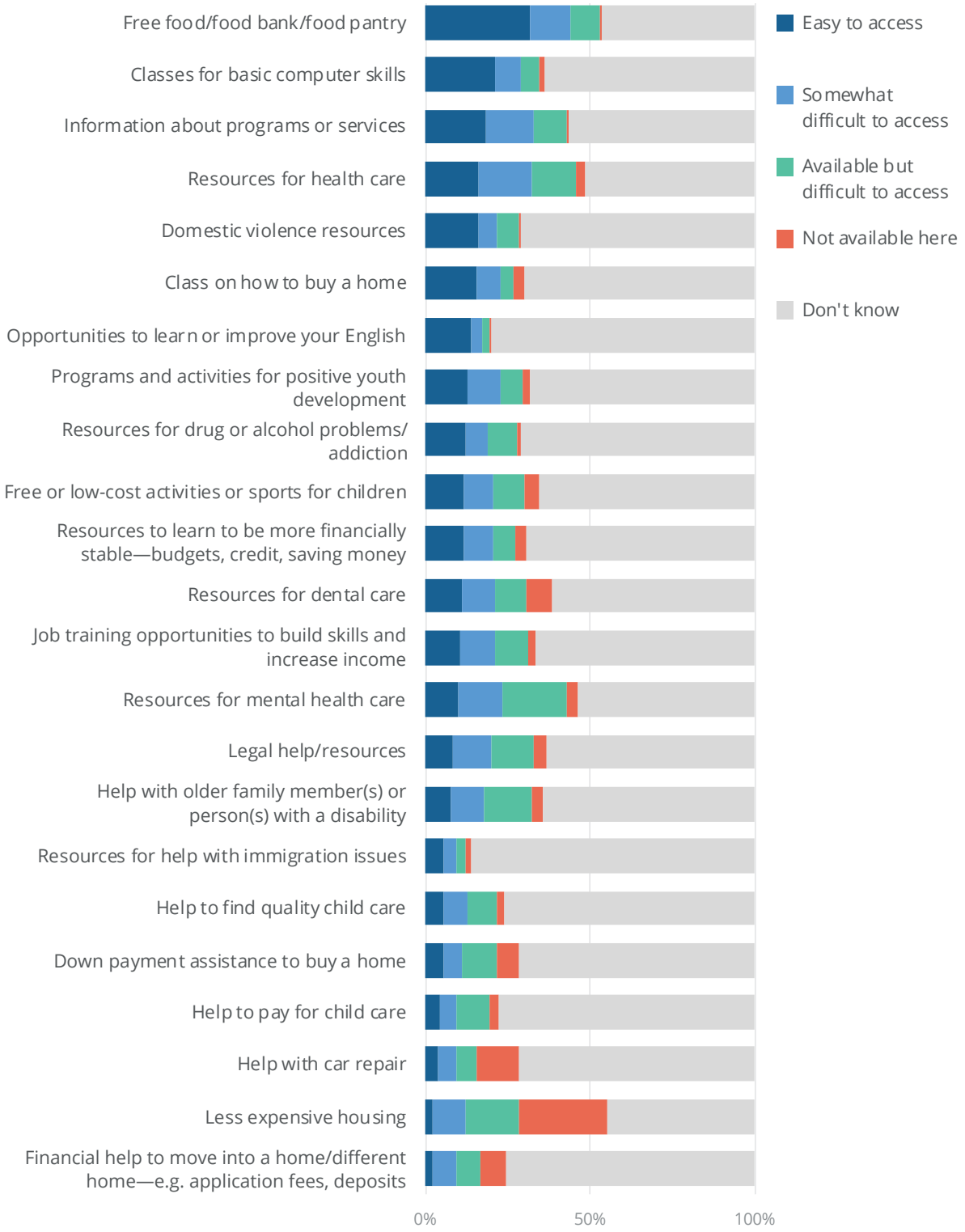
Figure A-48.
In your experience, how easy or difficult is it to access the following resources in your community? Lafayette



Note: n=53.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

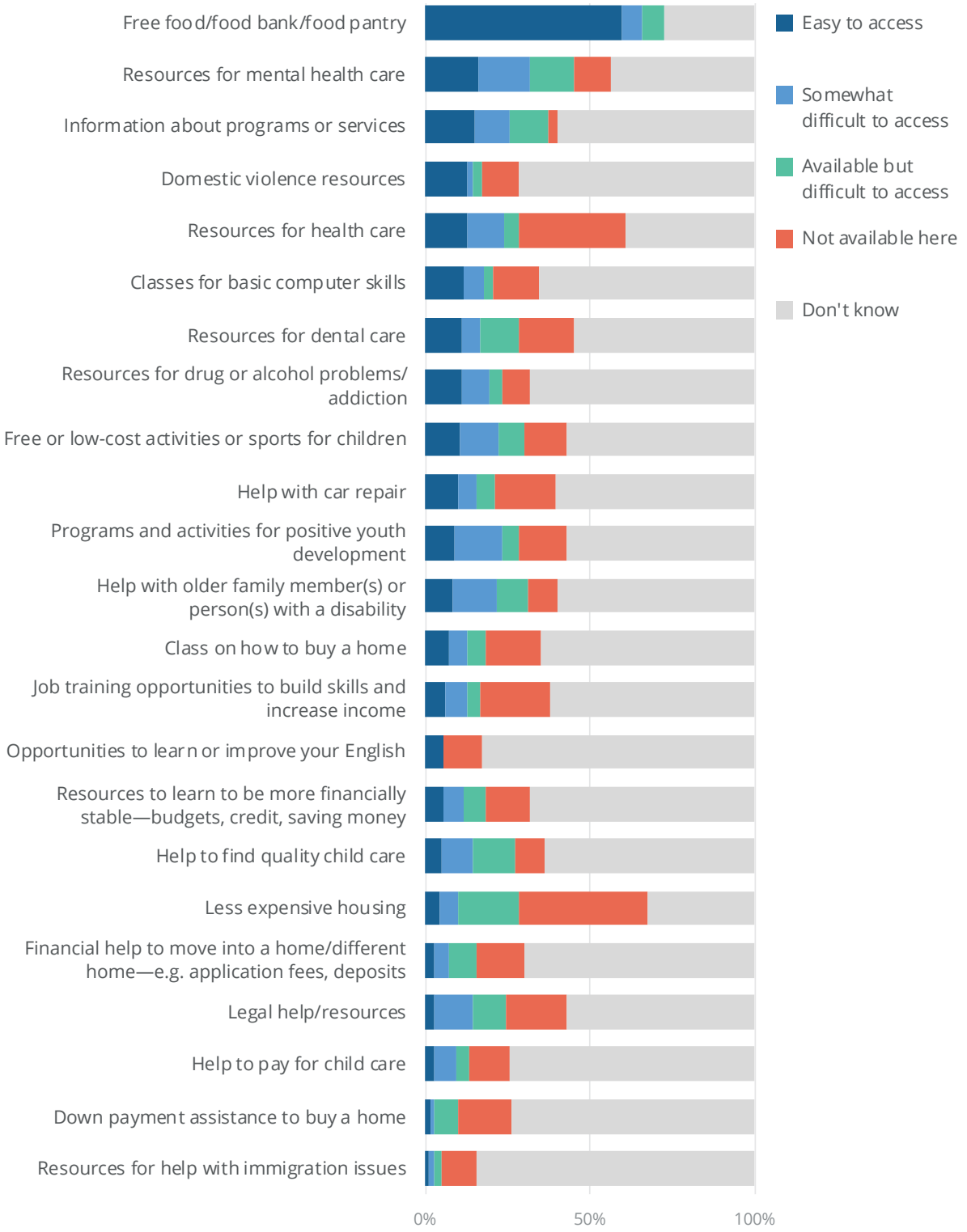
Figure A-49.
In your experience, how easy or difficult is it to access the following resources in your community? Longmont



Note: n=779.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

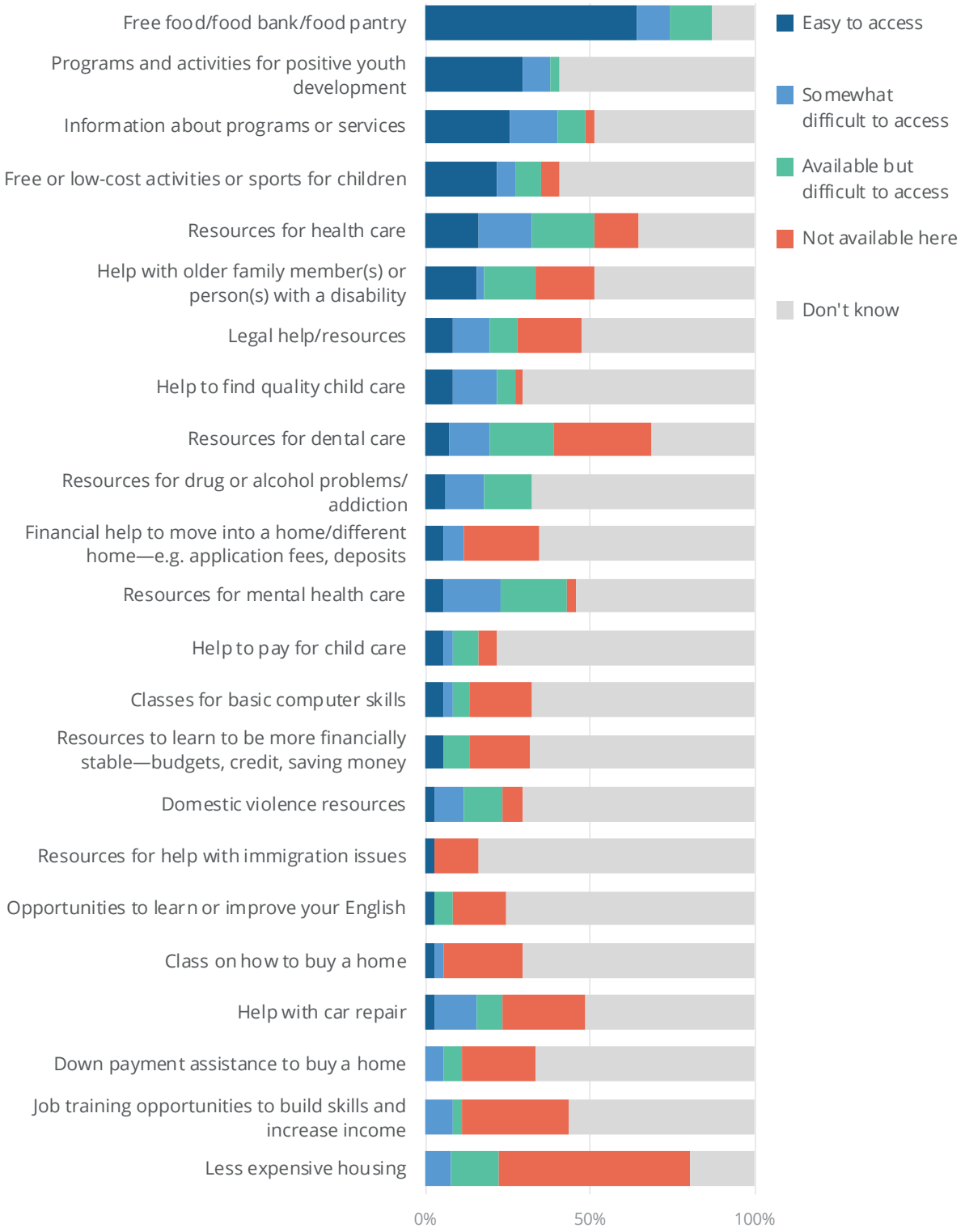
Figure A-50.
In your experience, how easy or difficult is it to access the following resources in your community? Lyons



Note: n=79.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

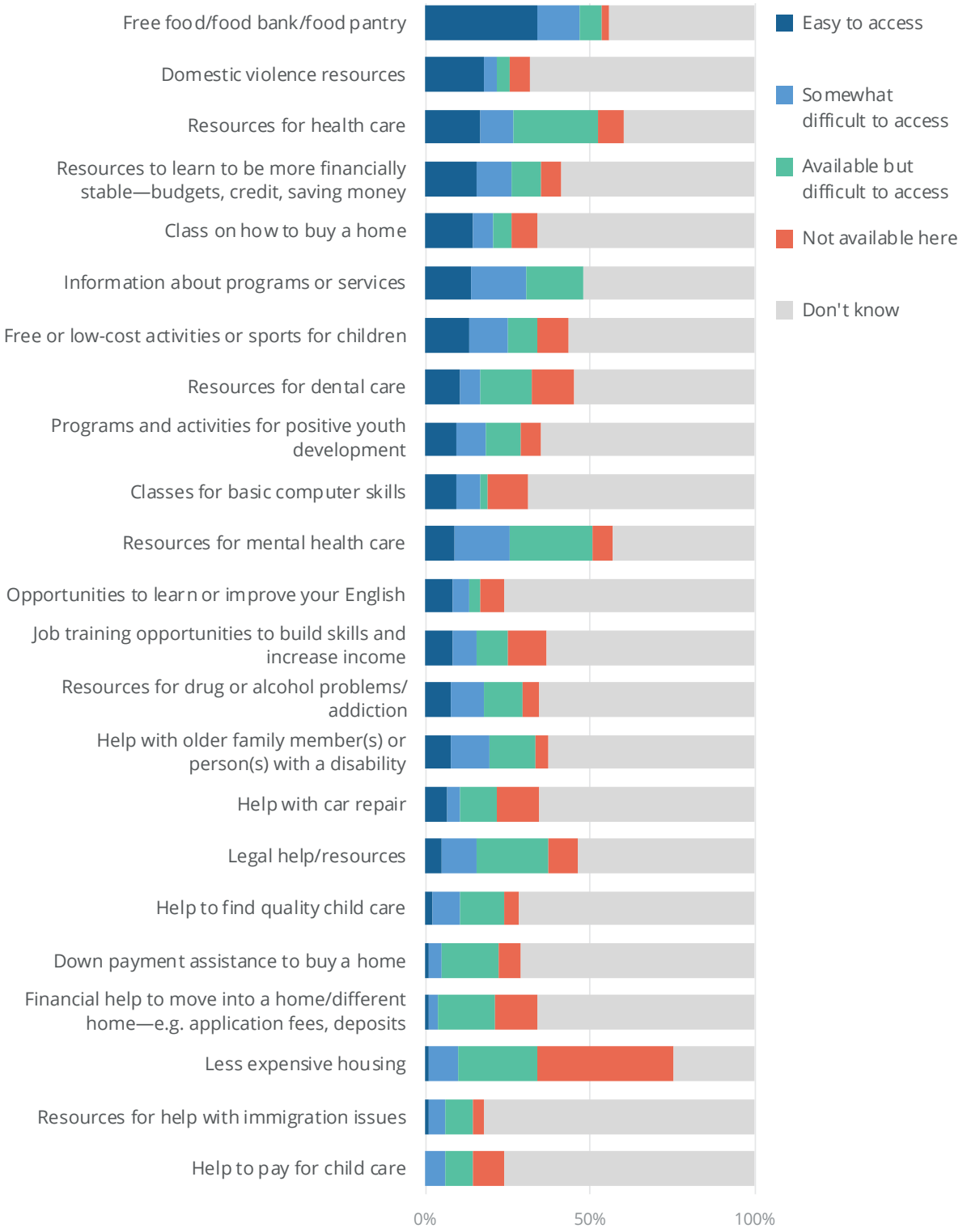
Figure A-51.
In your experience, how easy or difficult is it to access the following resources in your community? Nederland



Note: n=41.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

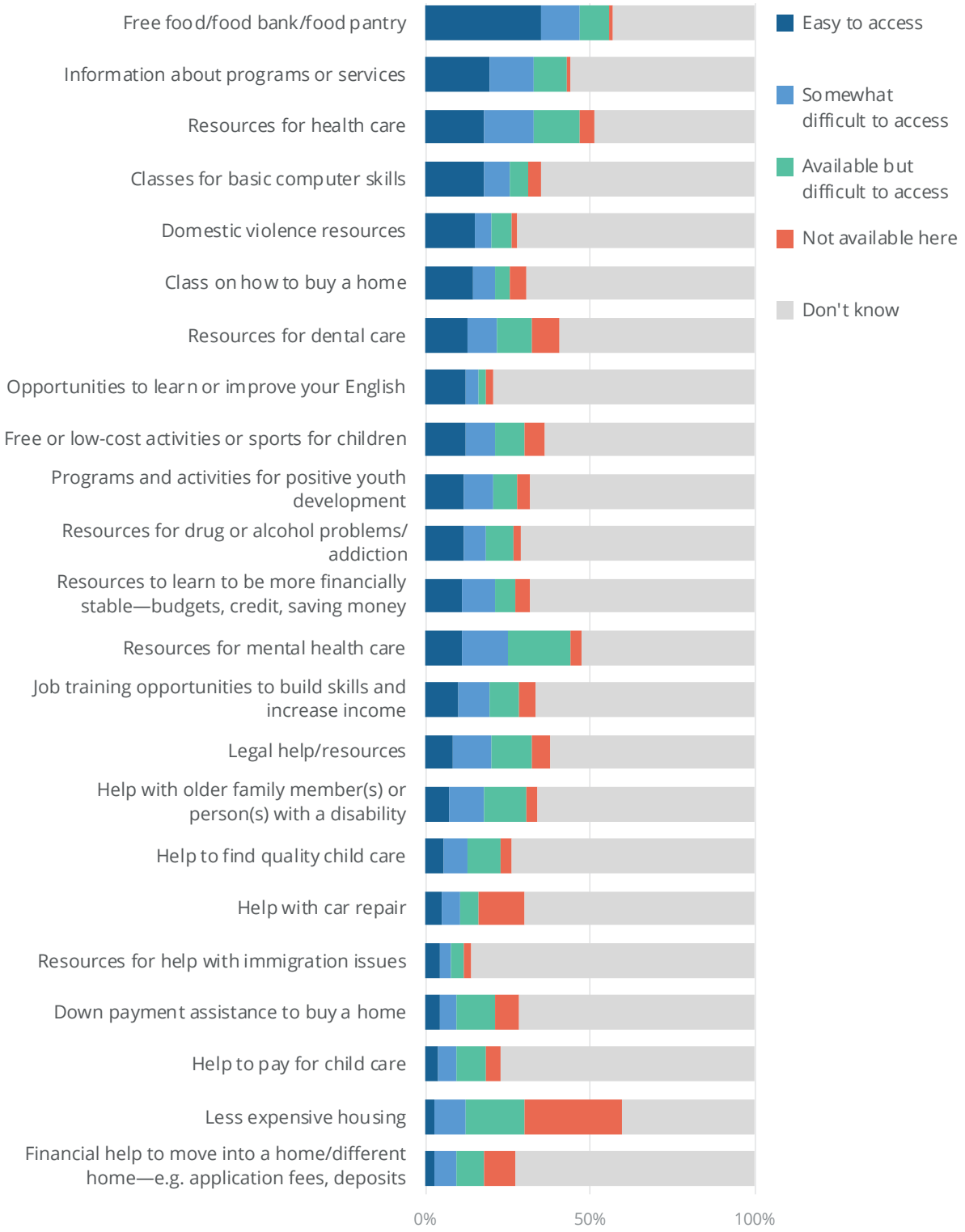
Figure A-52.
In your experience, how easy or difficult is it to access the following resources in your community? Elsewhere in Boulder County



Note: n=86.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Figure A-53.
In your experience, how easy or difficult is it to access the following resources in your community? Region



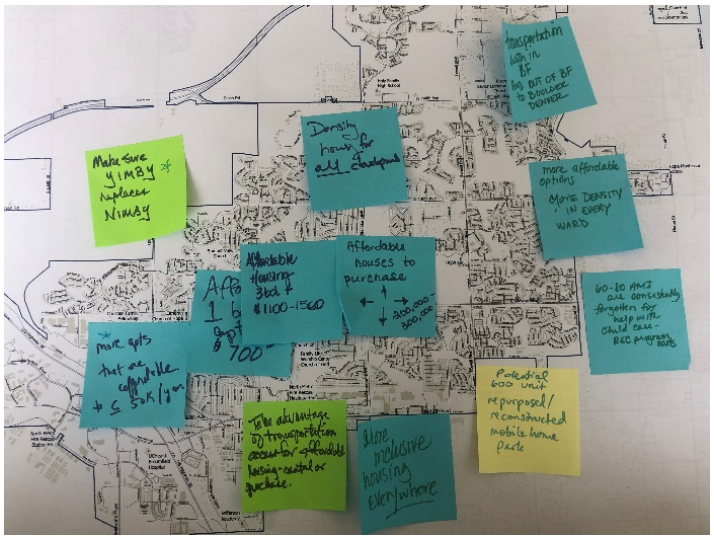
Note: n=1,544.

Source: Root Policy Research from the 2020 HOME Consortium of Boulder and Broomfield Counties Resident Survey.

Barriers and gaps—stakeholder and resident perspectives. Attendees of the four open house events identified resources available in their community to address key housing and community development issues, including resources targeted to assist members of special need populations. In addition to noting current community resources, participants identified gaps in their local or regional system and barriers that prevent residents from receiving services. In focus groups, stakeholders participated in similar discussions.

Across the board, attendees described the most critical needs as lack of affordable housing in their communities, and housing that is accessible and affordable to people with disabilities. The gaps and barriers identified by open house attendees include:

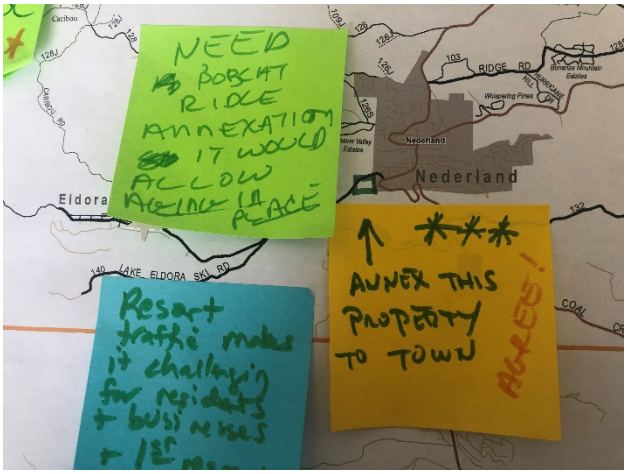
Affordable housing barriers and gaps—



- ***Broomfield*** affordable housing barriers/gaps
  - No mechanism to preserve affordable housing stock;
  - Mobile home park management abuses, predatory practices;
  - Dedicated housing authority would be helpful;
  - No homeownership opportunities for starter homes/first-time homebuyers; and
  - Need more options/landlords who are willing to rent to people who have been incarcerated/have felonies.
- ***Boulder*** affordable housing barriers/gaps
  - Long waitlists and length of time on waitlists (years) for affordable housing;
- ***Longmont*** affordable housing barriers/gaps
  - Middle and upper homeowners want to rent shorter vacation rentals instead of long-term tenants; and
  - The need for ADU options and having more unrelated adults to be able to live together

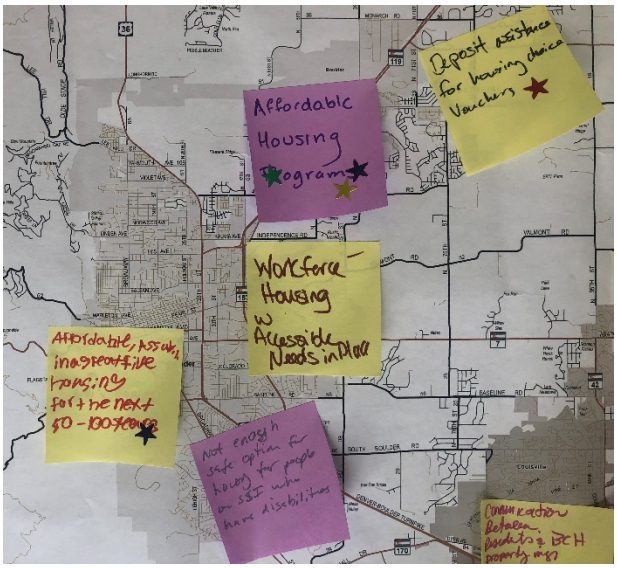
Nederland affordable housing barriers/gaps

- Not enough available affordable housing; and
- Boulder County requirements limit affordable housing—require 35 acres per home



Homelessness and prevention services and gaps—

- ***Broomfield*** homelessness and prevention services barriers/gaps
  - No emergency shelters in Broomfield; lack of transitional housing; too many referrals out of Broomfield;
  - A need for more supportive housing in Broomfield to help vulnerable residents attain and maintain housing stability (prevent homelessness); and
  - Limited to no resources for single adults.
- ***Boulder*** homelessness and prevention services barriers/gaps
  - Lack of informal, drop-in shelters without intake requirements;
  - Challenges finding shelters with service animals;
  - Boulder Shelter's requirement to participate in coordinated entry in order to stay for more than one night was raised as a potential barrier to shelter.



- ***Longmont*** homelessness and prevention services barriers/gaps
  - No permanent homeless shelter in Longmont;
  - Lack of resources for shelter and services for people who are homeless or at-risk of homelessness;
  - NIMBY attitudes of some Longmont residents toward people who are homeless.
- ***Nederland*** homelessness and prevention services barriers/gaps

- There is no immediate, emergency housing for families available in Nederland;
- Few families who are homeless are eligible for coordinated entry;
- There is a perception that the community has a "send them to Boulder" philosophy rather than invest in shelter and services locally; and
- "It is hard for the working poor in Ned to get assistance" to prevent homelessness.

Special need populations barriers and gaps—

- ***Broomfield*** special need populations barriers/gaps
  - Lack of variety of housing choices or housing types suitable for people with disabilities—"often times a forgotten population;"
  - Evictions, felonies, mental health diagnoses, and undocumented residents experience significant barriers to accessing affordable housing;
  - Safe house options for women and children in Broomfield are not sufficient to meet the need;
  - 15-year waitlist for adult children with Intellectual & Developmental Disabilities (IDD); and
  - Housing costs are a growing concern for Broomfield seniors; there are no affordable options for downsizing within Broomfield.
- ***Boulder*** special need populations barriers/gaps
  - "Domestic violence has so marginalized some residents that they can't get services or don't trust the system;"
  - Access to reliable transportation is a barrier for seniors, especially those who do not feel comfortable taking the bus, or whose home is too far away from fixed route service; and
  - Transportation to basic need agencies for isolated, persons with disabilities people is a barrier, especially those with cognitive development issues.

- ***Longmont*** special need populations barriers/gaps
  - Need more accessible and affordable and visitable options (near transportation) for persons with disabilities"
  - Difficult to attract and retain direct care professionals for people with disabilities—wages low—this leads to no services, high turnover and low quality care;
  - Few bilingual Mental/Behavioral health providers and poor interpretation services via phone;
  - Limited shelter space and funding for people leaving domestic violence situations;
  - Mental health care is not available through schools, and response to mental health crises in youth is to be reactionary rather than proactive; and
  - Lack of affordable and accessible treatment options for addiction/substance abuse.
- ***Nederland*** special need populations barriers/gaps
  - Police are well-trained to handle domestic violence victims, but there are no places for people to go that are still in the area;
  - Many places in Nederland are not ADA accessible; accessibility improvements are especially needed in downtown Nederland; and
  - It is very difficult to safely age in place in Nederland, no resources or services for home care, renovation, and maintenance.

Access to economic opportunity and services—

- ***Broomfield*** access to economic opportunity and services barriers/gaps
  - Many needed services are only available in Adams County, not Broomfield;
  - Need for more resources for job training and opportunities for un- or underemployed residents to improve basic skills;
  - Immigrants are isolated in Broomfield and lack connection to the broader community; lack of outreach to the immigrant community;
  - Limits on the amount of time/number of appointments available to clients through nonprofit or public mental health providers;
  - Lack of affordable childcare, after-school programs affordable to families with income of 60-80 percent AMI, and need to reduce the cost of participating in recreation programs; and
  - Too few dental and vision providers accept Medicaid.
- ***Boulder*** access to economic opportunity and services barriers/gaps

- Boulder's food bank is located too far away from where low income people live;
- Need for local lender to offer home loans to lower income households;
- Lack of financial support for working families for summer camps/activities; and
- Lack of affordable childcare options.

- ***Longmont*** access to economic opportunity and services barriers/gaps
  - Lack of widespread information about availability of programs and services among residents who need them most;
  - No public transit between Longmont and Lyons;
  - No direct Sunday bus services to Denver;
  - Cost of childcare is high; there is a need for more providers/slots for CCAP, and there is a need for subsidized childcare for those who don't qualify for CCAP; and
  - Need for more local employers to hire people with disabilities.
- ***Nederland*** access to economic opportunity and human service barriers/gaps
  - No Peak to Peak public transportation available;
  - Due to Nederland's location, it is difficult to "know where or how" to access resources more readily available elsewhere in the county;
  - Food pantry is under-resourced and buying groceries locally is expensive;
  - Hard to find full-time jobs with benefits, few employment opportunities overall, and fewer still pay enough to be able to live in Nederland;
  - No infant childcare available in Nederland, and options for other ages are limited;
  - Physical location of schools is a barrier; after losing transportation to schools, the school population dwindled. Real concern that mountain schools will be lost;
  - Lack of pharmacy and mental health services is a gap. There is only one healthcare provider in Ned; and
  - Dental services are available only one day per month in Nederland, and there are no vision services in Nederland.

Priority Outcomes

Participants in the open house events and focus groups prioritized the importance of different potential results of successful investment by the Consortium, individual jurisdictions, and local partners. Open house attendees prioritized outcomes by allocating limited resources (three coins) among 12 options.

The outcomes participants prioritized aligned with the conversations and results of other open house activities—affordable rental housing, accessible housing, preservation of

affordable housing in general, and homeownership assistance. Other priorities considered include access to transportation, safe neighborhoods, access to parks, sidewalks, good schools, shorter commutes, and shopping and retail services. Attendees also had the opportunity to craft their own preferred outcomes. The most important outcomes as prioritized by open house participants are:

- **"Ability to stay in rental unit and not be forced to move because rent becomes unaffordable"** was the top vote getter overall, and among Broomfield, Longmont, and Nederland attendees. It was the 2nd most important outcome among Boulder participants.
- **"Preserving housing I can afford in my neighborhood"** tied for the second highest number of votes overall and was also the second highest priority in Broomfield (tie), Longmont, and Nederland. This outcome was sixth out of 12 at the Boulder open house.
- **"Housing that is accessible for people with disabilities"** tied for the second highest number of votes overall and was the second highest priority in Broomfield (tie), Boulder, and Longmont. This outcome received the 4th greatest number of votes in Nederland.
- **"Down-payment assistance to buy a home"** received the third highest number of votes overall and tied for second in Broomfield.

Two important geographic variations to note:

- The number one priority of Boulder open house attendees was **"Access to quality parks or green space"**. This was not among the top outcomes prioritized by participants at other event locations.
- The third most important outcome to Nederland residents was "**More frequent transit service between my neighborhood and my work".**