

Consolidated Plan Summary

The following is a summary of the important points taken from the Consolidated Plan.

Consolidated Plan

In November 2008, the City and County of Broomfield received notice by HUD that it had achieved status as a Community Development Block Grant (CDBG) "entitlement community," enabling Broomfield to receive an annual allocation of CDBG funding to address the housing needs of low- and moderate-income residents. This "entitlement" status was awarded because Broomfield's population had exceeded 50,000.

As a requirement to receive these funds, Broomfield is required to submit a Consolidated Plan. This report is a One-Year Plan. It covers the federal dollars expected to be received by Broomfield in HUD Program Year 2009. While this report is primarily focused on Community Development Block Grant (CDBG) funds, other federal funds received by Broomfield, including HOME Investment Partnership Program (HOME) and Emergency Shelter Grant (ESG), will be addressed as they all contribute to Broomfield's housing plan.

In 2010, Broomfield will complete a Five-Year Consolidated Plan (covering program years 2010 to 2014), which will put the City/County on the same schedule as the Boulder County/Broomfield HOME Consortium.

Report Organization

- **Executive Summary.** The Executive Summary describes the geographic area of Broomfield County, services of the Broomfield Housing Authority, the purpose of the Consolidated Plan, and federal funding anticipated to be received by the City and County of Broomfield.
- **Section I. Introduction.** Outlines the purpose and layout of the Plan.
- **Section II. Housing Needs and Market Analysis.** Analyzes the components of the housing market in Broomfield, including housing types, cost and affordability. It also contains housing needs as identified through focus groups and interviews with stakeholders, and an analysis of the housing needs of special populations.
- **Section III. Public Participation.** Explains the public participation process and comments about the Plan received by the public, including City and County staff and Council, area social services agencies, and the community in general.
- **Section IV. Strategic Plan.** Contains the HUD-required Strategic Plan portion of the Consolidated Plan. It provides additional information on housing needs, and outlines the goals the County has developed to address housing and community development needs with CDBG funding during 2009.
- **Section V. Action Plan.** This section contains the HUD-required Action Plan, which details the specific CDBG-funded projects and activities Broomfield will accomplish during 2009, along with performance objectives to measure the success of the activities.
- **Section VI. Fair Housing Analysis.** Contains an analysis of impediments to fair housing choice. Includes data that highlight fair lending concerns; a review of legal cases and actions related to fair housing; a review of the zoning, land use and housing policies as they relate to fair housing; and input from stakeholders about fair housing issues.

Federal Funding

The following are descriptions of each funding source by HUD received by the City and County of Broomfield:

Community Development Block Grant (CDBG). Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. CDBG is a flexible program that provides communities

with resources to address a wide range of unique community development needs by working to ensure decent affordable housing to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.

Each CDBG-funded activity must meet one of the following national objectives for the program: benefit low- and moderate-income persons, prevention or elimination of slums or blight, or address community development needs having a particular urgency.

HOME Investment Partnership Program (HOME). HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. The program was designed to reinforce several important values and principles of community development: it empowers people and communities to design and implement strategies tailored to their own needs and priorities; its emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing; its technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners; and the requirement that participating jurisdictions match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

In 2007, Broomfield began receiving these funds as a member of the Boulder County/Broomfield HOME Consortium, also made up of the City of Boulder (the lead agency), Boulder County and the City of Longmont. The existing HOME Consolidated Plan is through year 2009 and will be updated beginning in 2010 to address goals for the next five year funding term.

Emergency Shelter Grant (ESG). Note: ESG funds are awarded on an application-basis by the Colorado Division of Housing. The Emergency Shelter Grants program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and provide short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs. ESG funds are available for the rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of the facility, essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare, etc.), homeless prevention, and grant administration.

Summary of Housing Needs

Housing Market Conditions

- Broomfield is home to about 54,000 people. Residents in the city have higher incomes than others in the Metro Denver Area—but they also face higher housing costs.
- At the end of 2007, the median rent for a one-bedroom apartment in Broomfield was \$902. Broomfield's rental units are priced within a very narrow band: 81 percent have rents between \$575 and \$1,175 per month, with most (53 percent) priced between \$800 and \$1,175 per month.
- In 2007, about 1,200 renter households—27 percent all renter households—earned less than \$25,000. These households could only afford to pay \$575 per month in rent without being cost burdened. There are approximately 460 affordable units available to households in this income range, leaving a shortage of 740 rental units.
- The median price of a single-family home on the market in Broomfield in 2007 was \$294,450. Renters wanting to buy in Broomfield must earn \$50,000 before they have a significant proportion of units they can afford to buy. Since 60 percent of renters earn less than \$50,000, many of the city's renters have few options in the current market. These renters would do better to seek housing in parts of Adams or Jefferson Counties.

Needs of Low-Income and Special Needs Populations

Broomfield's lack of affordable rental housing (less than \$600/month) is problematic for all low-income populations and those with special needs, regardless of population type. The housing and service providers report that it is common for low-income residents to need to leave Broomfield to

find affordable rentals since there are so few in the city. Surrounding areas have much more to offer to low-income renters.

For example:

- A provider of affordable Senior housing talked about how his residents worry that they will need to move, and have anxiety about how long they can stay in their affordable units. They also have needs for limited household assistance—e.g., housekeeping, home health care—and usually cannot afford to pay for it.
- Rents are so high in Broomfield that it is common for renters seeking emergency assistance to be paying \$1,200 to \$1,400 per month in rent. This rent range is not sustainable for households, particularly if one working member has lost their job or health benefits.
- It is common for households to end up having to move out of Broomfield to find affordable rental units. This is very sad for many residents, as they view Broomfield as their home. These individuals come from all types of families—different ages, two-parent homes, single-parent homes, single individuals. They do not always see a move to neighboring communities—where rents are more affordable and there are more opportunities for housing with services—as a positive.
- Residents with developmental disabilities cannot find safe, affordable homes in Broomfield where they can reside and be integrated into the community. Those who cannot live on their own and currently reside with caregivers (often their parents) are at risk of not having housing and care as their parents age and can no longer offer the same level of support.
- Lack of transit is a significant barrier to many low-income populations, particularly Seniors, youth, persons with development disabilities and persons with mental illnesses. The transit systems that exist are inadequate due to limited hours and routes and, for those serving Seniors and the disabled, restrictions on going outside of the city boundaries where many services (e.g., health care) exist.

“Each week I deal with families who are facing eviction or a housing crisis. The only resources I have to offer them are in other counties.”

All of the providers reported large, recent jumps in requests for services and caseloads related to current economic conditions. Providers report being overwhelmed by requests for assistance, ranging from evictions to emergency mortgage assistance. Wait lists have ballooned in the past 8 months.

Broomfield’s strengths. The focus group attendees consistently complimented the housing and service providers in the city for how well they work together. They feel that they could address the needs of their clients if the financial resources existed to do so. Providers feel that they have the capacity and a positive network through which they can work together to solve housing and social service needs.

However, the participants acknowledged that Broomfield’s growth has happened so rapidly that the city has had trouble keeping up with its needs.

“We have a whole system of care that needs to expand.”

Broomfield’s Program Priorities

During development of its Consolidated Plan, Broomfield staff worked with City Council/Housing Authority Board, City/County departments, and area social services agencies to identify its needs and goals. Based on feedback from these groups and the community in general, the data from the Plan’s Housing Needs Assessment, the following priorities were developed:

Priority 1: Affordable rental units for Broomfield’s extremely- and very-low-income populations. This was deemed as the top priority based on the housing market analysis and the feedback from community services providers in the needs assessment. The market analysis showed that as of March 2006, the median rent for a one-bedroom apartment in the Boulder/Broomfield area

was \$780; the second-highest rent level of any county in the seven county Metro Denver Area. Currently, most of Broomfield's apartments rent for between \$575 and \$1,175 per month, with most (54 percent) priced between \$800 and \$1,175 per month. These affordable rental units will serve the lower income populations, particularly families, homeless individuals, persons with disabilities and Seniors (on a fixed income) and will be targeted to be located near public transportation. Ideally, these rental units will serve households at or below 50% AMI and be coupled with supportive services such as employment training, schooling and counseling.

Priority 2: Preservation of existing owner-occupied housing. Forty-nine (49) percent of Broomfield's housing units were built since 1990. Offering housing rehabilitation services will allow a homeowner to maintain their home so that they may live in it for a longer period of time and to help keep up with the property values throughout the county.

Priority 3: Affordable homeownership opportunities for households earning less than \$50,000 per year. While Broomfield boasts a relatively high homeownership rate at close to 80%, home prices tend to remain out of reach for many moderate-income households (earning below 80% AMI). For first-time buyers, down payment assistance programs help to address the difference between what these households earn and what they may afford to purchase. Homeowners who earn less than \$50,000 would have trouble moving if they needed to unless they had substantial equity in their homes. Additionally, Broomfield is one of the few communities in the region with ample developable land for new construction, further contributing to higher median home prices.

Broomfield's Proposed CDBG Funded Programs

In 2009, Broomfield anticipates receiving \$221,281 in CDBG funding. The following are the proposed uses of Broomfield's CDBG dollars for 2009, minus program administration:

Proposed CDBG Programs		
Housing Rehabilitation Program	single-family housing rehabilitation	5-7 homes @ \$20,000 max
Mobile Home Repair Program	mobile home general repair	9-11 mobile homes @ \$5,000 max
Emergency Stay Hotel Vouchers	hotel vouchers	~159 nights @ approx. \$50/night

The Housing Rehabilitation Program will provide repairs and maintenance for major systems in the home including, but not limited to, electrical, heating, plumbing, roofing, and flooring. The program will be administered by Longs Peak Energy Conservation, a division of Boulder County. It will serve approximately 5-7 households at or below 80% AMI. The loan amount will be a maximum of \$20,000 per home. For households earning between 51% and 80% AMI, the assistance will be a deferred loan, payable at sale, change of title or refinance. For households earning below 50% MAI, the assistance will be provided in the form of a 10-year forgivable loan, with 10% of the loan amount forgiven each year the owner owns and occupies the home, totally forgiven at the end of the 10-year term.

The Mobile Home Repair Program will provide repairs and maintenance for major systems in mobile homes including, but not limited to, electrical, heating, plumbing, roofing, and skirting. The program will be administered by Longs Peak Energy Conservation, a division of Boulder County. It will serve approximately 9-11 households at or below 60% AMI. The loan amount will be a maximum of \$5,000 per home. The assistance will be provided in the form of a 2-year forgivable loan, with 50% of the loan amount forgiven each the owner owns and occupies the home, totally forgiven at the end of the 2-year term.

Vouchers will provide short-term (1-3 days) emergency hotel stays for individuals and families who are homeless. The vouchers will be administered by FISH, Inc. of Broomfield, the community's local emergency basic needs organization. The assistance will be granted to households earning below 120% of the Federal Poverty Level.