

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.

About Broomfield



Broomfield County is located in the Metro Denver Area, situated halfway between Denver and Boulder. The city spans 33.58 square miles, with 15 million square feet of commercial space and 20,022 residential units. With a population estimated to be 53,691 in 2007 (by the U.S. Census Bureau American Community Survey), the community balances a "hometown" feel with a reputation as one of the state's foremost business hubs.

In November 2001, Broomfield became a combined city and county jurisdiction, separating from the four adjoining counties within which the (then) city was located. Those counties include Adams, Boulder, Jefferson and Weld.

Broomfield is a city of neighborhoods. Today's Broomfield is governed by a Comprehensive Plan formed and adopted in 2005 from the desires of the citizenry. It projects a population at build-out to be 83,000, and incorporates a strategic plan, various land use plans known as "sub-area plans," neighborhood plans, the long range financial and transportation plans, and Broomfield's various utility, art, cultural, parks, recreation and open space master plans.

Broomfield has a positive attitude about business. The city welcomes the success of this public-private partnership because it has helped put - and keep - Broomfield on the development map. A highly educated, technology-savvy workforce and a well-rounded population helps make business successful.

The Broomfield Open Space and Trails Division acquires and manages open space, and works to create a comprehensive trail system so that each citizen has the opportunity to experience the beauty of Broomfield's natural environment or to walk or bike to a variety of destinations in the city and beyond. Broomfield has thousands of acres of open space and miles of trails.

City and County of Broomfield's Mission: *"Working in partnership with the community, the City and County of Broomfield provides excellent services in an efficient, respectful and courteous manner to enhance and protect the environment and quality of life of Broomfield citizens."*

The Broomfield Housing Authority



The Broomfield Housing Authority was organized in February of 2002 to facilitate improvements in dwelling and housing conditions for those of low- and moderate-income in Broomfield. Prior to 2001, when Broomfield was located within four other counties, the city relied on those jurisdictions for housing services. After Broomfield became a combined city and county, the Housing Authority was developed so Broomfield could provide housing and related services for its own residents.

Initial staffing for the authority was absorbed on a part time basis within the City and County Manager's Office, but in December of 2006, a full-time housing program manager was hired. This manager is working to bring affordable housing and revitalization programs to Broomfield, with an eye toward maximizing the city's housing options. Currently, the main focus is to develop a plan for housing programs, secure funding for program operations and act as a resource for housing services in the area.

The Housing Authority collaborates with many organizations to understand and meet the needs of a variety of populations including seniors, those with disabilities, homeless individuals and families, and first-time homebuyers. Some of the collaborating agencies include Broomfield Health and Human Services, Broomfield Senior Services, other housing authorities in the region, government jurisdictions, local not-for-profit agencies, realtors, lenders, and housing developers.

What is Affordable Housing and Who Does it Serve? Affordable housing is defined in many ways. The generally accepted definition, and one that is used by the U.S. Department of Housing and Urban Development (HUD), is housing that costs a household no more than 30 percent of its income for rent or mortgage payments and utilities. This label has evolved into “workforce” or “wage-appropriate” housing to stress the importance of a housing stock that allows employees to afford to live in the communities in which they work. Affordable housing serves populations based on area median income (AMI) for a metropolitan area. That is, if all the household incomes were lined up from the smallest to the largest, the median would be the number right in the middle of that line-up. Affordable housing programs tend to serve those households at or below 80 percent of the AMI, based on household size.

What is the AMI for Broomfield? Many affordable housing programs are governed by income limits based on family size that are a percentage of AMI. Broomfield is part of the Denver-Aurora Metropolitan Statistical Area (MSA). Other counties in the MSA are Adams, Arapahoe, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park. The AMI is calculated for the entire area.

The 2008 income limits for Broomfield are shown in the chart below. Residents with incomes at or below 50 percent of the AMI are in the lowest-income category, a population often including seniors and persons with disabilities – those on fixed incomes. They tend to be served through HUD’s Section 8 Housing Choice Voucher Rental Assistance Program, below-market rent apartments and housing weatherization programs. Residents with incomes that are between 50 and 80 percent of the AMI can often take advantage of first-time homebuyer assistance. These products can include lower-interest mortgage loans, down payment assistance, and below-market priced homes. As homeowners, they may then qualify for low-interest loans for housing rehabilitation. The current programs offered in Broomfield include efforts related to rental assistance, first-time homebuyer assistance programs, and weatherization and rehabilitation programs.

2008 Income Limits for Broomfield County

Area Median Income (AMI)	Household Size				
	1	2	3	4	5
Extremely Low Income (30% AMI)	\$15,100	\$17,250	\$19,400	\$21,550	\$21,550
Very Low Income (50% AMI)	\$25,150	\$28,700	\$32,300	\$35,900	\$38,750
Low Income (80% AMI)	\$40,200	\$45,950	\$51,700	\$57,450	\$62,050

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

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), are 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.

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.

Eligible activities include housing, public and social service programs, economic development, and public facilities. 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.

Please see the Strategic Plan (Section IV.) and the Action Plan (Section V.) for descriptions of services funded by the above-mentioned programs.

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 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 with income 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 with income 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.