

Section II. Housing Needs and Market Analysis

The Housing Needs and Market Analysis presents information on Broomfield's housing needs, including the housing and supportive service needs of special-needs populations. A detailed market analysis was also conducted as part of the Plan research and appears at the end of this section.

Summary

A portion of the information detailed in the housing market analysis is taken from the data that was used for the Boulder County/Broomfield Regional HOME Consortium 2007-2009 Consolidated Plan. More current market data will be used for Broomfield's 2010-2014 Consolidated Plan.

- Broomfield is home to about 54,000 people. Residents in Broomfield 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. In addition, the newest rental stock, built within the past 5 years, has been high-end. These units are out of reach for all but the highest income renters in Broomfield.
- 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 renters have few options in the current market. These renters would do better to seek housing in parts of Adams or Jefferson Counties.
- According to housing and social service providers, Broomfield has a very strong need for affordable rentals (rents less than \$600/month). Housing that is targeted to special needs populations, often containing supportive services, is almost nonexistent, although much demand for such housing exists in Broomfield.

Methodology

The methodology used to gather and analyze information for the housing needs assessment and market analysis involved three primary tasks, including:

- Focus groups with stakeholders who provide housing and social services to special-needs populations in Broomfield;
- Review and analysis of secondary data and existing studies on the housing needs of special populations, including persons who are homeless; and
- The analysis of rental and homeownership data and creation of a gaps model to estimate areas of the market where demand of housing at various price points exceeds supply.

Focus Groups

As part of the Broomfield 2009 Consolidated Planning process, a focus group was conducted with individuals from organizations representing the public housing authority (PHA), the City/County's human services department and nonprofits serving special populations. Exhibit II-1 lists the organizations represented in the research. A total of 25 individuals representing 18 organizations and City/County departments participated in the focus group.

The participants served a broad range of populations, including:

- | | |
|---|---|
| Low-income individuals and families; | Youth aging out of foster care; |
| Persons with physical or mental disabilities; | Mobile home community residents; |
| Persons with HIV/AIDS; | Seniors; |
| Families in need of emergency assistance; | Persons at risk of foreclosure; and |
| Persons who are homeless; | Persons who lack employment and/or are underemployed. |

**Exhibit II-1.
Participants in Consolidated Plan Focus Groups**

◆ Boulder County AIDS Project	◆ Health and Human Services Advisory Committee Member
◆ Boulder County Housing Counseling Program	◆ Mental Health Center of Boulder and Broomfield Counties
◆ Broomfield Greens Apartments	◆ Public Trustee's Office (City/County of Broomfield)
◆ Broomfield Housing Authority	◆ Senior Services (City/County of Broomfield)
◆ City of Boulder Housing Division	◆ Silver Crest Apartments
◆ Emergency Family Assistance Association (EFAA)	◆ Town Centre Senior Apartments
◆ F.R.I.E.N.D.S. of Broomfield	◆ Workforce/Health and Human Services (City/County of Broomfield)
◆ FISH, Inc. of Broomfield	
◆ Front Range Mobile Home Park	
◆ Glory Community	

Source: Broomfield Housing Authority.

During the focus group, participants characterized the populations they believe to have the most critical affordable housing needs within Broomfield and made recommendations for how better to address both their housing and social service needs.

Needs Assessment

Top need: Affordable rental housing. Broomfield's lack of affordable rental housing is problematic for all low-income populations and those with special needs, regardless of population type. The housing and service providers shared stories about how common it is for low-income residents to need to leave Broomfield to find affordable rentals since there are so few in Broomfield. Surrounding areas have much more to offer to low-income renters.

"Affordable" was defined by service providers as a 2-bedroom unit renting for \$600/month or less.

A sample of the stories told and concerns expressed at the meeting included:

- 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.
- According to a recent study by the Colorado Fiscal Policy Institute, the Self-Sufficiency Standard—an objective measure of what it costs for families and individuals to meet their basis needs without public or private assistance—is \$48,441 for an adult with two children. This assumes a housing cost of just \$876 per month, which is difficult to find in Broomfield.
- 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.

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.

“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.”

- 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 persons with disabilities, restrictions on going outside of Broomfield’s boundaries where many services (e.g., health care) exist.

Growing needs with economic conditions. 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.

How to Meet Needs

The focus group attendees had very specific, well thought-out ideas about how to better meet the needs of the populations they serve. These solutions are listed by target population type below.

Elderly

- Low-income Seniors need affordable, in-home assistance such as housekeeping, limited health care. Right now Seniors only get assistance if they can afford it and there is no coordinated delivery system.
- Seniors also need more affordable, subsidized rentals. The affordable Senior rentals that exist in Broomfield have long wait lists (40 for one complex) and are very popular.
- When a spouse dies or is no longer able to work, Seniors often have different demands for housing—they may need housing subsidies to survive or need different housing (e.g., with accessibility improvements, without a yard).
- Public transportation is critical for Seniors. Seniors need help getting on and off of the buses and Easy Ride does a good job. However, they are short drivers and cannot accommodate all of the demand. Hours should be extended, at least through the afternoon. There is also a need to go to doctor offices that extend beyond Broomfield.

Persons with Mental Illness

- Broomfield needs a development like the Chinook Clubhouse in Boulder, which provides peer support, mental health support and job training/employment opportunities with local businesses.
- Ideally, persons with mental illnesses should be living in developments that have some mental health support. An example: An apartment complex with a case manager and a peer support network that is facilitated by a mental health professional.
- There is unmet demand for developments like those described above with between 25 and 50 units.

Victims of Domestic Violence

- There are few resources that directly assist victims of domestic violence. Women and children in this situation need a safe place to live, away from their perpetrator, in addition to counseling and mental health support. In a community like Broomfield with limited transit and affordable rentals, it is very difficult for victims to move.

One service provider summed up the situation well:

“It is tough for these women to get out of their situation, even if it is a 10 minute drive or walk to the housing and services they need. It is real hard when you have to take 3 buses.”

Persons with Developmental Disabilities

- Disabled adults need affordable rental housing where between 5 to 10 adults can live independently and be integrated into the community. Such housing needs to be near transit and be close to the services they utilize (e.g., hair studios, grocery stores).

Homeless

- Broomfield needs an emergency shelter with some transitional housing. The City/County currently relies on the Tenant-Based Rental Assistance (TBRA) program to meet this need for 10 to 15 households, but this program may be eliminated after 2010 because of state budget cuts.
- There is much demand for a City/County-administered TBRA program. Such a program would provide rental assistance to 20 to 25 families (the amount of which would be based on their income) and be targeted to those making less than \$35,000 per year.

Youth

- Young adults aging out of the foster care system, many of whom are new parents, need affordable rental housing where they can live with peers and receive some support and education such as tutoring, parenting skills, personal finance/budgeting skills. A 12-unit complex would be ideal.
- Most housing that is found does not contain supportive services or “intensive monitoring” and the youth have a greater risk of failing and becoming homeless.

Persons with HIV/AIDS

- Persons with HIV/AIDS have a grant program available to them that provides rental assistance to residents living in private market housing. These residents have difficulty finding landlords that will accept the rental assistance, including Section 8. In addition, most of the rents are too high (to use a rental voucher, a unit has to rent for under a certain amount). Around 20 additional affordable rentals are needed for persons with HIV/AIDS.

Homeowners

- It is very difficult for low- to moderate-income residents to buy in Broomfield. Even City/County employees cannot afford to live there!
- Homeowners facing foreclosure often have problem loans. Counselors are having a fair amount of success negotiating loan modifications with existing lenders. However, there is so much unemployment and under-employment right now, sometimes the economics just won't work.
- Homeowners who lose their homes and want to stay in Broomfield sometimes buy mobile homes and rent spaces in the mobile home parks in Broomfield. This is not always the most affordable option, though: Utilities and rent can be as high as \$600/month, and mobile home purchases are usually financed at very high interest rates. That said, the mobile home parks provide an affordable ownership option that does not exist elsewhere in Broomfield.

Broomfield's strengths. The focus group attendees consistently complimented the housing and service providers in Broomfield 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/County has had trouble keeping up with its needs.

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

Low-Income and Special Needs Populations

This section describes the estimated housing needs currently and projected for the next year for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income households and families; low-income renters and owners; elderly persons; persons with disabilities; single persons; large families; victims of domestic violence; public housing residents; and families on the public housing and section 8 tenant-based waiting list.

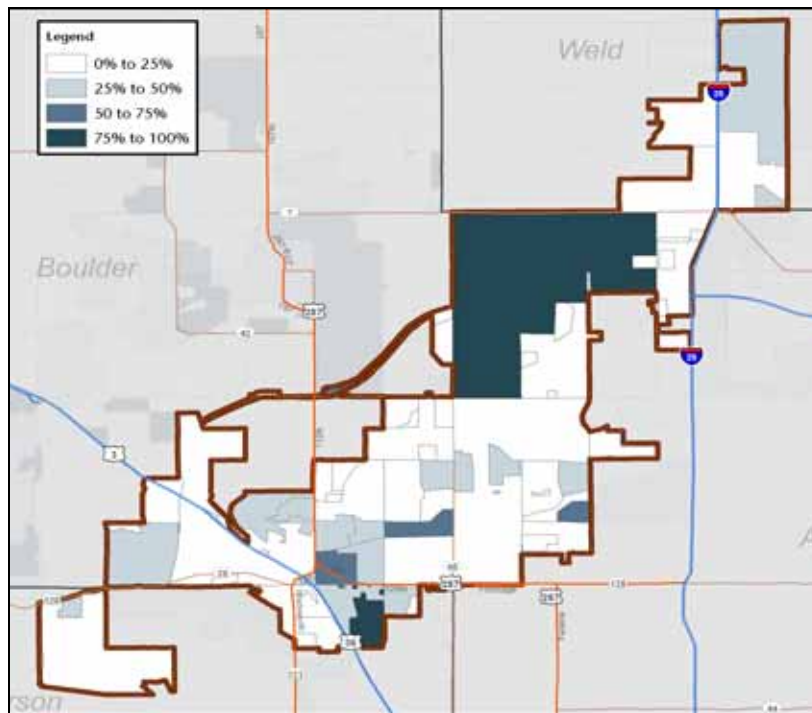
This section and the following housing market section also discuss specific housing problems for each of the populations, including: cost burden, severe cost burden, substandard housing and overcrowding. Finally, this section identifies where disproportionate need exists. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular household group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Low-income populations. According to the Regional Housing Needs Assessment conducted in 2005, there were 4,715 low-income households in Broomfield in 2005. The majority of these households—2,829 or about 60 percent—had some type of housing problem or unmet housing need. “Unmet housing need” is defined by HUD and encompasses any housing problem, including cost burden, overcrowded conditions or units in substandard condition.

Compared to other communities in the Broomfield/Boulder area, Broomfield had a relatively low proportion of households with unmet housing needs. For example, in Superior, 81 percent of low-income households had an unmet housing need.

Exhibit II-2 shows the block groups in the Broomfield/Boulder area where more than 50 percent of the population is low- to moderate-income (earning 80 percent of the AMI or less), according to 2006 data from HUD. In Broomfield, the areas with the higher percentages of low-income households are in the southern portion of Broomfield.

Exhibit II-2.
Low- to Moderate-Income Households



Source: HUD and BBC Research & Consulting.

Low-income renters. Data produced by the U.S. Department of Housing & Urban Development (HUD) provide information on the housing needs of low-income renters by household type (CHAS data). Exhibit II-3 presents the housing needs data for low-income renters in Broomfield in 2000.

**Exhibit II-3.
Housing Needs of Low-Income Renters, 2000**

Note:

Housing problem is defined by HUD as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source:

U.S. Department of Housing & Urban Development CHAS data, 2000.

	Broomfield County	
	Number of Households	% of Households in Income Category
Renters earning < 30% MFI		
With housing problems	776	73%
Cost burdened	776	73%
Severely cost burdened	563	53%
Renters earning 31–50% MFI		
With housing problems	402	78%
Cost burdened	382	74%
Severely cost burdened	79	15%
Renters earning 51–80% MFI		
With housing problems	289	39%
Cost burdened	219	30%
Severely cost burdened	45	6%

For low-income renters, the greatest housing challenge is finding affordable, permanent rental housing of quality. This can be difficult to find in Broomfield, as evidenced by the gaps analysis that appears at the end of this section.

Low-income owners. Exhibit II-4 presents the CHAS data for low-income owners. Compared to renters, the owners earning 30 percent of the MFI have similar housing needs. Owners earning between 31 and 50 percent of MFI had a lower incidence of needs than did renters, except for the percentage of owners who are severely cost burdened. Finally, owners earning between 51 and 80 percent of MFI had slightly higher needs than did renters. This is likely because it is much easier to find affordable rental housing at this income range than affordable homes to buy.

**Exhibit II-4.
Housing Needs of Low-Income Owners, 2000**

Note:

Housing problem is defined by HUD as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source:

U.S. Department of Housing & Urban Development CHAS data, 2000.

	Broomfield County	
	Number of Households	% of Households in Income Category
Owners earning < 30% MFI		
With housing problems	732	86%
Cost burdened	732	86%
Severely cost burdened	524	62%
Owners earning 31–50% MFI		
With housing problems	339	62%
Cost burdened	319	58%
Severely cost burdened	209	38%
Owners earning 51–80% MFI		
With housing problems	638	52%
Cost burdened	612	50%
Severely cost burdened	113	9%

In general, low-income owners need assistance with home repairs and maintenance (especially elderly and disabled homeowners), emergency assistance for mortgage or utilities payments in times of great need and, for cost-burdened owners, financial literacy and, in worst case scenarios, foreclosure prevention and counseling.

Self-Sufficiency Standard. The Colorado Fiscal Policy Institute calculates a self-sufficiency standard for all counties in Colorado, which is an objective measure of what it costs for families and individuals to meet their basis needs *without public or private assistance*. For Broomfield, in 2008, an

adult with two children needed to earn at least \$48,441 to make ends meet in Broomfield. This assumes a housing cost of just \$876 per month, which is difficult to find in Broomfield. This equates to an hourly wage of \$22.94—much higher than what the average worker is paid in some of Broomfield’s major industries such as retail and services.

Elderly persons. The Senior population in Broomfield was 3,480 as of the 2000 Census. The Regional Housing Needs Assessment estimates that 11 percent of Broomfield’s population is Seniors.

According to a Regional Housing Assessment conducted in January 2005, the top housing needs of elderly in the Broomfield/Boulder region include:

- Housing that accommodates their greater need for social and medical services;
- Housing that is affordable on a fixed income; and
- An increase in the supply of Senior-targeted housing that matches the rapid increase in demographic size. Senior targeted units that have recently been built in Broomfield are priced to serve high-income Seniors.

Persons with disabilities. The disabled population in Broomfield was 4,129 as of the 2000 Census, or just 2 percent of the population.

Exhibit II-5 shows the number of persons with disabilities by age in Broomfield as of 2000.

**Exhibit II-5.
Disability by Age, 2000**

	Broomfield County, 2000	
	Number	Percent
5 to 15 years		
With a disability	327	5%
Without a disability	6,780	95%
16 to 20 years		
With a disability	277	12%
Without a disability	2,118	88%
21 to 64 years		
With a disability	2,711	12%
Without a disability	20,573	88%
65 to 74 years		
With a disability	420	25%
Without a disability	1,249	75%
75 years and older		
With a disability	394	44%
Without a disability	496	56%
Total/Percent of Population with a Disability	4,129	2%

Source:
U.S. Census Bureau, 2000
and American Community
Survey, 2004.

Because many people with disabilities have a limited ability to work for pay, they are limited in their ability to generate earnings and often live on fixed incomes. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has needed accessibility improvements and is conveniently located near transit and other needed services is often very challenging for persons with disabilities.

Single persons. In Broomfield, the number of single householders was 2,614 in 2000, accounting for 7 percent of total households.

Exhibit II-6 shows the distribution of single households by age in Broomfield.

**Exhibit II-6.
Age Ranges and Gender of Single Households**

Renters			Owners		
Male householder:	Number	Percent	Male householder:	Number	Percent
Householder 15 to 24 years	0	0%	Householder 15 to 24 years	48	5%
Householder 25 to 34 years	163	10%	Householder 25 to 34 years	178	17%
Householder 35 to 44 years	185	11%	Householder 35 to 44 years	155	15%
Householder 45 to 54 years	213	13%	Householder 45 to 54 years	121	12%
Householder 55 to 64 years	45	3%	Householder 55 to 64 years	15	1%
Householder 65 to 74 years	35	2%	Householder 65 to 74 years	19	2%
Householder 75 years and over	27	2%	Householder 75 years and over	0	0%
Female householder:	Number	Percent	Female householder:	Number	Percent
Householder 15 to 24 years	22	1%	Householder 15 to 24 years	74	7%
Householder 25 to 34 years	65	4%	Householder 25 to 34 years	100	10%
Householder 35 to 44 years	80	5%	Householder 35 to 44 years	52	5%
Householder 45 to 54 years	235	14%	Householder 45 to 54 years	67	7%
Householder 55 to 64 years	137	8%	Householder 55 to 64 years	20	2%
Householder 65 to 74 years	207	13%	Householder 65 to 74 years	78	8%
Householder 75 years and over	221	14%	Householder 75 years and over	92	9%
Total	1,635	100%	Total	1,019	100%

Note: Data are as of 2000 for Broomfield County and 2004 for Boulder County.
Source: U.S. Census Bureau.

There is little information available that identifies the specific needs of single-person households overall. Single persons with the greatest needs are individuals who are extremely and very low-income and elderly persons with limited resources who are living alone. The needs of these groups are covered under the previous sections.

Large families. In Broomfield, there were 1,592 households that qualify as large family households (5 or more persons per household) in 2000, or 11.5 percent of all households.

HUD's Comprehensive Housing Affordability Strategy (CHAS) data provides information on the housing needs of large households. Exhibit II-7 presents these needs as of 2000 for Broomfield.

**Exhibit II-7.
Large Households with Housing Needs, 2000**

Note:

Housing problem is defined by HUD as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source:

U.S. Department of Housing & Urban Development CHAS data, 2000.

Broomfield County	
Earning < 30% MFI	
With housing problems	53
Cost burdened	113
Severely cost burdened	89
Earning 31-50% MFI	
With housing problems	85
Cost burdened	75
Severely cost burdened	30
Earning < 51-80% MFI	
With housing problems	184
Cost burdened	119
Severely cost burdened	4
Total with Housing Problems	322

The proportion of large families with housing needs represents about 20 percent in Broomfield County. For large households, the greatest housing challenge is generally in finding affordable housing that accommodates their family size.

Victims of domestic violence. Data on the number of victims of domestic violence are available for Boulder County, but not Broomfield. Boulder offers more services for victims of domestic violence (Broomfield does not have a shelter).

In 2005, a total of 1,269 formal cases of domestic violence crimes were reported in Boulder County. Of these, 973 (76.7 percent) of the victims were women. According to the State of Children in Boulder County report from 2004, in 2003, in domestic violence cases where a charge was filed, 28 percent (362) of police calls confirmed that children were present during the incident.

The incidence of domestic violence in Broomfield is likely to be lower than in Boulder. However, the characteristics of the cases (e.g., most victims are women) are likely similar.

Public housing residents. The Broomfield Housing Authority does not have public housing units; public housing in the Broomfield/Boulder area is located in Boulder County. The needs of public housing residents in the area are generally employment- and income-related. The vast majority of public housing authority (PHA) residents—as well as Section 8 voucher holders—have incomes of less than \$20,000. As demonstrated in the gaps analysis conducted below, the private market does not provide housing to accommodate households in this income range. If these households did not have access to public housing and Section 8 vouchers, they would be cost burdened, most likely severely cost burdened.

Since the voucher holders are housed, their greatest needs are related to their inability to earn sufficient incomes to access private-market, permanent housing. Between one-fourth and one-third of residents are disabled and/or Seniors. These individuals have limited potential to increase their incomes and are likely to continue needing assisted housing. For the remainder of PHA residents, job training and access to jobs that pay a living wage is necessary to help them become more self-sufficient. These residents may encounter competition in the workforce from the many college students in the area who are willing to work for lower wages in exchange for experience, and are more qualified and highly educated than PHA residents.

In addition, deeply subsidized child care is needed to help single parents who are PHA residents receive job training and work. Finally, many residents have social service needs, including substance abuse treatment, which PHAs generally do not provide. It is imperative that all of these resources—job training and available employment, affordable child care, transportation and social service supports—be in place to help the PHA residents become self-sufficient.

Disproportionate need. An examination of CHAS data for 2000 found that disproportionate need exists for low-income, large families who are renters, as they tend to have higher incidences of cost burden and housing problems. For owners, disproportionate need existed for low-income small and large families, who experience higher levels of cost burden than low-income owners overall.

A comparison was also conducted between renters and owners of Hispanic descent (the predominant minority population in the Broomfield/Boulder area) and the non-Hispanic White population. Using 2000 CHAS data, the percentage of households with housing problems (as defined by HUD) was compared for Hispanic and non-Hispanic households. The data comparison showed that Hispanic renters had disproportionately more housing problems than White renters. This was the same for owners.

Assisted Housing. There are 5 developments in Broomfield that offer some level of subsidized rentals, totaling about 380 units. Four of these complexes are for Seniors. Many of the complexes have long wait lists.

Households in Broomfield can also get rental assistance through the Section 8 voucher program. Using a voucher, residents are able to live in the community of their choice, as long as they can locate housing that will accept a voucher which is within their rent price range. Jefferson County administers the voucher program for Broomfield. Boulder County places some of their voucher-holders in Broomfield. Together, they have approximately 95 vouchers that assist Broomfield residents with housing costs.

Additionally, the Center for People With Disabilities, Imagine! Colorado (an organization serving residents with developmental disabilities), the Mental Health Centers of Boulder and Broomfield Counties, Boulder County Safehouse, and the Boulder County AIDS Project also place their clients with housing vouchers in Broomfield.

Income-restricted units. The Regional Housing Assessment contains the first comprehensive inventory of all housing units in the Broomfield/Boulder that are subsidized or otherwise income-restricted for low- and moderate-income households.

According to the Assessment, in the Broomfield/Boulder region, there are 4,874 income-restricted units, or 3.9 percent of all residential units in the region. Most of these units (83 percent) are concentrated in the region's two largest communities, Boulder and Longmont. At the time of the Assessment, there were 1,200 units under development.

Units are considered to be "at risk" when the income/affordability restrictions imposed upon them will expire at some date in the future. Most of the units that are at risk are currently under federally imposed restrictions associated with funding, including Section 8 project-based financing and Low Income Housing Tax Credits (LIHTC). Local housing authorities and municipalities cannot extend the expiration of these restrictions. They can only determine the type and length of restrictions on units they develop, or require the private sector to develop through inclusionary zoning or impact mitigation.

In 2005, Broomfield had 377 income-restricted units, representing 2 percent of all housing units. Of these, most (59 percent) are age restricted for Seniors. None of these units are at-risk.

Homeless Needs Assessments

This section provides a concise summary of the nature and extent of homelessness in Broomfield. This section also estimates the characteristics and needs of low-income households who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

The Metro Denver Homeless Initiative conducts an annual Point In Time Count of the homeless populations of the metropolitan area. In 2007 the Count identified 206 homeless persons in Broomfield.

The count also provided data on the characteristics of homeless persons in Broomfield:

- Three-fourths of homeless persons were adults; one-fourth was children;
- Most—77 percent—were females;
- About one-fourth were of Hispanic descent, most were White;
- Half were single parents. 30 percent were single. Seventy percent had children.
- Almost all of the persons who were homeless lived in Broomfield before becoming homeless.
- Very few had a mental illness or serious medical condition or a disability.
- More than half worked. About two-thirds received some type of government assistance.
- Respondents to the count and survey were asked why they became homeless. The overwhelming reason was high housing costs (45 percent), followed by lost work/wages too low (23 and 36 percent); had medical problems (19 percent); and high utility costs.
- Seventy percent of those who were homeless at the time in Broomfield said they need social services but cannot get them.

Broomfield does not have an emergency shelter or transitional housing to assist persons who are homeless; they must seek housing and services in surrounding communities, as shown in Exhibit II-8.

The data do not include the vouchers that service providers might give clients to stay in motels. The agencies that responded to a survey that collected this information for the Regional Housing Assessment reported that their facilities generally operate at capacity.

**Exhibit II-8.
Homeless and Transitional Housing**

Provider	Location	Beds	Units
Boulder Shelter for the Homeless	Boulder	120	30
Safehouse Progressive Alliance for Nonviolence	Boulder	17	8
Emergency Family Assistance	County-wide		40
Boulder County Mental Health Center	County-wide		68
Inn Between	Longmont		43
Safe Shelter of St. Vrain	Longmont		18
Thistle Community Housing	Longmont		4
Imagine!	County-wide		44
Boulder County AIDS Project	Boulder		2
CPWD	County-wide		90
Boulder County Advocates for Traditional Housing	Boulder		<u>10</u>
Total		137	357

Source: Regional Housing Assessment, The Housing Collaborative, January 2005.

At risk of homelessness. A lower bound estimate of Broomfield’s population of persons at risk of homelessness can be calculated using HUD’s CHAS data from 2000. The CHAS data provide estimates of severe cost-burden and housing need for low-income households with various characteristics. In general, households with the highest risk factors for homelessness tend to have the lowest incomes and have trouble paying their housing costs. They are also more likely to be renters and have limited social supports.

Exhibit II-9 shows the estimated number of persons at-risk of homelessness by household category for Broomfield.

**Exhibit II-9.
Extremely Low-Income and
Severely Cost Burdened
Households, 2000**

Source:
BBC Research & Consulting
and HUD CHAS tables.

Broomfield County	
Renters	
Elderly	20
Small Families	79
Large Families	50
Others	150
Owners	
Elderly	96
Small Families	25
Large Families	14
Others	90
Total At Risk	
Elderly	116
Small Families	104
Large Families	64
Others	<u>240</u>
Total	524

Housing Market Analysis

This section describes the characteristics of the housing market, with a focus on affordability. Included in this section are estimates of the number of housing units in Broomfield, the condition of housing units, the cost of housing and the demand for housing at various price points as estimated through a

gaps analysis exercise. This section also describes the number and type of assisted units in Broomfield.

Housing units and vacancies. The Department of Local Affairs (DOLA) estimated that there were 20,533 housing units in Broomfield as of 2007. An estimated 19,350 were occupied, for an overall vacancy rate of 5.76 percent.

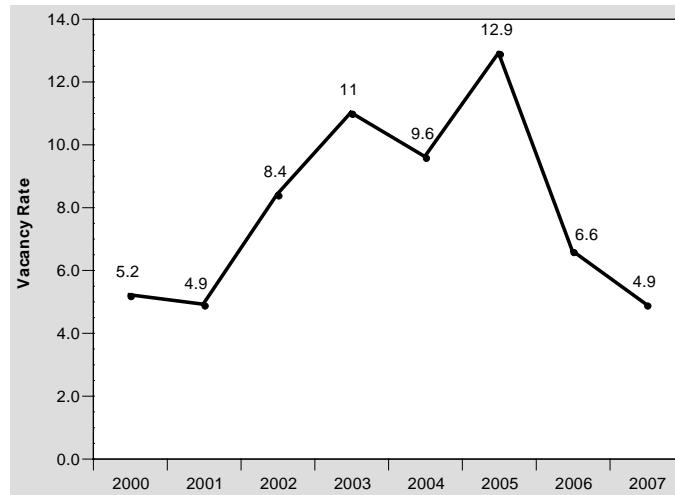
In 2000, Broomfield had 14,350 housing units. Between 2000 and 2007, Broomfield has added more than 6,000 units to its housing stock, or an average of about 800 per year.

The rental vacancy in Broomfield in 2007 was a little higher than average for the Broomfield/Boulder market at 4.9 percent (the market overall was 4.4 percent). Broomfield had the second highest rental vacancy rate in 2007 of the Broomfield/Boulder market area; Longmont was first at a much higher 6.7 percent. However, relative to past years, the 2007 rental vacancy was very low—down considerably from the high in 2005 of 12.9 percent.

Exhibit II-10 shows Broomfield’s vacancy rates over time.

**Exhibit II-10.
Rental Vacancies,
Broomfield, 2000 to
2007**

Source:
The Apartment
Association of Metro
Denver, 4Q07 survey.



The 2007 apartment survey shows that vacancies are the lowest for 1 bedroom units (4.2 percent) and highest for 3 bedroom units (9 percent), as shown below. The market appears to have reacted to the demand as demonstrated in the vacancy data, as 1 bedroom units are the most expensive per square foot in Broomfield at \$1.21, compared to \$.85 for 3 bedroom units.

**Exhibit II-11.
Rental Vacancies and Price/Sq. Ft.
by Bedroom Size, Broomfield, 2000
to 2007**

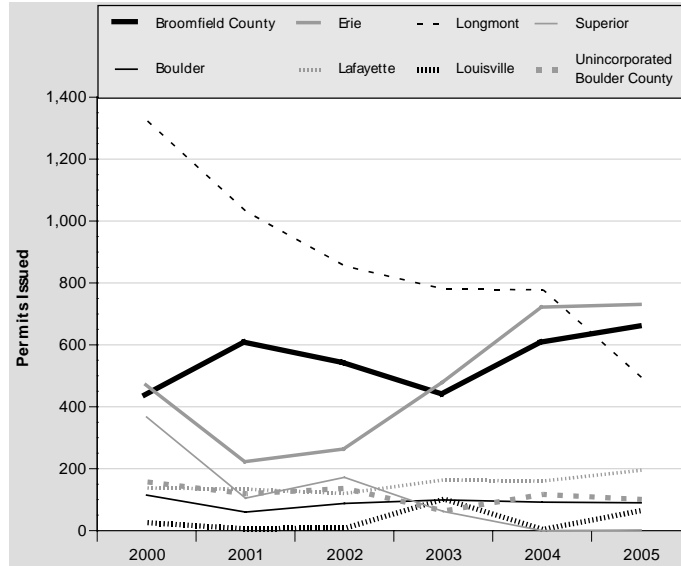
Source:
The Apartment Association of Metro
Denver, 4Q07 survey.

	Vacancy Rate	Price per Sq. Ft.
1 bedroom	4%	\$1.21
2 bedroom, 1 bath	7%	\$0.90
2 bedroom, 2 bath	8%	\$0.98
3 bedroom	9%	\$0.85
All	6%	\$1.07

Exhibit II-12 shows the trends in the number of residential building permits that were issued in Broomfield, as well as in Boulder County, in 2000 and 2005. The graph shows that Broomfield was one of the only areas where building permits issued were on an upward trend and of a significant number.

**Exhibit II-12.
Permits Issued,
2000 to 2005**

Source:
Boulder and Broomfield
Counties and individual
cities.

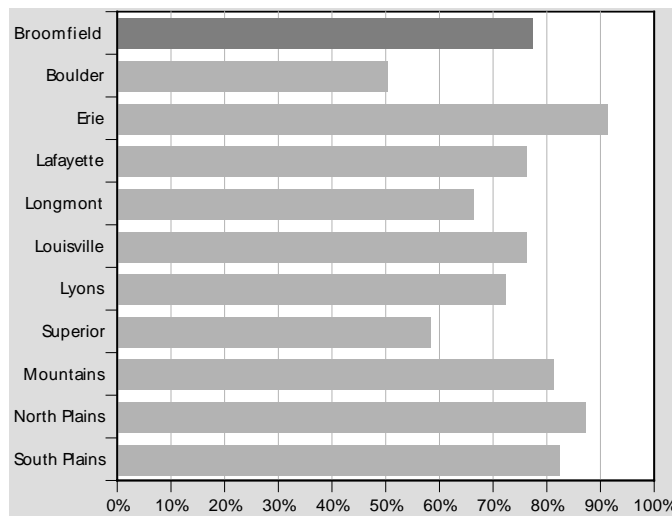


Between 2000 and 2006, 68 percent of building permits issued in Broomfield were for single family homes; 32 percent were for multifamily homes. This is a shift from earlier development trends: As of 2000, about 73 percent of Broomfield’s housing stock was single family detached homes.

Homeownership. As of 2005, Broomfield’s homeownership rate was estimated at 77 percent. This was the second highest rate in the Broomfield/Boulder area (Erie was the highest at 91 percent). Exhibit II-13 shows estimated homeownership rates as of 2005, according to a Regional Housing Needs Assessment that was completed for Boulder and Broomfield Counties.

**Exhibit II-13.
Homeownership
Rates**

Source:
Regional Housing
Assessment,
The Housing
Collaborative,
January 2005.



Age, condition and crowding. Broomfield’s housing stock is very new, with more than half of units built since 1990. Housing condition in Broomfield overall is very good, with a very small proportion of units having severe condition problems: The 2000 Census reported that less than 1 percent of housing units in Broomfield lacked plumbing and/or complete kitchen facilities.

In addition, a very small percentage of housing units in Broomfield are overcrowded—just about 3 percent as estimated in 2000. This equates to about 450 housing units. The number of overcrowded units in Broomfield more than doubled from 1990 to 2000—increasing from 161 to 448. This could be an indication of decreased affordability in Broomfield and increased stress related to housing costs, as overcrowdedness is one strategy that low-income households use to control housing expenses.

Lead-Based Paint

Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978.

Children are exposed to lead poisoning through paint debris, dust and particles released into the air that settle onto the floor and windowsills, which can be exacerbated during a renovation. The dominant route of exposure is from ingestion and not inhalation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated blood level of lead.

The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented.

Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978.

HUD estimates that heavily leaded paint is found in about two-thirds of the homes built before 1940, one-half of the homes built from 1940 to 1960 and in some homes built after 1960. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Broomfield has very few households at-risk of lead based paint—just 58 units were built before 1939. Data from the Colorado Department of Public Health and Environment show that 2.3 percent of children between the ages of 1 and 6 years were tested for lead poisoning between 1997 and 2003 in Boulder County. As a result of these tests, the Department estimates that .8 percent of Boulder County's housing units have a high risk of lead hazards. If we apply this proportion to Broomfield as an upper bound estimate of housing units with lead-based paint hazard risk, approximately 350 occupied housing units in Broomfield could be at risk. This is likely much higher than the true number of units at risk, since it is based on Boulder County housing statistics and the county has much older housing than does Broomfield.

Housing Costs

This section discusses housing costs in Broomfield—rental and homeownership. It uses the most recent and comprehensive market data available, including data on resales in 2007 and apartment surveys from year end 2007 (4Q07).

Housing programs generally focus on assisting lower-income populations. HUD divides low- and moderate-income households into categories based on their relationship to the median family income (MFI): extremely low-income (earning 30 percent or less of the MFI), very low-income (earning between 31 and 50 percent of the MFI), low-income (earning between 51 and 80 percent of the MFI) and moderate-income (earning between 81 and 95 percent of the MFI).

The Regional Housing Assessment conducted in 2005 estimated that 28 percent of Broomfield's residents are low-income households, earning less than 80 percent of the MFI. This was down from 31 percent in 1990.

Rental costs. As of year-end 2007, the median rent in Broomfield was \$918. Rents in Broomfield were highest for 3 bedroom units and curiously lowest for 2 bedroom, 1 bath units, as shown below.

Exhibit II-14 shows the median rents for 4Q07.

**Exhibit II-14.
Median Rents, Fourth Quarter 2007**

Apartment Size	Median Rent
Efficiency	\$438
One bedroom	\$902
Two bedrooms, one bath	\$697
Two bedrooms, two baths	\$1,002
Three bedrooms	\$1,039

Source:
The Apartment Association of Metro Denver, 4Q07 survey.

To afford the median one-bedroom rent in Broomfield, a household would need to earn at least \$36,080. A two-bedroom, one-bath is much more affordable, requiring just \$27,880 in annual income. Exhibit II-15 shows the proportion of households in Broomfield who could afford the median rents, by unit size, as of 4Q07.

**Exhibit II-15.
Affordability of Rents, Broomfield,
4th Quarter 2007**

Unit Type	4Q07 Median Rent	Income needed	Percent of Households who can Afford
Efficiency	\$438	\$ 17,520	93%
1 bed	\$902	\$ 36,080	75%
2 bed, 1 bath	\$697	\$ 27,880	87%
2 bed, 2 bath	\$1,002	\$ 40,080	82%
3 bed	\$1,039	\$ 41,560	80%

Source:
The Apartment Association of Metro Denver, 4Q07 survey.

As the exhibit demonstrates, Broomfield’s rents are largely affordable to most households in the county. This is not because rents are relatively low, but is instead due to the high incomes of Broomfield residents: Just 8 percent of households in Broomfield earn less than \$25,000. Seventy-five percent earn more than \$50,000.

Cost of ownership. In 2007, according to home resale data, the median price of an attached unit for sale in Broomfield was \$218,500. The median price of a detached unit was \$294,450. These prices are just slightly higher than in 2005, when the median price of an attached unit in Broomfield was \$206,054 and the median price of a detached unit was \$282,250. The data show very modest appreciation in the past 2 years.

**Exhibit II-16.
Median Resales, Attached and
Detached Housing, 2005 and 2007**

	2005	2007	Change
Detached	\$ 282,250	\$ 294,450	4.3%
Attached	\$ 206,054	\$ 218,500	6.0%

Source:
BBC Research & Consulting and The Genesis Group.

The 2008 sales data show higher sales prices for detached homes. The median sales prices by month ranged from a low of \$278,000 in July to a high of \$390,000 in January. Condo and townhome (“attached”) prices appeared softer with a low of \$153,000 in May and a high of \$223,985 in June.

Even given the relatively soft ownership market in the past two years, Broomfield’s median-priced detached homes are affordable to less than half of its households. To afford the median priced attached unit, a household would have to earn \$66,000 per year. About 60 percent of Broomfield’s households could afford the median-priced attached home in 2007. To afford the median priced

detached unit, a household would need to earn \$89,000 per year; just 43 percent could afford this home in 2007. These data are shown in Exhibit II-17.

**Exhibit II-17.
Affordability of For Sale Units,
Broomfield, 2007**

	2007	Income Needed	Percent of Households who can Afford
Detached	\$ 294,450	\$ 89,330	43%
Attached	\$ 218,500	\$ 66,288	60%

Source:
Source: The Genesis Group and BBC Research & Consulting.

Where can households afford to buy? In 2005, BBC completed a housing market analysis for Broomfield and Boulder Counties as part of their HOME Regional Consolidated Plan. As part of this analysis, we determined the share of affordable units available in each community. This section replicates this analysis to show Broomfield’s contribution to affordable housing stock in the Broomfield/Boulder market.

In 2005, households who were defined as very low-income by HUD criteria—earning less than \$40,800 in 2006, or 50 percent of the MFI—could afford to pay up to \$131,187 for a home without being cost burdened. Households in the low to moderate-income range, earning up to 95 percent of the MFI or \$77,520, could afford to pay up to \$252,637 for a home without being cost burdened¹.

Exhibit II-18 shows where households in these income ranges would be most likely to find homes to purchase, separating attached and detached homes. The data are based on 2005 resales.

**Exhibit II-18.
Location of Attached and Detached Affordable Units, 2005**

Note: The affordable detached units contain 3 mobile homes.
Source: BBC Research & Consulting and The Genesis Group.

Affordable to:	Detached Units				Attached Units			
	50% MFI		95% MFI		50% MFI		95% MFI	
	No. of Units	Percent of Affordable Units	No. of Units	Percent of Affordable Units	No. of Units	Percent of Affordable Units	No. of Units	Percent of Affordable Units
Boulder	1	3%	14	1%	153	52%	1,080	39%
Broomfield	0	0%	330	15%	0	0%	582	21%
Erie	0	0%	70	3%	0	0%	0	0%
Lafayette	4	11%	221	10%	34	12%	244	9%
Longmont	13	37%	1,335	62%	76	26%	565	21%
Louisville	1	3%	57	3%	16	5%	118	4%
Superior	0	0%	6	0%	0	0%	124	4%
Other Areas in County	16	46%	108	5%	14	5%	43	2%
	35	100%	2,141	100%	293	100%	2,756	100%

For units affordable to households earning 50 percent of the MFI (\$40,800 and less), the most affordable areas were Longmont for detached housing and Boulder for attached housing, in addition to other areas in Boulder County for affordable detached housing. Longmont was also the most affordable for households earning up to 95 percent of the MFI (\$77,520), in addition to Boulder and Broomfield.

¹ This assumes a 5 percent down payment and loan terms of a 30-year fixed payment period and interest rate of 6.75 percent. The calculation is also adjusted to account for utilities, property insurance and hazard insurance payments.

Exhibits II-19 and II-20 shows the location of affordable homes—separating detached and attached homes—in Broomfield in 2005.

Exhibit II-19.

Detached Units Affordable to Less Than 95% of MFI, Broomfield County, 2005



Source: BBC Research & Consulting and Genesis Group.

Exhibit II-20.

Attached Units Affordable to Less Than 95% of MFI, Broomfield County, 2005



Source: BBC Research & Consulting and Genesis Group.

Affordability Analysis

The analysis in this section examines housing need across all income levels, to identify mismatches in supply and demand for all households in Broomfield. It reports the results of a modeling effort called a gaps analysis, which compares housing affordability for households at different income levels to the supply of housing units affordable at these income levels.

Defining affordability. Housing is “affordable” if no more than 30 percent of a household’s monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.”

Rental mismatch. Exhibit II-21 shows the estimated number of renter households in Broomfield in 2007, their income levels, the maximum rent level they could afford and the number of units in the market that were affordable to them. The column on the far right shows the “gap” between the number of households and the number of rental units affordable to them.

**Exhibit II-21.
Rental Gaps Analysis, 2007**

Income Ranges		Maximum Affordable Rent	Number of Renters		Rental Units		Rental Gap
Low	High		Number	Percentage	Number	Percentage	
\$0	\$14,999	\$ 325	652	15%	85	2%	-567
\$15,000	\$24,999	\$ 575	552	12%	461	10%	-91
\$25,000	\$34,999	\$ 800	674	15%	1,263	26%	589
\$35,000	\$49,999	\$ 1,175	819	18%	2,526	53%	1,707
\$50,000	\$74,999	\$ 1,800	919	21%	467	10%	-452
\$75,000	\$149,999	\$ 2,400	434	10%	0	0%	-434
\$150,000	\$249,999	\$ 3,650	282	6%	0	0%	-282
\$250,000	\$499,999	3,650	134	3%	0	0%	-134
\$500,000 or more		3,650	0	0%	0	0%	0

Source: BBC Research & Consulting.

The gaps analysis in Exhibit II-22 shows the following:

- 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. By comparison, 33 percent of renters can afford units priced in the \$575-\$1,175 range.
- In 2007, about 1,200 renter households—27percent 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 550 affordable units available to households in this income range, leaving a shortage of 650 rental units.

It should be noted that although the gaps analysis indicates that there are more renter households earning more than \$75,000 than units they can afford, this does not always mean that there is pent up demand for luxury rental units. High-income renters often choose to rent at levels lower than what they could afford because they are in a period of transition, are saving money to buy a home or simply choose to keep their housing costs very low. True demand for such units would need to be estimated using a more detailed market analysis.

Homeownership. This gaps analysis for the affordability of homes for sale was conducted to examine two facets of the for-sale market:

- How easily renters at different income levels can afford to buy a home; and
- How easily current owners could afford to sell their current home and buy another home in Broomfield.

The distribution of for-sale units by price for Broomfield was based on 2007 listings and sales of homes on the market in Broomfield.

Exhibit II-23 shows the estimated number and proportion of renter households in each income category in 2007, along with the number and proportion of homes affordable to them as of 2007. This shows how affordable the for-sale market was for renters looking to buy during 2007. It should be noted that these data do not include homes sold directly by builders or nonprofit organizations.

As the Exhibit shows, renters wanting to buy in Broomfield must earn \$50,000 before they have a significant proportion of units they can afford to buy. Once renters earn \$75,000, the majority of

units on the market are affordable. Since 60 percent of renters earn less than \$50,000, many of the Broomfield's renters have few options in the current market. These renters would do better to seek housing in parts of Adams or Jefferson Counties.

Exhibit II-23.
Affordability of For-Sale Market to Broomfield's Renters, 2007

Income Ranges		Renters		Maximum Affordable Home Price	Units For Sale 2007	Percent of All Units	Cumulative Percentage Available
Low	High	Number	Percent				
\$0	\$14,999	652	15%	\$ 47,462	-	0.0%	
\$15,000	\$24,999	552	12%	\$ 79,106	-	0.0%	0.0%
\$25,000	\$34,999	674	15%	\$ 110,750	51	0.3%	0.3%
\$35,000	\$49,999	819	18%	\$ 158,215	791	5.0%	5.3%
\$50,000	\$74,999	919	21%	\$ 237,325	5,231	33.2%	38.5%
\$75,000	\$99,999	434	10%	\$ 316,434	3,904	24.8%	63.3%
\$100,000	\$149,999	282	6%	\$ 474,652	3,037	19.3%	82.6%
\$150,000	\$249,999	134	3%	\$ 791,089	2,118	13.4%	96.0%
\$250,000	\$499,999	0	0%	\$ 1,582,182	536	3.4%	99.4%
\$500,000 or more		0	0%	\$ 1,582,185	89	0.6%	100.0%

Source: BBC Research & Consulting.

Current owners who want to sell in Broomfield and either down- or up-size their homes will have ample opportunities to do so if they earn more than \$50,000. The for sale market in Broomfield targets homeowners earning between \$50,000 and \$150,000—77 percent of homes for sale in 2007 were affordable to this income range.