

SECTION III. Housing Needs Assessment

This section presents information on housing needs in Boulder and Broomfield Counties, including the housing and supportive service needs of special-needs populations in the Counties. A detailed housing market analysis was also conducted as part of the Consolidated Plan research and appears in Section II. Housing Market Analysis.

Methodology

The methodology used to gather and analyze information for the housing needs assessment involved a variety of tasks, including:

- Focus groups with stakeholders who provide housing and social services to special-needs populations in the two counties;
- Interviews with stakeholders who provide housing and social services to special-needs populations in the two counties; and
- Review and analysis of secondary data and existing studies on the housing needs of special populations, including persons who are homeless.

Focus Groups and Interviews

As part of the Boulder/Broomfield HOME Consortium Consolidated Planning process, four focus groups and follow-up interviews were conducted with individuals from organizations representing public housing authorities (PHAs) and serving special populations, and local elected officials. Exhibit III-1 on the following page lists the organizations represented in the research. A total of 32 individuals representing 24 organizations and city and county departments participated in the focus groups. The participants served a broad range of populations, including:

- Low-income individuals and families;
- Persons with physical or mental disabilities;
- Persons with HIV/AIDS;
- Persons impacted by domestic violence;
- Families in need of emergency assistance;
- Persons who are chronically homeless;
- Persons in transition from homelessness to permanent housing;
- Persons in need of transitional housing; and
- Adults and families who are homeless.

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

Focus Group Session	Number of Participants	Organization/ Community Represented	Populations Served
Housing Providers 22-Aug-06 9:00 a.m. Longmont Civic Center	8	City of Lafayette Affordable Housing Alliance City of Longmont—CDBG City and County of Broomfield, Health & Human Services Boulder County Housing Authority Longmont Housing Authority Habitat for Humanity of the St. Vrain Valley	Low-income households Seniors
Special Populations 22-Aug-06 1:00 p.m. Broomfield County Human Services	9	Mental Health Center of Boulder and Broomfield Counties Imagine! Center for People with Disabilities Boulder County AIDS Project/Beacon Clinic Broomfield County	People with Mental Health Disabilities People with Physical Disabilities People with Any Disability People with HIV/AIDS
Homeless Populations 23-Aug-06 1:00 p.m. Boulder Homeless Shelter	7	The Inn Between Safehouse Progressive Alliance for Nonviolence Boulder County Advocates for Transitional Housing City of Boulder EFA: Emergency Family Assistance Boulder Shelter for the Homeless	Formerly Homeless in Transitional Housing Victims of Domestic Abuse Chronically Homeless Families at Risk of Homelessness Temporarily Homeless Homeless Adults Homeless Families
Local Elected Officials 23-Aug-06 6:00 p.m. Lafayette Public Library	8	Lafayette City Council Louisville City Council Longmont City Council Broomfield City Council	All
Boulder County Courthouse 31-Aug-06 2:00 p.m.	3	Boulder County Commissioners	

Source: Garner Insight.

Focus group exercises. In each of the focus groups, participants characterized the populations they believe to have the most critical affordable housing needs within the Consortium area and made recommendations for how to prioritize spending of any HOME dollars awarded to the Consortium. Participants also made recommendations for advancing regional cooperation around affordable housing and discussed how other factors influence the demand and supply of affordable housing in the Consortium region.

Populations most in need of affordable housing. The populations identified as having the most critical affordable housing needs varied, depending on the organizations represented in the focus group. In addition to low-income households, seniors, people with disabilities and families were the most typical types of households identified as having difficulties securing affordable housing, whether for rent or to own.

Housing providers considered the following populations to have the most pressing affordable housing needs in the Consortium region:

- Seniors, particularly single seniors;
- Single parents;
- Low- and moderate-income families, particularly the upper category of low-MFI; and
- Latinos with large families.

Special-needs populations. Organizations serving populations with special needs each considered the population they serve to have critical affordable-housing needs. All of the participating organizations had closed waiting lists for rental assistance vouchers or for affordable units the organizations manage. For people with physical disabilities there is a lack of affordable *accessible* housing for rent or ownership. For people with HIV/AIDS there are an insufficient number of affordable units with wraparound services such as counseling. For people with mental disabilities, there are an insufficient number of affordable units with attendant supportive services. Participants also believe that a number of people with disabilities of any type are “housed” in nursing homes because they have no place else to go.

Homeless and at-risk. Organizations serving the currently homeless, households at risk of homelessness and formerly homeless entering transitional housing consider the populations they serve to have acute affordable housing needs. Longer-term, participants identified a need for increasing permanently affordable units. In the short term, there is a need for increasing single-room occupancy (SRO) and other transitional housing units.

Local elected officials cited a number of populations with affordable-housing needs. These varied somewhat by location. In Longmont, there is concern about housing families. In Louisville, elected officials are concerned about the inability of critical service providers—police, teachers, etc.—to afford housing within the city limits. In Lafayette, Latino populations and households seeking affordable rental properties tend to have unmet needs. In Boulder County, moderate- and low-income households’ need for affordable housing exceeds available supply. In addition to households segmented solely by income, seniors, people with disabilities and families with children have difficulty securing affordable housing.

Activities to meet needs. In general, participants in the focus groups would channel HOME and other available resources to expand the permanently affordable housing stock, whether for rent or ownership. Participants would expend HOME dollars, in combination with other funds, to rehabilitate and convert rental units to permanently affordable properties, to purchase land for future permanently affordable housing development or to develop transitional or SRO housing.

One notable exception to this theme was apparent in the discussion focused on populations with special needs. Service providers to this population preferred that HOME dollars be channeled, nearly exclusively, into a Tenant-Based Rental Assistance (TBRA) program. TBRA programs help renters with their monthly rent payments, and the amount they receive each month is based on their household income. This prioritization is likely driven by the waiting lists for Section 8, 202, 811, 515 and TBRA programs that these service providers are trying to mitigate.

Others, particularly housing providers and elected officials tend to place their priority for HOME funds to activities that permanently expand the affordable housing stock in Consortium communities. Although these organizations recognize the benefits afforded to individual households from TBRA, they believe that a long-term strategy to address affordable housing requires an expansion of the permanently affordable housing stock.

Rather than proscribing a singular initiative for HOME dollars, the majority of focus group participants spoke generally about undertaking a blend of activities that would have the greatest impact on the greatest number of people for the longest period of time.

Spending recommendations by group included:

Housing Providers

- Helping low-income seniors with their monthly rent costs;
- Buying, fixing up and transforming existing single family housing stock into affordable units;
- Building new permanently affordable units

Special-needs Populations

- Helping low-income renters with their monthly rent payment;
- Providing shelter beds or hotel vouchers for homeless;
- Buying and fixing up existing housing stock for both rental and ownership;

Homeless Service Providers

- Adding single-room housing for people to occupy while they are moving from being homeless to permanent housing;
- Developing transitional housing for people to occupy while they are moving from being homeless to permanent housing;
- Expanding the stock of permanently affordable units;

Local Elected Officials

- Prioritize spending HOME dollars on development or rehabilitation of units over monthly assistance for low-income renters to ensure a longer term solution;
- Focus on developing enough units to make a difference;
- Mixing HOME funds with other dollars to make a more permanent impact;
- Fixing up existing housing stock.

Fair housing concerns. The number of fair housing law issues participants were aware of varied by the populations served. For example, 3 of the 8 participants in the Housing Providers group represented Housing Authorities. In their experience, households using housing vouchers do not encounter fair housing law violations because of the close monitoring and components of the system.

In each group participants did discuss populations they thought would or were more likely to encounter a fair housing law violation:

- There is a concern that recent changes in Colorado's immigration law and the topic of illegal immigration being ever-present in the media may lead to violations of legal Latino households' rights to fair housing.
- Some participants were concerned that cities within the region have not yet developed effective methods for communicating with the growing Latino population in a culturally relevant manner. This may cause qualified Latino households to under-utilize affordable housing programs and may cause violations of fair housing law to go unreported.
- Homeless Service Providers could not think of any examples of fair housing law violations encountered by the populations they serve. However, a participant in this session thought that Boulder's Office of Human Rights receives more than 100 calls per year regarding fair housing.
- One organization serving people with disabilities noted that they believe many of their clients encounter fair housing law violations, and that seniors are particularly at risk.

Regional cooperation. The organizations and communities that participated in the focus group process are enthused about regional cooperation to address affordable housing. This type of cooperation was particularly natural for elected officials, as the communities within the region already coordinate on other issues such as transportation. For organizations serving the homeless and persons with special needs, the idea of regional service delivery is important. By working through the Consortium on regional affordable housing issues, participants are optimistic about being able to make measurable impacts on the supply and demand for affordable housing.

Low-Income and Special-Needs Populations

This section describes the estimated housing needs currently and projected for the next five year period 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, along with Section II, also discusses 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, there were 48,568 low-income households in the Consortium area in 2005. The majority of these households—31,698 or about 65 percent—had some type of housing problem. Exhibit III-2 shows the number of low-income households with housing needs by income range. “Unmet housing needs” is defined by HUD and encompasses any housing problem, including cost burden, overcrowded conditions or units in substandard condition.

**Exhibit III-2.
Number of
Low-Income
Households with
Unmet Needs by
MFI, 2005**

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

	<30%	30–50%	50–80%	Total	% of Total Low-Income
Consortium Total	12,609	10,089	9,000	31,698	65.3%
Boulder County	11,810	9,189	7,870	28,869	65.8%
Broomfield County	799	900	1,130	2,829	60.1%
Boulder	6,806	3,928	3,026	13,760	70.8%
Erie	78	121	232	431	74.6%
Lafayette	673	695	634	2,002	62.7%
Longmont	2,875	2,955	2,263	8,093	62.6%
Louisville	288	312	428	1,028	60.8%
Lyons	51	66	45	162	52.2%
Superior	113	217	234	564	80.6%

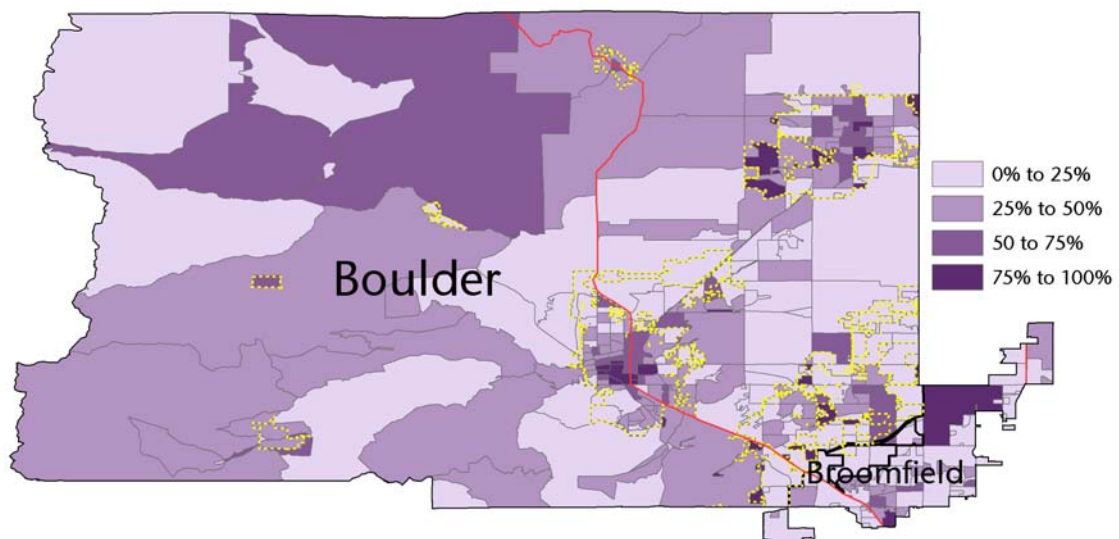
As noted in the Regional Housing Assessment, although the proportion of low-income households varies by community in the Consortium, the percentage of low-income households with housing needs is fairly consistent throughout the Consortium area. That is, low-income households have unmet housing needs regardless of their place of residence within the Consortium area.

The Assessment also highlighted the following:

- Erie and Superior have the smallest percentage of low-income households in the Consortium area, but their low-income households are more likely to have unmet needs—81 percent of low-income households in Superior and 75 percent in Erie have unmet housing needs.
- Although Longmont has a relatively high proportion of low-income households, its low-income households are less likely to have unmet housing needs (63 percent).
- There is a correlation between income levels and unmet housing needs. Not surprisingly, the lower the income, the more likely a household will have unmet housing needs. In most communities in the Consortium area (with the exception of Erie and Superior), households with incomes in the upper end of the low-income range (50 to 80 percent of MFI) are less likely to have unmet housing needs than are extremely and very low-income households. For example, for the Consortium area overall, 81 percent of households with incomes of less than 30 percent of MFI have unmet housing needs. This compares to 70 percent for households in the 31 to 50 percent MFI range, and 50 percent for households with incomes between 51 and 80 percent of MFI.

Exhibit III-3 shows the block groups in the Consortium 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.

Exhibit III-3.
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 III-4 presents the housing needs data for low-income renters in Boulder and Broomfield Counties in 2000. The data show that Boulder County has far more low-income renters with needs, largely because the County has far more low-income renters than Broomfield County. The incidence of need—i.e., the proportion of households with housing problems and who are cost burdened—is similar between the Counties.

Exhibit III-4.
Housing Needs of Low-Income Renters, 2000

	Boulder County		Broomfield County	
	Number of Households	% of Households in Income Category	Number of Households	% of Households in Income Category
Renters earning < 30% MFI				
With housing problems	14,315	83%	776	73%
Cost burdened	13,899	80%	776	73%
Severely cost burdened	11,730	68%	563	53%
Renters earning 31–50% MFI				
With housing problems	5,778	78%	402	78%
Cost burdened	5,245	71%	382	74%
Severely cost burdened	1,778	24%	79	15%
Renters earning 51–80% MFI				
With housing problems	3,448	47%	289	39%
Cost burdened	2,962	40%	219	30%
Severely cost burdened	354	5%	45	6%

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.

For low-income renters, the greatest housing challenge is finding affordable, permanent rental housing of quality. This can be difficult to find in the Consortium area, as evidenced by the gaps analysis in Section II.

The wait lists of public housing authorities (PHAs) in the area also demonstrate the need for affordable rental housing for the lowest-income renters: As of June 30, 2006, there were collectively about 1,200 households on the wait list for Section 8 vouchers and 700 on the wait list for PHA units in the Consortium area¹. These low-income renters represent those renters with some of the greatest housing needs in the Consortium area, since their other housing options are very limited. It is very important to note that, due to shrinking funding, the PHAs close their wait lists when they reach a certain number of households. Boulder County Housing Authority did not issue any vouchers between May 2005 and September 2006. Its waiting lists (except for rural development)

¹ These numbers do not account for duplication of households among the Consortium PHAs or between the voucher and PHA unit waiting lists.

have been closed since February 2005. The Longmont Housing Authority's wait list has been closed in August 2005.

Therefore, the number of households on the wait lists does not necessarily represent the true need for the types of housing provided by the PHAs. The wait list numbers likely understate the real demand for this type of housing overall.

Low-income owners. Exhibit III-5 presents the CHAS data for low-income owners in Boulder and Broomfield Counties. Compared to renters, the owners earning 30 percent of the MFI have similar housing needs in Boulder County and greater needs in Broomfield County. Owners earning between 31 and 50 percent of MFI had a lower incidence of needs in both Counties than did renters, except for the percentage of owners who are severely cost burdened. Finally, owners earning between 51 and 80 percent of MFI in both Counties 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 III-5.
Housing Needs of Low-Income Owners, 2000**

	Boulder County		Broomfield County	
	Number of Households	% of Households in Income Category	Number of Households	% of Households in Income Category
Owners earning < 30% MFI				
With housing problems	7,290	78%	732	86%
Cost burdened	7,225	78%	732	86%
Severely cost burdened	5,914	64%	524	62%
Owners earning 31–50% MFI				
With housing problems	3,074	59%	339	62%
Cost burdened	2,984	57%	319	58%
Severely cost burdened	1,813	35%	209	38%
Owners earning 51–80% MFI				
With housing problems	4,136	50%	638	52%
Cost burdened	3,947	48%	612	50%
Severely cost burdened	1,192	15%	113	9%

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.

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.

Housing solutions. The Boulder County Homeownership Consortium consists of the following group of local housing providers: Boulder County Housing Authority, the City of

Boulder, City of Longmont and Thistle Community Housing. The Consortium's lowest-income renters are primarily served through assisted-housing programs, which are discussed below.

Low-income renters can also take advantage of Boulder County's Community Action Program's (CAP) Individual Development Account (IDA) program, which is a matched savings account program for low-income and working poor residents of the County. The program is a collaboration, with the United Way and 12 other organizations in Boulder County participating, supporting and/or making referrals. The goal of the program is to help participants achieve homeownership, start a small business or obtain higher education.

In addition, the Boulder County Homeownership Consortium and its sponsors support the Boulder County Housing Authority's HUD-approved Housing Counseling Program. Both the City of Boulder and the City of Longmont provide the housing Counseling Program with significant financial support. Thistle Community Housing provides valuable in-kind training support through the NeighborWorks Training Institute. The Boulder County Housing Counseling Program's comprehensive counseling services, which are offered free to Boulder County residents, are as follows:

- A 7½-hour, three-part, monthly Homeownership Education Training course, in which Spanish and ASL interpretation are available by request. This course utilizes a nationally recognized training curriculum from Neighborhood Reinvestment of America and is held in Boulder, Longmont and Lafayette.
- A four-part, four-week "financial fitness" course that assists households in understanding credit, spending plans, banking, loans, setting financial goals and establishing a spending plan to better their financial situation. Child care and a light dinner are provided at the classes. Spanish and ASL interpretation services are provided upon request. The courses are held in Boulder and Longmont.
- A housing counseling program which assists renters with home buying, provides guidance to seniors about reverse mortgages and provides counseling for households who are delinquent in their mortgage payments and need foreclosure prevention assistance.
- Group reverse mortgage counseling to seniors.
- One-on-one financial counseling, including (1) assisting renters to become homeowners; (2) providing pre-purchase counseling to all County residents; (3) providing HUD-mandated reverse mortgage counseling to seniors; (4) providing guidance to households who are delinquent in their mortgage payments and need foreclosure prevention; and (5) providing budget and credit repair.
- Foreclosure prevention assistance in conjunction with Longmont's Foreclosure Prevention Funds.

Long's Peak Energy Conservation (LPEC) operates a housing rehabilitation program that serves all of Boulder County. According to the Regional Housing Assessment:

- The smaller communities and unincorporated areas are served by a \$250,000 grant LPEC received from the Colorado Division of Housing which is used to rehabilitate homes and make energy-conservation retrofits. Loans at interest rates from 1 percent to 3 percent are provided for health and safety retrofits including septic systems. Loans are deferred for homeowners with incomes at or below 60 percent MFI.
- In Boulder, LPEC operates a program targeted to health and safety repairs and energy conservation that is funded primarily with Community Development Block Grant funds. Two-year forgivable loans of up to \$7,500 are available for mobile home owners. Loans at 1 percent to 3 percent up to \$25,000 are available for single-family residences and are deferred for 15 years. The program receives an annual budget of between \$100,000 and \$200,000 with which an estimated 30 to 35 units can be rehabilitated.
- In Longmont, loans at up to 3 percent interest and forgivable loans are provided for rehab and energy conservation of owner-occupied single family residences (grants up to \$5,000), handicapped-accessibility improvements to owner- and renter-occupied units (including mobile homes) and emergency repairs for homeowners (including mobile homes). Loans range from \$2,500 to \$18,000. The annual budget for the program in 2006 is \$310,000 and \$298,838 in 2007, with which an estimated 100 units can be rehabilitated.

Elderly persons. The senior population in Boulder County was 31,209 as of the 2000 Census; the population in Broomfield County was 3,480. The ACS data puts Boulder County at 21,001 seniors in 2004, or just 7.8 percent of the population, which is less than the 2000 Census because the 2004 ACS excludes persons living in group homes (e.g., nursing homes).

Overall, the Boulder/Broomfield County region has a lower proportion of seniors compared to the State of Colorado, at 12 percent of the population compared to 16 percent for the State.

A 2004 publication—The Status of Older Adults in Boulder County—projects substantial growth in the number and proportion of older adults (age 60+) in Boulder County. By 2010, the number of older adults is projected to reach 43,893, or 14 percent of the population. In 2020, the number is projected at 69,563 (20 percent), and in 2030, 87,084 (23 percent).

Exhibit III-6 shows the proportion of senior households for the communities within the region, according to the Regional Housing Assessment:

**Exhibit III-6.
Percentage of
Households that are
Seniors**

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

	% Seniors
Boulder County	13%
Broomfield County	11%
Boulder	12%
Erie	6%
Lafayette	10%
Longmont	15%
Louisville	10%
Lyons	10%
Superior	2%
Mountains	9%
North Plains	14%
South Plains	15%

As noted in the Housing Needs Assessment, the presence of senior households varies widely among the communities in the Consortium. Specifically,

- Longmont has the highest proportion of senior households in the region; over 15 percent of its households have a householder age 65 or older.
- The City of Boulder is the next highest municipality with just over 12 percent of households having a senior householder.
- Superior's growth during the past decade attracted few seniors; only 2 percent of households have a householder age 65 or older. This is likely the result of the type of housing product developed there—walk-up multi-family units and large, multi-level single-family homes. As Superior's population ages, its seniors may move out seeking housing that is more appropriate for their needs and thereby placing additional burden for senior housing on the rest of the region.
- Boulder County as a whole has a higher percentage of senior households than all of the communities in the region except Longmont because the North Plains and South Plains areas have proportionately more senior households. Providing services to these seniors living in rural locations is more difficult than serving them within an urban setting.

Population growth. In 2010, the region's elderly population is estimated to be 43,893, representing 14 percent of the region's population overall. The proportion of the County's residents who are 60 years and older will grow dramatically during the next five to ten years, with annual increases averaging 6 percent, according to the Colorado Department of Local Affairs.

Needs and resources. According to a Regional Housing Assessment conducted in January 2005, the top housing needs of elderly in the 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.

Seniors have a wide variety of resources available in Boulder County to meet their various needs. Throughout Boulder County, based at local senior centers and Boulder County Aging Services Division, there are resource specialists who assist seniors and their families with accessing the information they need about services and housing.

Boulder County's independent living facilities, assisted living facilities and nursing homes are located throughout the City of Boulder, Longmont and Louisville. There is only one senior housing facility in Erie, two in Lafayette and a handful in Lyons, Niwot and Nederland combined.

Exhibit III-7 shows the location and number of units of the subsidized independent living facilities for seniors in Boulder County. Many of the rents in these developments are based on a residents' monthly income. Those that are not subsidized have rents ranging from \$500 to \$700 per month, depending on unit size. Some of the developments offer transportation and meals for an extra fee.

**Exhibit III-7.
Subsidized Senior
Housing Facilities,
Boulder County, 2006**

Source:
Boulder County Aging Services
Senior Housing Guide, 2006.

	No. of Units
Boulder	
Anam Chara	8
Canyon Pointe	82
Golden West Senior Residence	255
Mary Sandoe House	12
Northport	50
Presbyterian Manor	80
Walnut Place	<u>95</u>
	582
Longmont	
Aspen Meadows	50
Longs Peak Residence	50
Mountain View Plaza	80
Village Place	<u>72</u>
	252
Other Areas	
Acme Plaza/Louisville	4
Bloomfield Place/Lyons	8
Eagle Place/Niwot	12
Lydia Morgan/Louisville	30
Prime Haven/Nederland	6
Regal Square/Louisville	30
Victor Smith/Erie	12
Villa West/Lafayette	38
Walter Self/Lyons	12

There are several subsidized assisted living facilities in Boulder County. The Peaks Care Center and Cinnamon Park in Longmont both have Medicaid beds. In addition, there are three facilities in Boulder, one in Lafayette. Monthly fees for unsubsidized assisted living facilities in the County are generally cost-prohibitive for low-income seniors as they range from \$2,500 to \$4,000.

The Status of Older Adults in Boulder County notes that the growth in this population will present new opportunities and challenges for Boulder County. Specifically,

- A larger number of older residents will be available to contribute to community activities (community leaders, board involvement, other volunteer work); and
- An increasing number of frail and disabled older adults will need services to meet significant health, housing, transportation and other needs.

The report also contains data on needs of older adults, gathered through a telephone survey:

- Five percent of residents age 60+ reported a major or minor problem getting housing suited to their needs;
- Three percent reported being physically or emotionally abused in the past year;
- 10 percent said they had been financially exploited in the past year;
- Two percent said they had an emotional or mental illness that limits their daily activities; and
- Nine percent reported having inadequate transportation in the past year.

Housing solutions. As mentioned above, seniors who are homeowners also have access to the Boulder County Housing Authority's Housing Counseling Program for counseling and questions about reverse mortgages, foreclosure prevention and local resources for housing assistance. Seniors can also take advantage of the Long's Peak Energy Conservation housing rehabilitation program. In Longmont, a Senior Paint-A-Thon Program uses volunteers to paint the homes of low income seniors each summer. There are also affordable patio homes and condos that are available only for seniors as a part of the City of Longmont's Inclusionary Zoning Program.

Persons with disabilities. The population of persons with disabilities in Boulder County was 24,166 (9.5 percent) as of the 2004 American Community Survey. The disabled population in Broomfield County was 4,129 (2000 Census), or just 2 percent of the population.

Exhibit III-8 shows the number of persons with disabilities by age in the two counties, in 2004 for Boulder County and 2000 for Broomfield County.

Exhibit III-8.
Disability by Age, 2000 and 2004

	Boulder County, 2004		Broomfield County, 2000	
	Number	Percent	Number	Percent
5 to 15 years				
With a disability	1,917	5%	327	5%
Without a disability	37,189	95%	6,780	95%
16 to 20 years				
With a disability	441	3%	277	12%
Without a disability	13,422	97%	2,118	88%
21 to 64 years				
With a disability	14,437	8%	2,711	12%
Without a disability	164,753	92%	20,573	88%
65 to 74 years				
With a disability	3,188	27%	420	25%
Without a disability	8,614	73%	1,249	75%
75 years and older				
With a disability	4,183	45%	394	44%
Without a disability	<u>5,016</u>	<u>55%</u>	<u>496</u>	<u>56%</u>
Total/Percent of Population with a Disability	24,166	10%	4,129	2%

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

Exhibit III-9 shows disability by type in Boulder County. Physical and sensory disabilities are the most common in the county, representing 27 and 21 percent of all disabilities, respectively.

Comparable data are not available for Broomfield County. However, in 2000, the top disabilities in Broomfield County were employment disabilities (27 percent of all disabilities) and mental disabilities (21 percent).

Exhibit III-9.
Type of Disability,
Boulder County, 2004

Note:

Because some people have multiple disabilities, the total of the column does not equal the total number of disabled persons.

Source:

American Community Survey, 2004.

	Number of People	Percent of Total Population
Sensory disability	9,229	4%
Physical disability	11,679	5%
Mental disability	8,159	3%
Self-care disability	2,091	1%
Go-outside-the-home disability	4,341	2%
Employment disability	7,698	3%

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.

Housing solutions. A Section 811 project being built in Longmont is providing rental housing for 18 persons with disabilities so they can live independently. Residents will pay no more than 30% of their income for their housing costs and will have supportive services available. All of the Inclusionary Zoning Programs in the consortium area have a commitment to provide affordable and accessible housing. Removal of architectural barriers for both rental and owner occupied housing is offered in Boulder and Longmont. Longmont also funds a Rent Deposit Program which loans the funds for security deposits to persons with disabilities so they can rent a housing unit and live independently.

Additionally, the Foothills Group Home in Boulder provides housing for 8 persons with disabilities. This project is also a Section 811 development.

single persons. In Boulder County there were 37,203 people living alone as of 2004. These households make up 14 percent of the population. In Broomfield, the number of single householders was 2,614 in 2000, accounting for 7 percent of total households.

Exhibit III-10 shows the distribution of single households by age in Boulder and Broomfield Counties.

**Exhibit III-10.
Age Ranges and Gender of Single Households**

Boulder County					
Owners			Renters		
	Number	Percent		Number	Percent
Male householder:			Male householder:		
Householder 15 to 24 years	85	1%	Householder 15 to 24 years	1,133	8%
Householder 25 to 34 years	946	6%	Householder 25 to 34 years	2,314	16%
Householder 35 to 44 years	1,727	11%	Householder 35 to 44 years	1,634	11%
Householder 45 to 54 years	2,078	13%	Householder 45 to 54 years	1,471	10%
Householder 55 to 64 years	807	5%	Householder 55 to 64 years	435	3%
Householder 65 to 74 years	445	3%	Householder 65 to 74 years	184	1%
Householder 75 years and over	<u>454</u>	<u>3%</u>	Householder 75 years and over	<u>280</u>	<u>2%</u>
Female householder:			Female householder:		
Householder 15 to 24 years	129	1%	Householder 15 to 24 years	956	7%
Householder 25 to 34 years	700	4%	Householder 25 to 34 years	1,575	11%
Householder 35 to 44 years	1,389	9%	Householder 35 to 44 years	913	6%
Householder 45 to 54 years	2,087	13%	Householder 45 to 54 years	967	7%
Householder 55 to 64 years	1,597	10%	Householder 55 to 64 years	456	3%
Householder 65 to 74 years	1,480	9%	Householder 65 to 74 years	696	5%
Householder 75 years and over	<u>1,773</u>	<u>11%</u>	Householder 75 years and over	<u>1,414</u>	<u>10%</u>
Total	15,697	100%		14,428	100%

Broomfield County					
Owners			Renters		
	Number	Percent		Number	Percent
Male householder:			Male householder:		
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	<u>27</u>	<u>2%</u>	Householder 75 years and over	<u>0</u>	<u>0%</u>
Female householder:			Female householder:		
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	<u>221</u>	<u>14%</u>	Householder 75 years and over	<u>92</u>	<u>9%</u>
Total	1,635	100%		1,019	100%

Note: Data are as of 2000 for Broomfield County and 2004 for Boulder County.

Source: U.S. Census Bureau.

As shown by the Exhibit, in Boulder County, single persons who are renters tend to be adults age 35 to 54 years old, and female seniors. Single homeowners tend to be young adults, and female seniors. Broomfield's single renters tend to be mostly women over the age of 45 (they represent almost half of single renters). Single owners are generally younger males.

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 Boulder County, there were 6,939 family households with 5 or more persons in 2004. These families represented 11 percent of family households and 6 percent of all households in the County. In Broomfield County, 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 Broomfield County households.

HUD's CHAS data provides information on the housing needs of large households. Exhibit III-11 presents these needs as of 2000 for Boulder and Broomfield Counties.

**Exhibit III-11.
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.

	Boulder County	Broomfield County
Renters earning < 30% MFI		
With housing problems	445	50
Cost burdened	385	50
Severely cost burdened	230	40
Renters earning 31–50% MFI		
With housing problems	494	40
Cost burdened	244	40
Severely cost burdened	44	15
Renters earning 51–80% MFI		
With housing problems	335	40
Cost burdened	80	0
Severely cost burdened	10	0
Total with Housing Problems	1,274	130

The proportion of large families with housing needs represents about 35 percent of all large families in Boulder County and 20 percent in Broomfield County. For large households, the greatest housing challenge is generally in finding affordable housing that accommodates their family size.

Housing solutions. Longmont's Inclusionary Zoning Program will make 4 and 5 bedroom homes available for purchase by large families, if needed. In addition, Boulder and Longmont's Down Payment Assistance programs assist large families to purchase homes that meet their needs.

Victims of domestic violence. 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 report also noted the following related facts:

- In 2003, of the 3,190 reports of child abuse and neglect referred to the Boulder County Department of Social Services, 1,543 were investigated and 460 were substantiated. Among the investigated incidences, 28 percent occurred in households involving domestic violence, 18 percent occurred in households with confirmed or suspected drug abuse and 21 percent were in households with confirmed or suspected alcohol abuse.
- Between mid-2002 and mid-2003, 541 children, 8.5 of every 1,000 children in Boulder County, were placed out of their homes by the Department of Social Services and other agencies due to abuse, neglect, serious emotional problems, conflict with parents or juvenile delinquency. The rates have declined in recent years, and Boulder County's out-of-home placement rate has been below the statewide rate every year since 1991/92.

Resources. The Safehouse Progressive Alliance for Nonviolence has a shelter for victims of domestic violence, which served 79 children in 2003 and 1,999 women. In Longmont, the Safe Shelter of the St. Vrain Valley served 155 children and 275 women in the past year through its outreach and shelter services, and an additional 6,517 calls have been responded to via the shelter's crisis line. Longmont also has a program called Longmont Ending Violence Initiative (LEVI) which works to eliminate domestic violence and educate the public about this issue.

Public housing residents. The needs of public housing residents in the Consortium 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 in Section II, 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, and, in Boulder County, low-income elderly renter households, who tend to have higher levels of cost burden.

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 Consortium 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. In 2000, the percentage of Hispanic renters with housing problems was 64.8 percent. This compared with 46.4 percent of White renters with housing problems—a difference of 18.4 percentage points, indicating disproportionate need. Similarly, 55.6 percent of Hispanic owners had housing problems compared with 30.7 percent of non-Hispanic White owners—a difference of 24.9 percentage points.

Assisted Housing

Low-income residents in the Consortium area and persons with special needs have difficulty finding affordable housing in the private market. As noted in Section II, in 2005, about 7,500 renter households in the Consortium area—20 percent of all renter households—earned less than \$15,000. The private market provides just 315 units that are affordable to renters in this income category. To avoid being cost burdened, the Consortium's lowest income renters must seek assisted housing that is provided by Public Housing Authorities and nonprofit housing providers.

Public housing authorities. There are five public housing authorities (PHAs) in the Consortium area. The three separate entities are the Boulder County Housing Authority, Boulder Housing Partners and the Longmont Housing Authority. The Louisville and Erie Housing Authorities are administered by the Boulder County Housing Authority. In addition to owning and operating public housing units and administering Section 8 vouchers, these housing

authorities all engage in affordable housing development and manage many affordable rental developments in the Consortium area. The Boulder County Housing Authority has developed and currently manages units in the municipalities of Erie, Lafayette, Louisville, Lyons, Niwot, Gunbarrel, Nederland and Longmont.

Numbers and wait lists. Exhibit III-12 shows the number of affordable and public housing units owned and operated by the PHAs and the number of vouchers administered. It also contains information on wait lists for vouchers and public housing units. All data are as of June 30, 2006.

It is very important to note that, due to shrinking funding, the PHAs close their wait lists when they reach a certain number of households. Therefore, the number of households on the wait lists does not necessarily represent the true need for the types of housing provided by the PHAs. The wait list numbers likely understate the real demand for this type of housing overall. Indeed, when the Boulder County Housing Authority last closed its wait list there were 1,400 households on the list.

Exhibit III-12.

Vouchers and Units Administered by Local Housing Authorities, June 30, 2006

Housing Authority	Longmont Housing Authority		Boulder County Housing Authority		Boulder Housing Partners		Total	
	Number	% of Total	Number	% of Total	Number	% of Total		
Section 8 Vouchers	481	28%	638	37%	606	35%	1725	100%
Affordable Rental Units	657	43%	474	31%	383	25%	1514	100%
Wait List for Vouchers	392	27%	531	36%	539	37%	1462	100%
Wait List for Units	3	0%	378	33%	750	66%	1131	100%
Estimated PHA Units Vacant	1	16.7%	1	1.6%	N/A	2.0%	2	

Source: Longmont Housing Authority, Boulder County Housing Authority and Boulder Housing Partners.

Collectively, the PHAs provide vouchers to more than 1,700 households in the Consortium region. They also own 1,500 affordable rental units (not all PHA units). The number of vouchers and units are inadequate to meet demand, as evidenced by the 1,200 households on the wait list for Section 8 vouchers and 700 households on the wait list for affordable rental units².

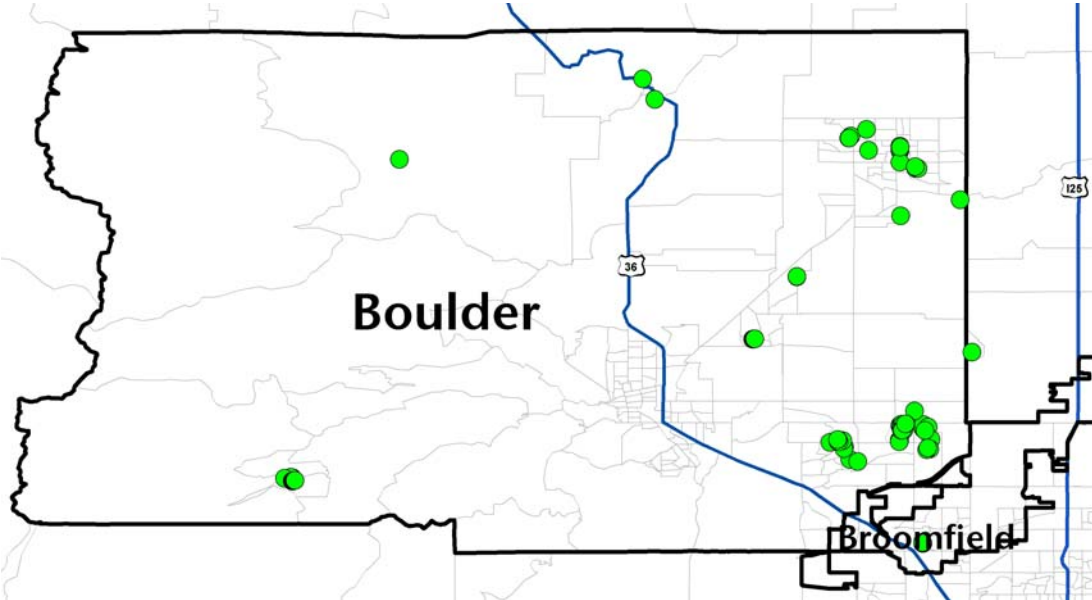
Because of shrinking funding, the PHAs close their wait lists when they reach a certain number of households. Therefore, the number of households on the wait lists does not necessarily represent the true need for the types of housing provided by the PHAs. The wait list numbers likely understate the real demand for this type of housing overall.

The PHAs also have very low vacancies for their PHA units, which is another indicator of high demand for the units. It should be noted that the Longmont PHA has only 6 PHA units; therefore, one vacant unit can make the vacancy percentage appear very high.

² The estimated duplication between the voucher and rental units wait lists varies between 10 and 50 percent.

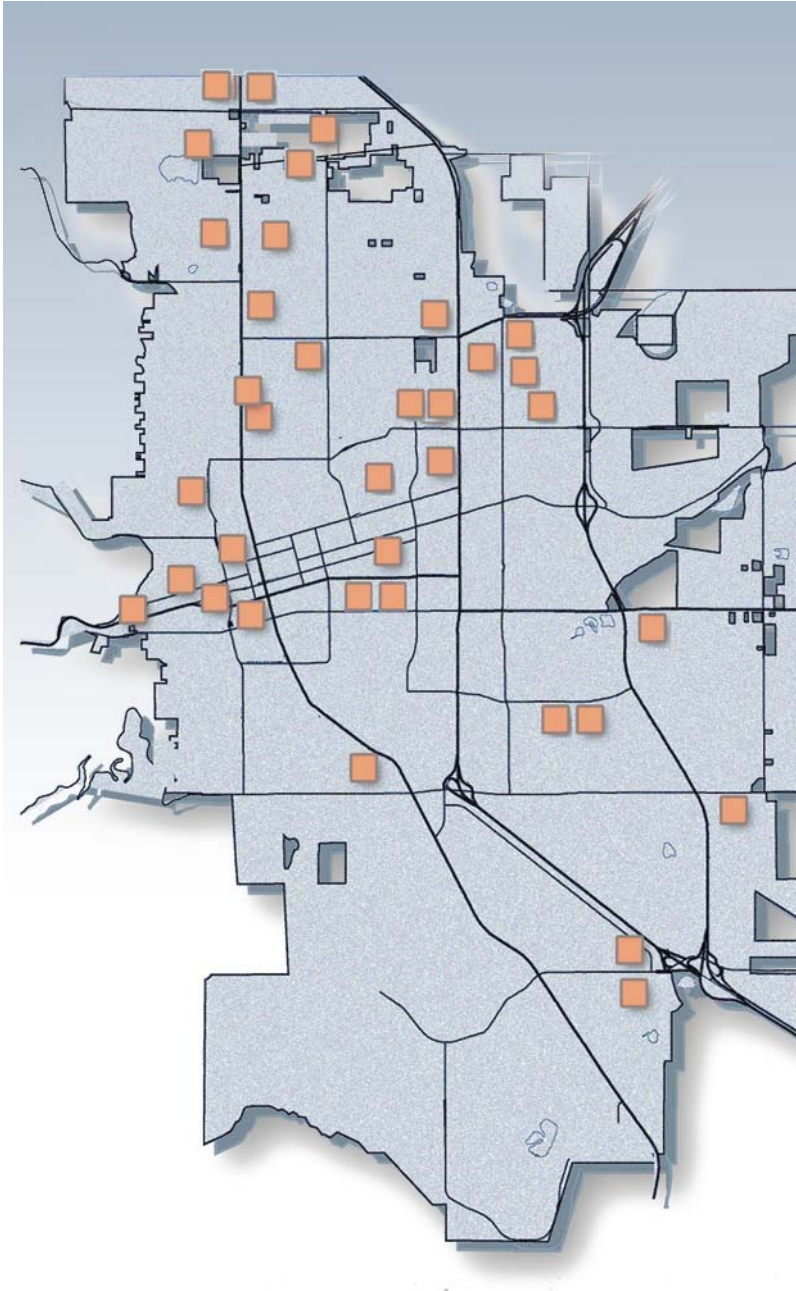
Location of units. Exhibits III-13 and III-14 show the locations of the Boulder County Housing Authority's and Boulder Housing Partner's Affordable Rentals.

Exhibit III-13.
Location of Affordable Rentals, Boulder County Housing Authority



Source: Boulder County Housing Authority.

Exhibit III-14.
Location of Affordable Rentals, Boulder Housing Partners



Source: Boulder Housing Partners.

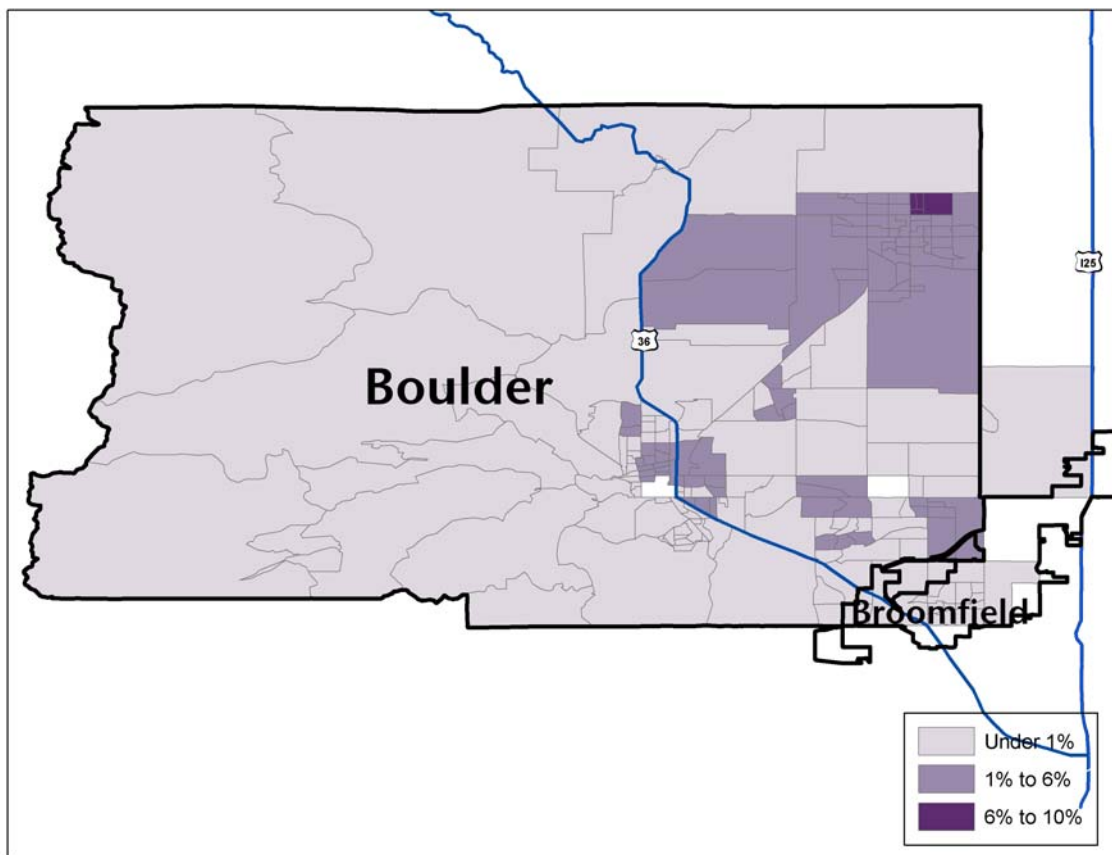
Location of vouchers. Recipients of Housing Choice (Section 8) Vouchers are able to live in the community of their choice, as long as they can locate housing that will accept a voucher which is within their rent price range.

The Regional Housing Assessment examined the location of voucher holders by the administering PHAs. The report notes that most renters using vouchers issued by the Longmont Housing Authority or Boulder Housing Partners stay within those housing authorities' jurisdictional boundaries: 95 percent of the vouchers issued by the Longmont Housing Authority were used to rent housing in Longmont; 79 percent of the vouchers issued by Boulder Housing Partners were used in the City of Boulder.

Vouchers issued by the Boulder County Housing Authority were mostly used in Longmont (37 percent), Lafayette (20 percent) and the City of Boulder (18 percent).

Exhibit III-15 shows Census Tracts in which voucher holders who have received vouchers from the Boulder County Housing Authority, Boulder Housing Partners and Longmont Housing Authority resided as of August 2006.

Exhibit III-15.
Percentage by Block Group of Section 8 Voucher Holders in Boulder County



Source: BBC Research & Consulting and Boulder County Housing Authority.

Demographics of clients. A review of the demographics of the Housing Choice Voucher Program clients served by the Longmont Housing Authority showed the following:

- The majority of voucher holders are female (85 percent), not seniors (72 percent) and not disabled (59 percent). However, voucher holders are much more likely to be disabled (41 percent are) than residents in the community overall.
- Voucher holders are also mostly White (96 percent) and non-Hispanic (62 percent). Their principal language is English.
- About half of the voucher holders are families with children.
- Voucher holders are most likely to be extremely low income (91 percent).

In addition, applicants to Longmont's voucher program had the following characteristics:

- The majority of Longmont voucher applicants are female (83 percent). Nineteen percent of applicants are seniors; 15 percent are "near elderly."
- The majority of applicants are not disabled (71 percent) and most are White (97 percent). Forty percent are Hispanic.
- The majority have extremely low incomes (92 percent).

Voucher holders who received their vouchers through the Boulder County Housing Authority have the following characteristics, which were very similar to those of voucher holders in Longmont:

- Most are female (85 percent), not seniors (77 percent), and not disabled (68 percent). Most are also White (94 percent) and non-Hispanic (73 percent). Their principal language is also English.
- A little more than half of the voucher holders are families with children, and the majority (84 percent) is extremely low-income.

Residents of units administered by the Boulder County Housing Authority are also mostly female, but less likely to be so than voucher holders (60 percent are female). Most are not seniors (79 percent) and the majority are not disabled (92 percent). They are also White and less likely to be non-Hispanic (58 percent).

A review of the demographics of applicants on wait lists for vouchers and units in the various communities represented by the Boulder County Housing Authority showed the following:

- Between 60 and 100 percent of applicants for vouchers and assisted housing in the various communities are female;
- Applicants are generally not seniors, except for those waiting for housing in senior complexes in Nederland, Lyons, Lafayette and Louisville;
- Applicants for subsidized senior developments are likely to be disabled;

- Most applicants are White and have extremely low incomes.

Applicants on Boulder Housing Partners' wait list are 63 percent female, 18 percent elderly (an additional 17 percent are near-elderly), 37 percent disabled and 97 percent White.

Clients served by public housing have an average income of \$13,105, are 54 percent female, 23 percent elderly, 36 percent disabled and 96 percent White.

Voucher holders served by Boulder Housing Partners are mostly female (77 percent), 20 percent elderly, 94 percent white and earn an average income of \$11,616. In addition, the slight majority (52 percent) are disabled.

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

According to the Assessment, in the Boulder County/Broomfield 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.

- The City of Boulder has the largest number of income-restricted units. The 2,690 income-restricted units that now exist or are under construction in Boulder comprise 5.5 percent of the total inventory in the city. Of these, 22 percent are senior housing rentals that primarily serve persons age 65 or older with income levels at or below 50 percent MFI. Approximately 36 percent of Boulder's income-restricted units are deeply subsidized rentals that target extremely low-income households (30 percent of MFI). The remaining units are workforce rentals (23 percent) or owner-occupied units for which homeownership assistance was provided. Most of Boulder's units (98 percent) are permanently affordable.
- Longmont has 1,644 income-restricted units, or 5 percent of the city's housing inventory—almost the same proportion as the City of Boulder's. It is very important to note that 29 percent of these units are at-risk, meaning that affordability restrictions will expire at some point in the future. The majority of existing units (57 percent) are workforce rentals restricted at 50 percent and 60 percent of MFI. Just over 19 percent of Longmont's income-restricted units serve seniors—again, a proportion that is similar to Boulder's.

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. According to the Regional Housing Assessment, most communities

in the Consortium have some income-restricted units, generally equal to about 2 percent of the units in each jurisdiction.

Exhibit III-16 shows the number of income-restricted units, the number that are at risk of converting to market-rate rentals and the percentage at-risk as of January 2005.

Exhibit III-16.
Income-Restricted Units by Area, 2005

	Income-Restricted Units	% of Total Units	At Risk	Not at Risk	% at Risk
Regional Total	4,874	3.9%	1,122	3,752	23.0%
Boulder County	4,497	3.6%	1,122	3,375	24.9%
Broomfield County	377	2.1%	0	377	0.0%
Boulder	2,419	5.5%	50	2,369	2.1%
Erie	12	0.3%	0	12	0.0%
Lafayette	204	2.1%	71	133	34.8%
Longmont	1,644	5.0%	478	1,166	29.1%
Louisville	156	2.1%	0	156	0.0%
Lyons	26	1.9%	0	26	0.0%
Superior	0	0.0%	0	0	0.0%
Mountains	24	0.3%	0	24	0.0%
North Plains	12	0.2%	0	12	0.0%
South Plains	12	0.1%	0	12	0.0%

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

Restricted units in other communities. Although their inventories are not as large as Boulder's and Longmont's, many of the other communities in the Consortium area provide assisted housing—and some units are at risk—according to the Regional Housing Assessment. The Assessment reports that:

- Broomfield's 377 income-restricted units equate to 2.1 percent of total housing units in the community. Of these, most (59 percent) are age restricted for seniors. The number of income-restricted units will increase significantly in the near future with 805 planned for development.
- Lafayette's inventory of income-restricted units is also increasing with the planned development of 38 units for moderate-income families and a new 60-unit LIHTC project under construction.
- Louisville has 156 income-restricted units, all of which are rentals, although seven units are now under development for owner occupancy.
- Superior is the only community that has no housing specifically for low- or moderate-income households.

- There are relatively few income-restricted units in the rural areas of Boulder County. The Boulder County Housing Authority has developed units in the unincorporated communities of Gunbarrel and Niwot and in the mountain towns of Nederland and Lyons. The number is very low, however, compared with the total number of units in those areas—0.1 percent to 0.3 percent.

Homeless Needs Assessment

This section provides a concise summary of the nature and extent of homelessness in Boulder County and Broomfield County. 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 annual point-in-time counts of the homeless population the metropolitan area. In 2006 the count identified 1,442 homeless persons in Boulder County and 74 in Broomfield County.

Exhibit III-17 shows the emergency and transitional housing available throughout the Consortium area, according to the Regional Housing Assessment. 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. The Assessment also reports that housing for families with children who are homeless or using transitional housing is concentrated in Longmont and Lafayette.

**Exhibit III-17.
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 the Consortium’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 III-18 shows the estimated number of persons at-risk of homelessness by household category for Boulder and Broomfield Counties.

**Exhibit III-18.
Extremely Low-Income and
Severely Cost Burdened
Households**

Source:
BBC Research & Consulting
and HUD CHAS tables.

	Boulder County	Broomfield County
Renters		
Elderly	770	20
Small Families	1,460	79
Large Families	363	50
Others	4,268	150
Owners		
Elderly	679	96
Small Families	810	25
Large Families	190	14
Others	894	90
Total At Risk		
Elderly	1,449	116
Small Families	2,270	104
Large Families	553	64
Others	<u>5,162</u>	<u>240</u>
Total	9,434	524