

**FIVE YEAR CONSOLIDATED PLAN
FOR
CITY OF LONGMONT, COLORADO**

2005 – 2009



SUBMITTED TO:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
ROCKY MOUNTAIN OFFICE
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November, 2004

TABLE OF CONTENTS

I.	Introduction	1
II.	Summary of Public Comment.....	2
	A. Lead Agency.....	2
	B. Plan Development Process	2
	1. Housing and Community Development Needs Gathering.....	2
	a. Housing.....	2
	b. Community Development	3
	c. One Year Action Plan	4
	2. Review of Draft Document.....	4
	3. Final Comments	5
	C. Participants.....	5
	D. Public Comments and Efforts to Broaden Participation	5
	E. Public Notices	5
III.	Housing and Homeless Needs Assessment.....	6
	A. Community Profile	6
	1. Population and Household Characteristics	6
	2. Employment.....	11
	3. Commuting Patterns.....	13
	4. Special Populations	15
	a. Persons with Disabilities	15
	b. Elderly	16
	c. Migrant Workers.....	17
	d. Large Families	18
	e. Battered Women and Abused Children	18
	f. Youth and Teen Parents	18
	g. Mentally and Chronically Mentally Ill	19
	h. Public Housing Residents.....	20
	i. Persons with HIV/AIDS.....	20
	B. Housing Needs.....	21
	1. Extremely Low Income.....	22
	2. Very Low Income	26
	3. Low Income.....	30
	4. Moderate Income	35
	5. Housing Cost Burden.....	40
	6. Overcrowding	42
	C. Minority Needs	43
	D. Nature and Extent of Homelessness.....	43
	E. Lead Based Paint Needs.....	48
IV.	Housing Market Analysis	50
	A. Inventory	50
	1. Location of Growth	51
	2. Future Inventory, By Type	53
	3. Projected Growth in Dwelling Units	54
	B. Market Conditions and Trends.....	55
	C. Subsidized Housing and Special Needs Housing	70

1.	Subsidized Housing.....	70
2.	Public and Assisted Housing.....	70
a.	Section 8 Housing	72
b.	Inventory/Condition/Rehab Needs.....	72
3.	Special Needs Housing.....	74
a.	Homeless Facilities	74
b.	Special Needs.....	75
D.	Neighborhoods.....	76
E.	Housing Authority Strategy	79
F.	Barriers to Affordable Housing.....	80
V.	Strategic Plan	82
A.	Priority Needs Analysis and Strategies.....	82
B.	Underserved Needs.....	90
C.	Allocation of Funds.....	90
D.	Accomplishment Goals	90
E.	Community Development Plan	94
F.	Neighborhood Revitalization.....	96
G.	Lead Based Paint.....	96
H.	Anti-Poverty Plan.....	97
I.	Institutional Structure and Service Delivery	101
J.	Coordination Efforts	103
K.	Public Housing Resident Initiatives	104
L.	Fair Housing.....	104
M.	Performance Measures	105
VI.	First Year Action Plan – 2005.....	108
A.	Federal and Other Resources	108
B.	Leverage	112
C.	Activities	112
D.	Geographical Distribution	112
E.	Planned Homeless Activities.....	112
F.	Other Actions	113
G.	Program Specific Requirements	114
H.	Monitoring	115

APPENDICES

- A. HUD Tables**
 - 1A – Homeless and Special Needs Populations**
 - 1B – Special Needs Summary**
 - 1C – Summary of Specific Homeless/Special Needs Objectives**
 - 2A – Priority Housing Needs Summary**
 - 2B – Community Development Needs**
 - 2C – Summary of Specific Housing/Community Development Objectives**
 - 3 – Proposed Projects – see Appendix D**
 - 4 – Priority Public Housing Needs**

- B. Maps**
 - #1- Neighborhood and Low Income Concentrations Map**
 - #2 - Minority Concentrations**
 - #3 – Neighborhood Reinvestment**
 - #4 – Deconcentration of New Housing – Rental units**
 - #5 – Deconcentration of New Housing – Owner units**
 - #6 – Deconcentration of Housing Choice Vouchers**

- C. Citizen Comments**
 - Public Hearing Minutes, Attendees and Notices**
 - Public Meeting Summaries**

- D. Year 2005 Project Information**
 - SF 424**
 - Listing of Proposed Projects**
 - Map #7 – Proposed Projects**
 - Funding Sources**
 - Certifications**

I - INTRODUCTION

The Consolidated Plan covers a wide range of community development issues and concerns. It is a planning document to guide a local community's housing and community development initiatives for low and moderate income households. It is comprehensive in scope and provides a road map for housing and community development activities in the City.

This report replaces and updates the current Consolidated Plan (which covered the time period 2000 – 2004) and serves as a single submission for all Community Planning and Development (CPD) planning and programs. This Plan will satisfy the minimum statutory requirements for the following CPD formula programs (although at this time the City of Longmont is a recipient of only CDBG funding):

- Community Development Block Grants (CDBG),
- HOME Investment Partnership (HOME),
- Emergency Shelter Grants (ESG),
- Housing Opportunities for Persons with Aids (HOPWA), and
- American Dream Downpayment Initiative (ADDI)

There are three basic goals of the statutory requirements that consolidated planning and its programs should address:

- 1) provide decent housing;
- 2) provide suitable living environments; and
- 3) expand economic opportunities.

The consolidated plan and its strategies further the statutory goals through a collaborative process whereby a community establishes a unified vision for its community development actions. Consolidating the submission requirements offers the City a better chance to shape the various programs into effective, coordinated neighborhood and community development strategies.

II - SUMMARY OF PUBLIC COMMENT FOR THE CONSOLIDATED PLAN

A. Lead Agency

The City of Longmont is the lead agency in the Consolidated Planning Process. As lead agency, the City is responsible for overseeing the development of the plan and the significant aspects of the process by which the Consolidated Plan was developed. Since the last Consolidated Plan submission, the City has established an ongoing collaboration and has coordinated efforts with housing and social service organizations to get their views on housing and community development issues in Longmont. In addition, the City has updated census data where practicable, developed in-house projections, and sponsored a series of focus groups and public meetings to involve citizens in the Consolidated Planning process during the past five months.

B. Plan Development Process (Public Participation)

Longmont's Consolidated Plan incorporates citizen and practitioner input from a broad spectrum of the population. Citizen participation was involved in each stage of the Consolidated Plan preparation. These stages are outlined here further as

- **Housing and Community Development Needs Gathering,**
- **Review of Draft Document, and**
- **Final Comments Stage**

The participation was gathered at public hearings, televised public meetings, community-wide forums and small focus group discussions. The Human Relations Commission (a citizen advisory group) participated in each step and was fully involved throughout the process. A summary of all agencies and persons attending these public meetings is included in Appendix C.

1. ***Housing and Community Development Needs Gathering.***

Needs were gathered in three areas: Housing, Community Development and for the One Year Action Plan.

a. **Housing**

While the previous Consolidated Plan was based primarily on survey data, this update represents a thorough analysis of census data that was unavailable in 1999. Because the survey and census questionnaires differed in their intent and approach, not all of the information provided in the 1999 version could be updated in the current Plan; by the same token, census data allow the City to analyze issues not addressed by the 1999 survey.

In this update, census data are complemented by information collected from a variety of sources, including: Bureau of Labor Statistics, Colorado State Demographers Office, Denver Metro Apartment Vacancy and Rent Survey, Denver Regional Council of Governments, Metropolitan Denver Homeless

Initiative, Office of Federal Housing Enterprise Oversight, and telephone interviews with human service agencies.

One benefit of using survey data in 1999 was the recency of the information. Census datasets are considered the most universal and comprehensive available, but they represent only a snapshot; in this instance, the snapshot is four years old. Numbers addressing housing needs and special subpopulations have been estimated for 2004 and projected through 2009. Historic growth trends and advice from the Denver Regional Council of Governments, the State Demographer, and the Longmont Planning Department guided the projections. Descriptive elements (income, age, household composition, etc.) reflect data collected in the 2000 census.

Quantitative data are complemented by qualitative information gathered from various methods of community input/participation conducted during the summer and fall of 2004. The results of all are summarized in Appendix C.

- At the Walk for Housing Justice in June, approximately 65 participants were asked to prioritize the City's housing needs by contributing their thoughts on the most pressing issues facing the community.
- In the same vein, the CDBG office has developed an on-line survey that asks respondents to prioritize housing issues and to give other comments.
- The City and the Longmont and Boulder County Housing Authorities conducted a mail survey of 900 low income renters, including Section 8 voucher holders in September, 2004. Over 180 responded for a 20% response rate.
- Finally, a focus group was conducted with staff from various human service and housing related non-profit organizations represented. They commented both on needs and on proposed use of funds.

b. Community Development

The City of Longmont uses its Capital Improvement Program (CIP) to plan and manage the city's growth and development and to determine and implement some of the community's goals and objectives. The CIP is a planning document that shows the city's capital infrastructure needs for the ensuing five years. This gives the public and City Council an idea of what the infrastructure needs may be in the near future. Yet, it is a dynamic document, and is revised every year as priorities change and new needs arise. The CIP is used to identify the need for all infrastructure projects in the city, coordinate projects between departments and with other agencies and businesses such as Qwest or the St. Vrain Valley School District, increase the City Council's and the general public's understanding of the City's capital needs and capabilities, encourage the exploration and use of alternative means to fund projects, allow greater citizen involvement in the community development needs of the city, coordinate with the City's adopted master plans and related documents, and consider how projects will affect the City's Operating Budget. After the CIP is finalized each year, the projects that are prioritized and designated for that year's budget are included in the City's Operating Budget.

The CIP is developed through an extensive and involved process. It includes the participation of all departments and divisions of the City who identify projects to be considered, the CIP Committee that oversees the review and selection process, input from numerous organizations outside of City government affected by proposed projects, and several public hearings held by City Council to discuss the proposed projects before adopting the CIP as part of the Operating Budget process. The public is given at least four opportunities to review the proposed CIP and to make any comments on it: in July when it is made public, a public presentation made in August with all comments solicited and welcome, a public hearing held in September and the CIP, with any and all approved changes, is adopted in October as part of the annual Operating Budget review process.

c. One Year Action Plan

The initial public hearing on needs was held June 29 when Council considered and set the budget for CDBG funding for 2005. A public notice was put in the newspaper for project application availability and a technical assistance meeting was held July 14, 2004. Two people attended this meeting with technical assistance provided on an individual basis to an additional three applicants. An additional public meeting on needs was held August 9 as the Human Relations Commission (the City's Citizen Advisory Board for CDBG and human service funds) considered project applications and made recommendations for funding. These meetings were held in the Roosevelt Park Senior Center and notices of the meeting was published in the local newspaper and posted at the Senior Center, the Longmont Housing Authority and at the Library and Civic Center.

A final needs hearing was held on September 28 before City Council, which was broadcast over public access TV, when the HRC presented its CDBG funding recommendations and they were accepted.

About 10 - 15 persons attended the public meetings during this phase of the Consolidated Planning process. All meeting minutes and public notices are included in Appendix C.

2. *Review of Draft Document*

In order to maximize citizen input, the draft plan was discussed at a City Council meeting held October 26th and was broadcast over public access TV. Copies of the Draft plan were also placed at the Library, the Longmont Housing Authority, the Senior Center and the City Manager's Office for greater access by the general public. Information concerning the 30 day review process was published in the newspaper simultaneously with the Executive Summary of the draft Plan (see Appendix C). The Executive Summary was also placed on the City's web page.

3. Final Comments Stage

This final Consolidated Plan document incorporates the culmination of all relevant verbal and written public comments received during the 30 day review period. No verbal comments were received at the final public hearing held October 26, 2004 or during the 30 day comment period. No written comments were received. The result of this full citizen participation process is a final document that reflects the goals and aspirations of the Longmont community.

C. Participants in the Process

Altogether over 75 persons participated in the Needs Gathering, recommendations and comments process for this Plan. With the addition of the renter survey respondents, over 240 persons had some say about the City's housing needs or about what can be done to improve things.

D. Public Comments and Efforts to Broaden Participation

Alternative methods to the usual newspaper notice were used to publicize both the needs gathering and the Draft Plan. Notices were placed on both Channel 3 and Channel 14 (public access stations), the city's website was used to both provide information and to gather feedback, a community forum was held after the Walk for Housing Justice on June 15, the City's newspaper column ran several articles, a survey was sent to over 900 Section 8 voucher holders and other residents of affordable rental housing to get their direct feedback and thoughts, and a focus group of human services agencies was held to determine if what we are proposing as strategic actions will help us address our housing and community development needs. We also posted all meeting notices on our web site, at the Longmont Housing Authority, the Longmont Senior Center, the Library, Utility Billing office and at El Comité (an Hispanic advocacy agency). Spanish translation was available at all meetings and as mentioned earlier, the renter survey was conducted in both English and Spanish.

Meetings were held on various days of the week, at various times of the day and evenings and at different locations in the City (central locations and in neighborhoods).

E. Public Notices

See Appendix C. Public notices were posted (see above for locations) and published in the newspaper and various other publications noted above. Legal notices, print ads and flyers were used to publicize the meetings and project application availability.

III – HOUSING AND HOMELESS NEEDS ASSESSMENT

A. Community Profile

As previously noted, this update of the Consolidated Plan differs from the previous version in that it is based primarily on Census 2000 data and estimated growth trends through 2004, rather than current year survey data. Data related to population and housing totals, race, and age are collected and disseminated in what is called Summary File 1, which represents information from questionnaires received and returned by all households. Summary File 1 was made public in mid-2001. Data related to income levels and socioeconomic characteristics of households are based on a 1-in-6 sample and are tabulated in Summary File 3, which was released to the public in mid-to-late-2002. Finally, Comprehensive Housing Affordability Strategy (CHAS) data gathered from the HUD website are utilized in discussions of low income categories.

In the previous Consolidated Plan, the City suspected that the renter population was likely under-represented in the survey, citing that only 16% of respondents were classified as renters. Census 2000 data shows that, in fact, 34.5% of Longmont households were renter-occupied, validating the City's suspicion. The under-representation of renters in the survey responses affected many of the descriptive household variables in the previous Plan, so several of the following values vary drastically from what was reported in 1999.

1. *Population and Household Characteristics*

The City of Longmont contained 71,093 residents in 2000, which represents overall growth of nearly 38% and average annual growth of 3.3% since 1990. The City of Longmont's Planning Division estimates that population grew marginally slower between 2000 and 2003, at 2.6% annually, resulting in a total population of 76,887. A preliminary analysis of housing units permitted in 2003 and permitting through the first quarter of this year hints at a slightly slower growth rate of 2.4% in 2004, resulting in a current year estimate of 78,732 Longmont residents.

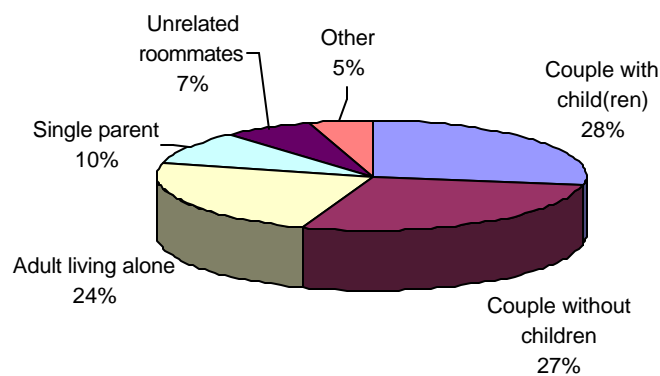
Estimating future population growth is never easy, and no governmental agency has undertaken the task with any precision; however, information is available that can guide the process. The Denver Regional Council of Governments has projected population growth in Longmont twice in the last several years. The earlier series includes five-year increments, and the newer series are in fifteen-year increments. Using both series to interpolate for 2009 results in a total estimated population of 86,600 persons in the City, which reflects an annual growth rate of just under 2.0%.

The City's Planning Division takes a slightly more aggressive approach and predicts that the number of dwelling units will grow 2.5% annually through 2009. If population growth matches dwelling unit growth as it did between 1990 and 2000, Longmont will include 89,100 residents in 2009. Between 1990 and 2000, the City added slightly fewer than 2,000 persons per year, on average. This population estimate for 2009, although based on a lower percentage growth, implies approximately the same annual growth in the number of Longmont residents.

For the purposes of the Consolidated Plan, the average of the two projections will be used as a best-guess for Longmont's population in 2009. As such, it is assumed that Longmont will total 87,850 residents in 2009, which reflects an annual average growth rate of 2.2%.

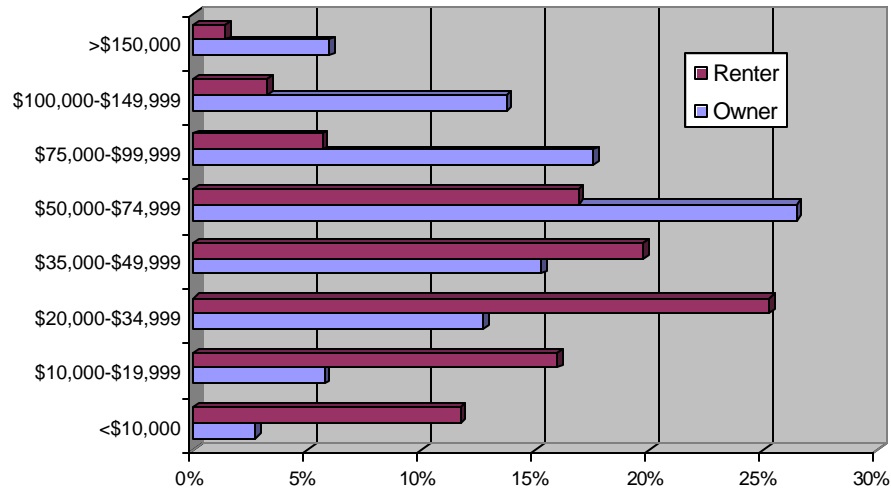
Longmont's resident population formed 26,667 households in 2000. (This value is from the Census 2000 Summary File 1, which represents a 100% count of the population. Later household counts dealing with socioeconomic characteristics are pulled from Summary File 3 and/or CHAS data and are based on a sample of the population, so household totals vary.) The pie chart below illustrates the distribution of households by type. More than half (55%) are couples with or without children, and nearly a quarter contain single adults. Though not a significant proportion, 7% of Longmont's households are composed of unrelated roommates. This compares with 2% reported in the 1999 survey and implies that renter households were indeed under-represented.

Households by Type



The average household income in Longmont was \$61,682 in 1999, and the median household income was \$51,174. Both were lower than Boulder County's income levels (\$72,584 and \$55,861, respectively) in the same year. HUD has calculated the 2004 median family income for Boulder County at \$81,900, which represents an annual growth rate of 3.0% on its 1999 estimate. Longmont's household distribution by income and tenure for 1999 is illustrated graphically below. As expected, renter households occupied the lower income ranges (73% earned less than \$50,000) and households that own their homes tended to have higher incomes (64% earned more than \$50,000) in 1999.

Household Income Distribution by Tenure



The following table provides information on Longmont's population by race and ethnicity and indicates the relative growth of each group during the 1990s. This information assists the City in determining whether there are any minority groups that warrant special consideration in the planning process.

Residents by Race and Ethnicity - City of Longmont -

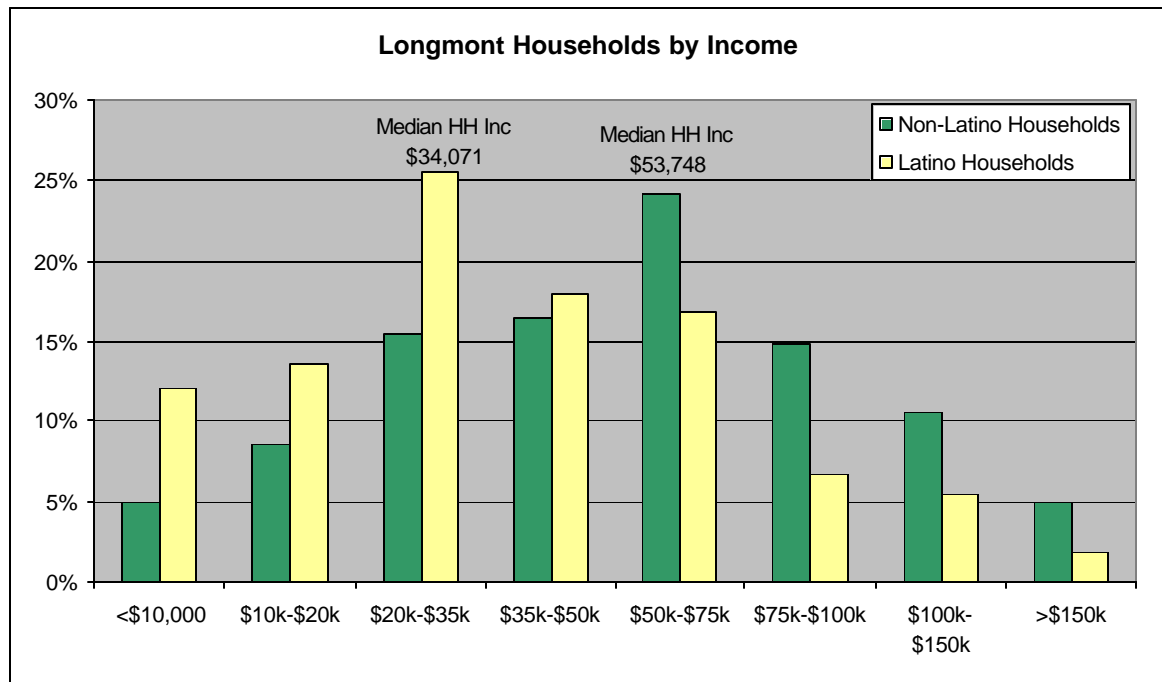
	1990		2000		% Change 1990-2000
	Persons	%	Persons	%	
Non-Latino					
White	44,695	87%	54,599	77%	22%
Black	180	0%	363	1%	102%
American Indian	303	1%	408	1%	35%
Asian/Pacific Islander	609	1%	1,267	2%	108%
Other	53	0%	898	1%	---
<u>Latino</u>	<u>5,715</u>	<u>11%</u>	<u>13,558</u>	<u>19%</u>	<u>137%</u>
Total	51,555		71,093		38%
Foreign-born	1,970	4%	7,536	11%	283%

Source: Census 2000

As the table shows, the white non-Latino population added the most residents over the 10-year span but, owing to its large size, grew at the slowest rate. The only sizable minority group in Longmont is the Latino population, which added nearly 8,000 persons in the 1990s and grew to represent 19% of the city total (up from 11%). Much of this growth is due to increased levels of migration, rather than natural increase: More than 5,200 of the 7,500 foreign-born residents counted in 2000 were Latino. These figures indicate that nearly 40% of the Latino population was not born in the United States and thus faces language, cultural, and educational barriers that can exacerbate housing affordability issues caused by generally lower incomes. The

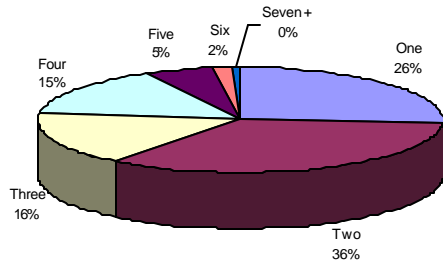
City estimates that Latinos number approximately 18,000 in 2004 and could eclipse 24,000 by 2009.

Throughout the remainder of the Plan, particular attention is paid to the Latino population and its housing needs in Longmont. To begin with, the following chart illustrates that household income levels were not evenly distributed by ethnicity. Latino households were over-represented in the lower income ranges, while non-Latino households dominated the upper echelons. Although the median household income in 1999 for all ethnicities was over \$51,000, the same figure for non-Latino households approached \$54,000. For Latino households, it was \$34,071, or only 63% of the non-Latino income.

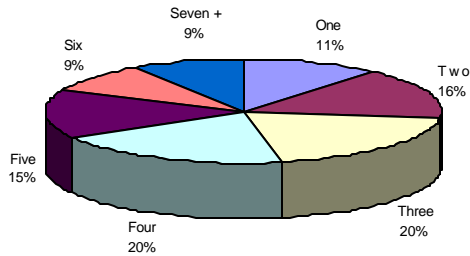


The average household size in Longmont was 2.64 in 2000; for non-Latino households it was 2.47, and for households of Latino descent, it was 3.83. For the total population, 57% of the households consisted of one or two persons, and only 11% contained five or more persons. With Latino households removed, households within those categories totaled 62% and 7%, respectively. For Latino households, however, nearly an equal proportion fell into the small household (27%) and large household (33%) categories.

Households by Size - Non-Latino Households

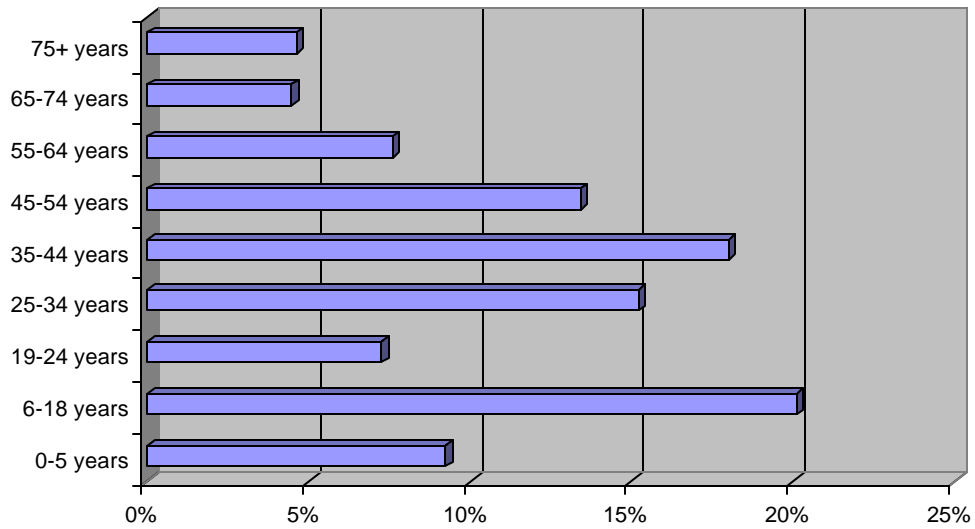


Households by Size - Latino Households



Approximately 38% of Longmont households are characterized by the presence of children, and the proportion varies only slightly when calculated separately for owner (38%) and renter households (36%). Children ages six to 18 make up the largest age group in Longmont, followed closely by residents between the ages of 35 and 44. Residents over 65 make up 9% of Longmont's total population.

Population by Age



2. *Employment*

Longmont's employment patterns have largely followed national trends over the last 10 years: Unemployment slowly declined between 1995 and 2000, increased rapidly through 2003, and has shown signs of recovery in 2004. The City's lowest level of unemployment occurred in 2000, when 39,189 of the 40,452 persons in the labor force had a job; unemployment was a meager 3.1%. In 2003, the Bureau of Labor Statistics estimated that the labor force was nearly the same size as in 2000 (despite increases in total population) but that only 37,667 Longmont residents had jobs, which resulted in an unemployment rate of 7.2%. A local economic recovery seems to be in the works, with year-to-date unemployment estimates hovering around 6.0% in 2004. The following table provides information on job growth by industry in Longmont between 1990 and 2000.

As the table indicates, the biggest increase in terms of the number of residents employed in an industry occurred in Professional Services; Personal Services, however, grew at the greatest rate. When taken as a whole, employment in the 'Service' industry increased 83% among Longmont residents, beginning with 7,321 jobs in 1990 (28% of all industry) and representing 13,413 jobs in 2000 (36% of all employment). This growth is significant when compared with the national increase of roughly 40% in service sector employment.

Employed Residents by Industry

(ranked by # of jobs in 2000)

<u>Industry</u>	<u>1990</u>	<u>2000</u>	<u>% Change</u>
Manufacturing	6,216	7,718	24%
Professional Services	4,948	7,643	54%
Wholesale & Retail Trade	6,219	7,573	22%
Business & Repair Services	1,549	3,237	109%
Construction	1,664	3,070	84%
Personal Services	824	2,533	207%
Transportation & Comm.	1,840	2,222	21%
Finance, Insurance, Real Estate	1,587	1,656	4%
Public Administration	1,132	1,163	3%
<u>Agriculture & Mining</u>	<u>349</u>	<u>541</u>	<u>55%</u>
<u>Total</u>	<u>26,328</u>	<u>37,356</u>	<u>42%</u>

Source: HUD, State of the Cities Data Systems

In the previous Consolidated Plan, the City estimated the number of jobs in Longmont based primarily on a survey of local businesses. Without such a survey, this Plan defers to work published by the Denver Regional Council of Governments (DRCOG), which assigns county-level Colorado Department of Labor ES-202 information to municipalities. In 1990, the City of Longmont contained 23,511 jobs. By 2000, this value had increased to 35,095, which represented a net increase of 11,584 jobs over the 10-year period. In 2000, Longmont claimed 18.7% of all jobs located in Boulder County. The economic downturn that began shortly after 2000 suppressed growth to the creation of 366 jobs between 2000 and 2002. However,

because the county lost more than 5,000 jobs over the same period, the City's share of county employment increased to 19.5%.

One piece of seemingly-contradictory information comes from the Longmont Area Economic Council (LAEC), which tracks job growth in primary sector businesses (defined as those that produce goods and services largely consumed outside of the region). Between 2000 and 2002, the LAEC reports that the Longmont area lost approximately 3,100 primary sector jobs. Since the total number of jobs increased by 366 over the same period, it seems likely that the creation of jobs in the local service sector compensated for primary sector losses. LAEC also reports that, consistent with first-quarter unemployment figures, the trends of 2001 and 2002 seem to be reversing. Twenty-six primary jobs were created in 2003, and 67 new primary jobs had been created by May 2004.

County-level data compiled by the Local Employment Dynamics Program at the Census Bureau sheds some light on the kinds of jobs that are being created in the recovering economy and complements the city-level data provided above.

**Jobs by Industry
- Boulder County -**

	<u>1994</u>	<u>1999</u>	<u>2003</u>	Share of Total			<u>Change 1994 - 2003</u>
				<u>1994</u>	<u>1999</u>	<u>2003</u>	
Agriculture & Mining	1,443	1,617	1,954	1%	1%	1%	511
Construction	5,145	7,975	6,954	5%	5%	5%	1,809
Finance, Insurance, Real Estate	4,991	6,522	6,875	4%	4%	5%	1,884
Manufacturing	29,643	35,005	25,523	27%	24%	18%	-4,120
Retail Trade	23,626	27,329	31,098	21%	19%	22%	7,473
Services	38,830	55,775	58,571	35%	38%	41%	19,741
Transportation & Utilities	3,126	3,643	5,224	3%	3%	4%	2,098
<u>Wholesale Trade</u>	<u>4,843</u>	<u>7,361</u>	<u>6,891</u>	<u>4%</u>	<u>5%</u>	<u>5%</u>	<u>2,049</u>
Boulder County Jobs	111,647	145,225	143,091	---	---	---	31,444

Source: Local Employment Dynamics Program, Census Bureau

The table shows that overall job growth was rapid through the late 1990s (and continuing through 2001) but has been negative for the last few years. The transition from an industrial to a service-based economy is also made clear by the changing share of total employment among sectors: Manufacturing declined from 27% to 18% of all jobs in the county, and despite creating jobs between 1994 and 1999, it was the only sector to lose jobs over the nine year period. The service sector increased from 35% to 41% of all Boulder County jobs while accounting for nearly two-thirds of jobs created over the period. Retail trade evidenced the second biggest gain (+7,473).

The following table illustrates the importance of employment growth by sector in a discussion of affordable housing. The table details the average monthly earnings for new hires by sector and compares each to the overall county average. It also extrapolates the monthly earnings to an annual salary and locates the projected salary within HUD's low-income limits for one-person households in 2003.

**Wages for New Hires
- Boulder County -**

<u>Sector</u>	Monthly Earnings for New Hires			Relative to All New Hires			Est.	HUD
	<u>1994</u>	<u>1999</u>	<u>2003</u>	<u>1994</u>	<u>1999</u>	<u>2003</u>	<u>Annual Salary</u>	<u>Limits</u>
Agriculture	\$1,184	\$1,326	\$1,625	0.79	0.55	0.61	\$19,494	Very Low
Construction	\$1,751	\$2,246	\$2,892	1.18	0.93	1.08	\$34,704	Low
F.I.R.E.	\$1,648	\$2,946	\$2,810	1.11	1.23	1.05	\$33,720	Low
Manufacturing	\$2,118	\$3,241	\$3,747	1.42	1.35	1.40	\$44,958	Moderate
Retail Trade	\$843	\$1,109	\$1,326	0.57	0.46	0.50	\$15,906	Extremely Low
Services	\$1,484	\$2,609	\$3,104	1.00	1.09	1.16	\$37,242	Low
Transportation & Utilities	\$1,594	\$2,275	\$3,729	1.07	0.95	1.39	\$44,742	Moderate
<u>Wholesale Trade</u>	<u>\$1,952</u>	<u>\$3,474</u>	<u>\$4,145</u>	<u>1.31</u>	<u>1.45</u>	<u>1.55</u>	<u>\$49,734</u>	<u>Moderate</u>
Boulder County Average	\$1,490	\$2,403	\$2,674	1.00	1.00	1.00	\$32,082	Low

Source: Local Employment Dynamics Program, Census Bureau

The outlook is grim. In 1994, work in the manufacturing sector provided the best earning potential for new hires and offered a monthly salary 42% higher than the county average. In 2003, the sector remained one of three in which new hires could earn enough to be considered 'moderate income', but employment in manufacturing, both in relative and absolute terms, has been declining for years. The other two sectors in which new hires earned enough to be considered 'moderate income' were transportation and utilities and wholesale trade. However, these accounted for only 9% of all jobs in 2003.

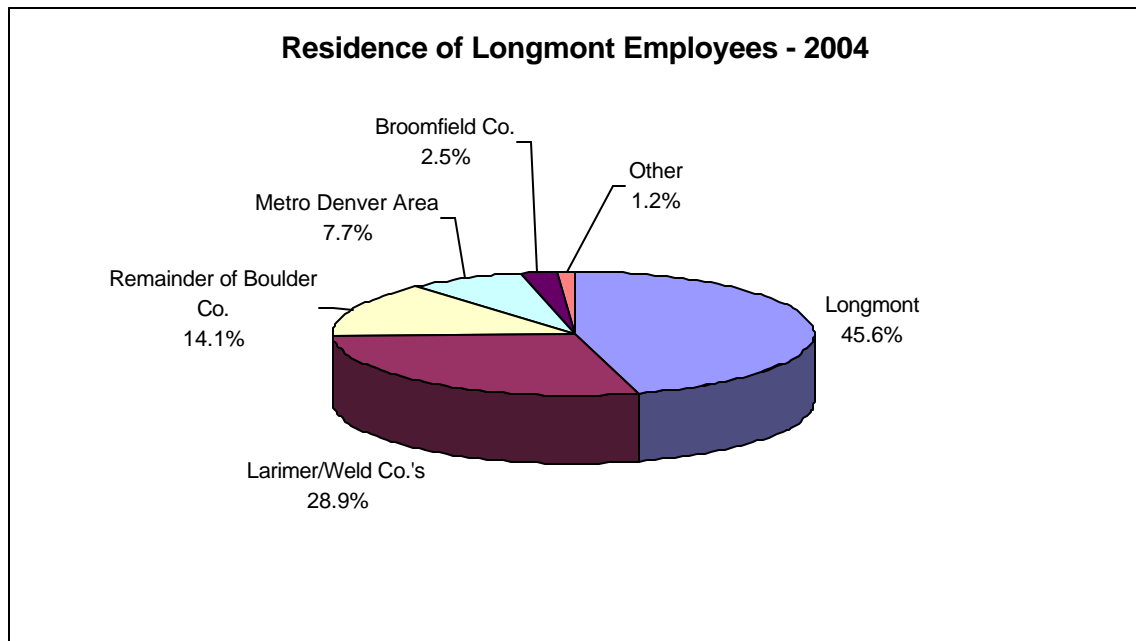
Conversely, the only sector that condemned new hires to HUD's definition of 'extremely low income' was retail trade. New employees in this sector earned half of the county average for new hires and could expect to make less than \$16,000 in 2003. After the service sector, the retail trade sector added the most jobs between 1994 and 2003, and it accounted for 22% of the jobs in Boulder County last year.

Workforce Boulder County provided assistance to approximately 8,000 persons from Longmont in 2003. Their services are geared toward getting clients job-ready and include help with resumes, networking, salary negotiation, and interview skills. The agency also provided between 250 and 300 Longmont residents with job training that enabled them to begin careers in new fields. Workforce Boulder County cites a lack of employment opportunities, rather than a lack of job training capacity, as the biggest obstacle to unemployed residents in Longmont for the last few years. The number of jobs and those seeking them are beginning to equalize, however, and employment growth is occurring in the healthcare and computer programming fields. It is projected that, as a result of baby-boomers leaving the workforce, jobs will once again exceed eligible residents in Colorado by 2008.

3. *Commuting Patterns*

The Boulder County Labor Migration Profile, produced by a consortium of chambers of commerce and updated every two years, shows that 45.6% of those who work in Longmont also reside in the city. The second largest contributors to employment in Longmont are Larimer and Weld Counties (28.9%), followed by the remainder of Boulder County (14.1%). Only 11.5% of those working in Longmont reside outside of

Boulder, Larimer, and Weld Counties. Municipality data are subsumed within county-level data, but the following cities contribute significantly to Longmont employment and should be mentioned: Boulder (7.4%), Firestone/Frederick (6.4%), Loveland (6.2%), Denver (3.4%), and Berthoud (3.3%).



Employment and Commuting Patterns - City of Longmont -

	Number of Jobs in Longmont (a)	Employees Who Live in Longmont (b)	Live & Work in Longmont (c)=(a)*(b)	Commute into Longmont (d)=(a)-(c)	Employed Persons Living in Longmont (e)	Commute from Longmont (f)=(e)-(c)
2004	---	45.6%	---	---	37,820	---
2002	35,461	48.8%	17,305	18,156	39,613	22,308
2000	35,095	53.0%	18,600	16,495	39,189	20,589

Source: DRCOG; Boulder County Labor Migration Study; BLS

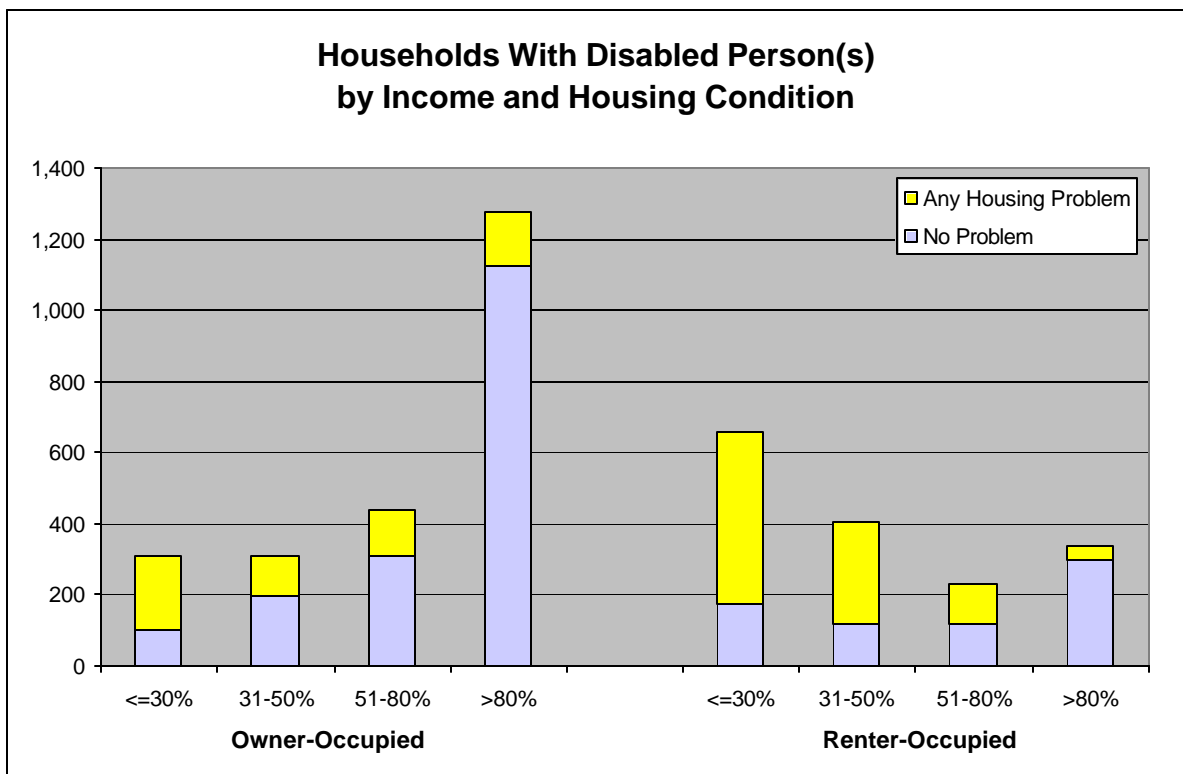
As previously mentioned, the number of jobs in Longmont remained fairly constant between 2000 and 2002, as did the number of employed persons living in the city. However, the changes in commuting patterns over the same time period illuminated by the bi-annual Labor Migration Profile are particularly interesting. In 2000, more than half (53%) of Longmont jobs were filled by residents. In the same year, nearly 53% of Longmont residents commuted to destinations outside of the city to their place of employment. In 2002, only 48.8% of Longmont jobs were filled by residents, and over 56% commuted to other communities for work. In 2004, the percent of Longmont jobs held by residents has fallen to 45.6%.

4. **Special Needs Populations**

Special populations include persons with disabilities, elderly, migrant farm workers, large families, victims of domestic violence, delinquent/troubled youth, chronically mentally ill, those served by public housing, and persons with AIDS. The City has made it a priority to focus on the housing needs of these populations, and each is discussed in the following section.

a. **Persons with Disabilities**

2000 CHAS data provided by HUD indicate that 3,954 households contained at least one resident with a mobility or self-care disability, which represented nearly 15% of all Longmont households. A realistic current-year estimate of households with disabled members is 4,400, although estimates by income group and the existence of housing problems have not been developed. Accordingly, the following chart reflects 2000 data and illustrates the distribution of households across income brackets, by tenure, and by the presence of housing problems.



As the chart shows, the largest subgroup of disabled households in 2000 was owner-occupied and moderate income. Nearly 60% of all disabled households owned their own homes, compared with 65% for the City of Longmont. The presence of housing problems was much more common among renters than owners: Only 604 of the 2,332 owner-occupied households (26%) reported housing problems, while 914 of the 1,622 renter-occupied households (56%) had a problem with housing.

The CHAS dataset provides further insight into the characteristics of disabled households in Longmont, particularly as they relate to the age of the householder.

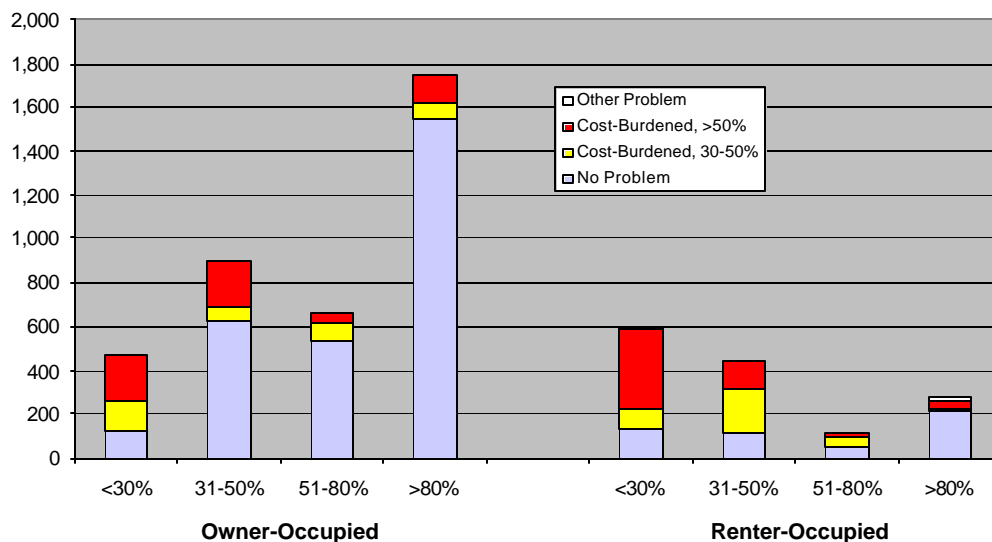
Over 1,700 disabled households were classified as elderly (with at least one member over the age of 62). This represented 43% of the total, which was disproportionate because only 17% of all Longmont households were categorized as elderly. Of the elderly disabled households, 71% earned less than 80% of the area median family income.

The Center for People with Disabilities (CPWD) estimates that approximately 17% of Colorado residents suffer from some sort of disability. Applied to Longmont's total population, this estimate translates to over 13,000 residents in 2004. Of the total, approximately 500 sought services at CPWD in 2003. Experience with this population has convinced the agency that the lack of affordable housing opportunities in Longmont is their greatest obstacle. CPWD distributes approximately 75 Housing Choice Vouchers to its clients (not including SHHP vouchers, discussed later) and currently has 173 more on a waitlist. For those awaiting a voucher, which can take between two and five years, the agency provides assistance in locating housing alternatives in the private market and also refers clients to transitional shelters and housing developments that offer federally-subsidized units.

b. Elderly and Frail Elderly

As the elderly peak of the population pyramid expands, so too will the group's demand for housing services. In 2000, nearly 7,700 of Longmont's residents had aged 62 or more years, which represented almost 11% of the total population. These residents headed 4,640 households in 2000, a value which is thought to have grown to over 5,200 in 2004; approximately 72% are owner-occupied. The following bar-chart is based on current-year estimates and graphically illustrates the distribution of elderly households (defined as one member aged 62+ years) by income and housing condition.

**Elderly Households by Income and Housing Condition
- City of Longmont, 2004 -**



Of elderly homeowners, 2,800 of the 3,800 households report no housing problem. As expected, the incidence of housing problems in general, and cost burden in

particular, increases as income decreases. For homeowners, it represents a significant proportion only for the extremely low income group (350 households, or 74% of the category).

The story for elderly renters is drastically different, however. Only 36% of elderly renters, or 500 households, have no housing concern. Nearly 900 elderly renter households spend more than 30% of their income on housing expenses, and the largest single group of elderly renters, representing 400 households, is severely cost burdened and earns less than 30% of the area median family income.

In an attempt to be consistent with HUD research, this document defines the frail elderly as those age 62 and over with limitations in daily activities (see "HOPE IV Improves Quality of Care for Frail Elderly" in Recent Research Results). CHAS data indicates that there were 1,716 frail elderly households in Longmont in 2000, implying that at least one member of the one- or two-member households had a mobility or self-care limitation. An application of the growth rates used for elderly households from 2000 to 2004 results in a current-year estimate of 1,900 frail elderly households in Longmont. Based on 2000 CHAS data, it can be assumed that 38% experience at least one housing problem, and renters (63%) are more vulnerable to housing concerns than are owners (23%).

c. Migrant Farm Workers

In 2002, the Boulder County Housing Authority (BCHA) closed Casa Vista, which had the capacity to house 48 single migrant farm workers. At closing, only one or two individuals residing at Casa Vista worked in agriculture. The Housing Authority continues to operate Casa de la Esperanza, an affordable housing development for families employed in the agriculture sector. There are 28 three-bedroom units that rent for \$515 per month and four four-bedroom units that cost \$605 monthly. Although declining employment in agriculture limits the demand, there are a handful of families on the waitlist for residence at Casa de la Esperanza. The Boulder County Housing Authority has reported that families living at Esperanza have transitioned into the private market as homeowners at an unusually high rate (70%). It is hoped that this temporary housing will continue to be a springboard to homeownership because the foreign-born population needs to be housed in permanent, market rate and/or affordable housing as they move into the community and remain long-term.

Although the demand for housing specific to migrant farm workers may be on the decline, the housing need for migrant families in general continues to grow. For this reason, Casa Vista should be renovated and utilized by the BCHA, or another housing agency(ies) in some capacity. The appropriate application of political will could overcome the zoning issues and return Casa Vista (with its current ability to house 48 individuals) to the transitional housing stock so desperately needed in Longmont. This capacity could provide shelter for many of the City's homeless or alleviate unbearable living conditions in the short-term.

d. Large Families

The average household size in Longmont was 2.64 in 2000; Latino households were, on average, more than one person larger (3.83 persons/household). For Longmont as a whole, the proportion of households containing one or two persons (57%) was more than five times higher than the percent containing five or more persons (11%). For the Latino population, large households (1,133 or 33%) outnumber small ones (932 or 27%).

In 2004, the number of large related households with five or more members is estimated to approach 3,200. Of the total, approximately two-thirds own their homes, but despite the high level of homeownership, this group experiences the highest rate of housing problems.

e. Victims of Domestic Violence

Victims of domestic violence are housed for up to six weeks in the Safe Shelter of St. Vrain Valley (formerly Longmont Coalition for Women in Crisis). The shelter has the capacity to accommodate 21 families at any given time and in 2003 provided sanctuary for 93 women and 107 children. Of these, approximately 78% were Longmont residents (73 women and 83 children). The Safe Shelter offers women in violent and abusive relationships safety, education and information about their rights, time to build strength and develop a plan of action, referrals to community resources and support in achieving personal goals. Children are offered a safe place to talk and the tools to build self-esteem. They are taught non-violent conflict resolution skills, ways to stay safe during violent family outbursts and ways to find support at school. Food, clothing and other basic needs are provided. Direct services include individual and group counseling, case management, safety planning and advocacy. In 2003, 271 women sought counseling through the Safe Shelter's outreach program, as did 102 children, and it is estimated that Longmont residents comprised 90% of the total (244 women and 92 children). Employees at the Safe Shelter observe that the number of victims seeking refuge was lower in 2003 than previous years, and this coincided with higher numbers taking advantage of counseling through the outreach program. The supposition is that the poor economy and scarce employment opportunities in 2003 dissuaded women from leaving an abusive situation permanently, which made counseling a more realistic alternative for them.

The Boulder County Safehouse, an emergency shelter for victims of domestic violence, takes referrals from Longmont for overflow situations. In 2003, 19 Longmont residents sought shelter at the Safehouse, and a total of 89 were served by the agency's outreach program. Between the two agencies, 84 Longmont women and 91 children were sheltered in 2003; approximately 425 received counseling through their outreach programs.

f. Youth at Risk

The Metropolitan Denver Homeless Initiative conducted a study of homelessness in January 2004. Of the 250 respondents in Longmont, 11 were under the age of 18. Four of the 11 were on their own (one with a young child), one was married with a

child, one was married to another youth, and the other five reported living with other family members or friends. Several agencies provide housing support for youth in Longmont, including the Inn Between, which provided shelter for 14 youths (without an adult guardian) in 2003, and Attention Homes (in Boulder), which shelters an average of 15 Longmont youths annually.

Aside from those immediately in need of shelter, there are a significant number of youths with behavioral problems that could produce unbearable living conditions at home and an ultimate need for therapy and housing support. Compass House, located at 1720 14th St. in Boulder, expects to treat 48 Longmont youths on an outpatient basis for issues ranging from anger management to substance abuse. A recent study conducted by the St. Vrain Valley School District shows that of the 3,869 high school students that live in Longmont: 32.7% binge drink (1,254); 22.6% use marijuana (874); 18.3% had attempted suicide (708); 12.8% had tried a variant of cocaine (495), and; 11.8% practiced sex without a condom (458). Without intervention, youth that fall into one or more of these categories certainly may require housing assistance in the future.

Another group that often requires housing assistance includes pregnant and parenting teens. Much of this population in Longmont is served by Genesis, which assists approximately 350 teens annually. This non-profit agency provides long-term case management for pregnant teens, typically beginning with prenatal care and extending through the child's third birthday. Services include contraceptive education and provision, parenting activities, transportation for medical services, and classes for the children. Longmont residents account for 70% of the clients served by Genesis in Boulder County, due in part to insufficient sex-ed in the schools and different cultural norms in the Latino community. Many of the teens meet the technical definition of "homeless" because they live with extended family or friends; however, only two or three clients per year have no roof over their heads.

g. Mentally and Chronically Mentally Ill

The Longmont office of the Mental Health Center of Boulder County (MHCBC) carries a total caseload of approximately 700 clients. Of this total, approximately 200 are considered chronically mentally ill. Over the last five years, MHCBC reports that its total caseload has fallen slightly but that the number of those requiring intensive services has doubled (from 100 clients); growth in their chronically mentally ill patients is partially due to overall city growth and partially the result of the agency's increased penetration into the mentally ill population. Case management for the agency includes medication monitoring, therapy, and assistance with day-to-day activities such as managing a budget. The agency estimates that approximately 85% of their clients are single, and 15% are members of families with children.

MHCBC owns and manages three residential properties that house 21 of their most severely mentally ill patients. The intent of the program is the eventual transition of these patients into unsupervised housing. The agency has observed that housing opportunities for their 200 patients considered chronically mentally ill are lacking. To accommodate their needs, the Longmont office dedicates staff time to researching housing alternatives for their clients and assisting Housing Choice Voucher recipients with paperwork management. The agency cites the shortage of vouchers

and the concomitant waitlist for housing assistance as the primary reason for the shortage of housing alternatives for the mentally ill.

h. Public Housing Residents

The Longmont Housing Authority (LHA) owns and manages six scattered site Low Rent Public Housing units all of which were renovated in the 1990s with Comprehensive Improvement Assistance Program (CIAP) and CDBG funds. The units are rented to large families with incomes below 50% of the area median income. The most commonly expressed desire of these residents is to achieve economic independence and to have the opportunity to purchase their units or others in the future. The Longmont Housing Authority may provide economical and beneficial opportunities to its public housing residents through the "Public Housing Reform Act" which authorizes the agency to convert its project to tenant based assistance. This will allow them the opportunity to stay in the home, move somewhere else or apply for homeownership of the unit.

The Longmont Housing Authority also provides housing assistance through the Housing Choice Voucher program. LHA has an annual contribution contract for 509 vouchers that combine the recipients' ability to pay with a federal subsidy and result in housing placement in the private market. LHA reports that an additional 723 households are on the waitlist for a voucher (this is after a purge in 2003 and reopening the waitlist in January, 2004), and the estimated wait is between two and three years. The number of vouchers does not sufficiently cover the housing needs of Longmont residents; the ACC desperately needs to be expanded.

i. Persons with HIV/AIDS

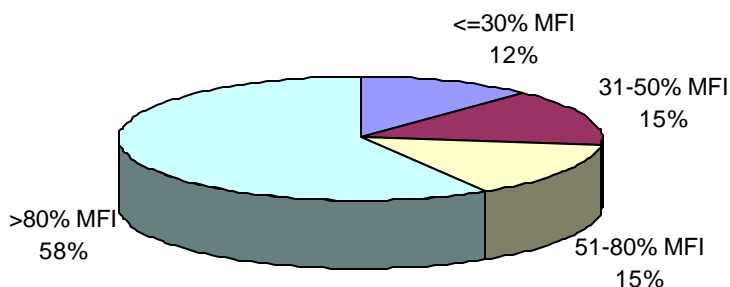
The Boulder County AIDS Project (BCAP) served 65 persons who had been diagnosed with HIV/AIDS in 2003, which is in the same ballpark as data from the Colorado Department of Public Health and Environment that shows 55 persons with HIV/AIDS living in Longmont in March 2004. BCAP's client growth has averaged approximately 10% over the last several years, and the agency attributes it to the migration of previously-infected persons to Longmont, rather than a steady increase in the infection rate among longtime residents. The agency has been able to provide assistance to all who have sought it to-date, but cuts in federal funding are making this policy increasingly harder to continue. All 65 clients receive case management, rent assistance, emergency financial assistance, and access to the food bank.

BCAP questions its ability to identify all who need its services because a lack of funding has curtailed its ability to provide more comprehensive testing and outreach. Based on sero-prevalence and demographic data, the Health Department estimates that there could be as many as 900 individuals infected with the HIV virus in Boulder County. Since Longmont represents 24% of the County's population and approximately 18% of its known HIV/AIDS patients, it is not unreasonable to estimate infected Longmont residents at 180. This is nearly three times higher than those receiving treatment and points to the pressing need to extend outreach and testing in the community.

B. Persons with Housing Needs

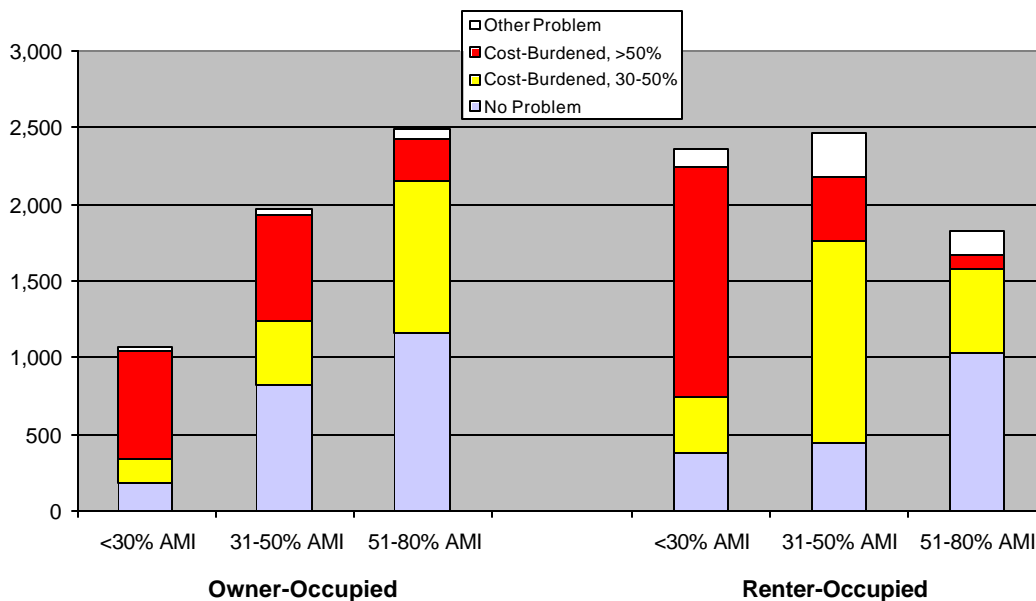
In 2004, approximately 42% of the households in Longmont fall within one of the low income categories according to HUD's income limits. Roughly 12% have extremely low incomes (30% or less of the Area Median Income - AMI), 15% are considered very low income (between 31% and 50% of the AMI), and 15% are low income households (between 51% and 80% of the AMI).

Households by Income
- City of Longmont, 2004 -



The following chart illustrates the distribution of households by income category, housing condition, and tenure.

Low Income Households by Type and Condition
- City of Longmont, 2004 -



Renter households outnumber owners in the extremely and very low income categories, but the reverse is true for households earning between 51% and 80% of the MFI. In total, however, households within the three low income categories were fairly evenly distributed:

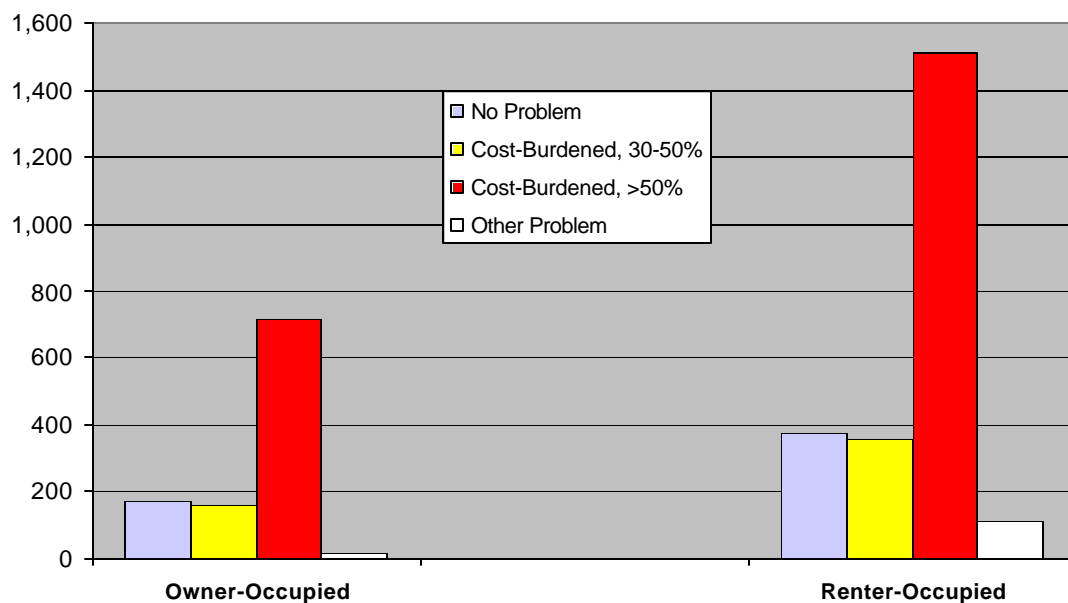
approximately 6,600 renter-occupied and 5,500 owner-occupied households. In the low income categories, renters with problems outnumber owners, roughly 4,800 to 3,400. (“Other Problem”, as defined by HUD, reflects a problem other than extreme housing costs and includes overcrowding and lacking complete kitchen or plumbing facilities.)

In the following sections, current-year estimates of households by income category are provided. Factored into these estimates are the distribution of households by income according to 2000 CHAS data, growth trends between 1990 and 2000, and the estimated growth for the City of Longmont through 2004. Due to the generally weak economy that has prevailed since data were collected in 2000, the estimates assume that the proportion of households with housing problems is marginally higher than it was four years ago.

1. *Extremely Low Income*

Extremely low income households are those earning below 30% of the AMI in 2004, which is set at \$26,100 for a family of four by the U.S. Department of Housing and Urban Development Income Limits. In 2004, approximately 3,100 households are classified as extremely low income, which represents 12% of all Longmont households. As the following chart shows, a disproportionate number are renters.

**Extremely Low Income Households
- City of Longmont, 2004 -**

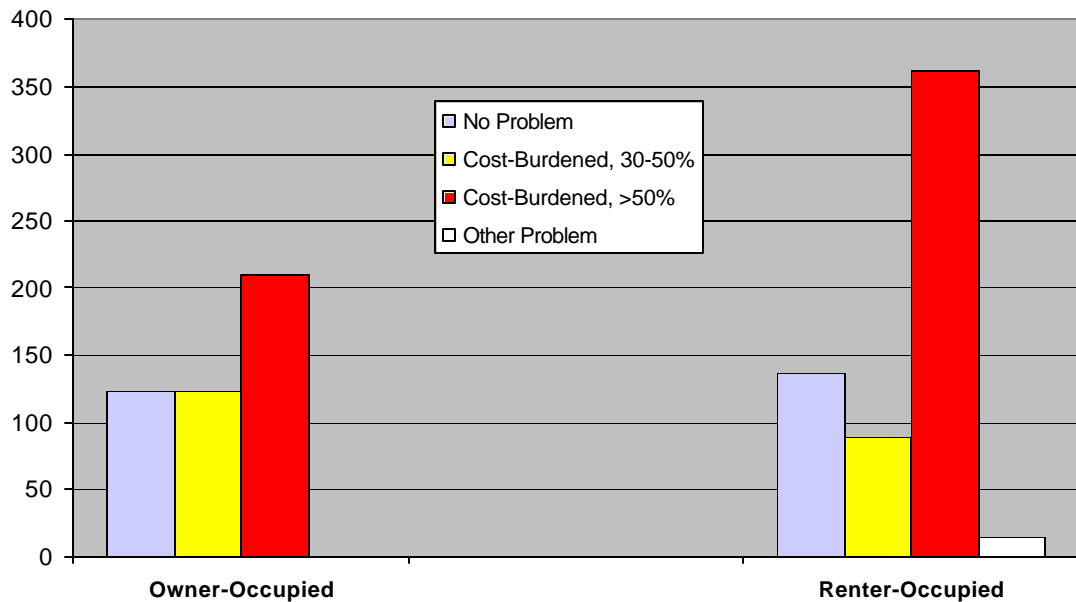


Other than the height of the bars, representing the 2:1 ratio of renters to owners, the two tenure groups are nearly mirror images of one another. Roughly 20% of each group experiences no housing problem, 15% are moderately cost-burdened, and 60% are severely cost-burdened. Almost 2,000 renter households and 900 owner households experience housing concerns in this income category.

Elderly. There are approximately 1,100 extremely low income elderly households in Longmont in 2004. Of these, 56% are renters, 21% spend between 30% and 50% of their income on housing, and 53% are severely cost burdened

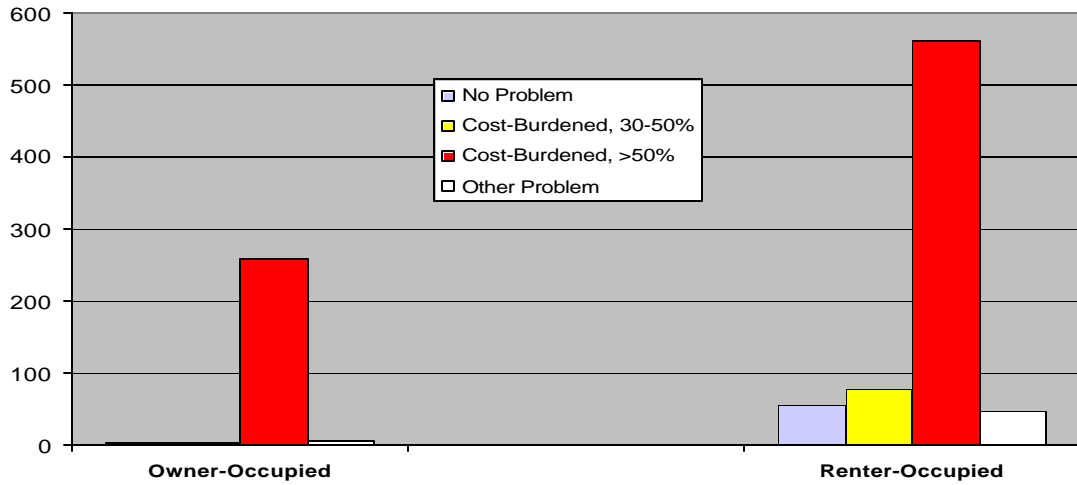
(>50%). As the bar-chart illustrates, the elderly renter households have significantly different housing problems than do the homeowners. Although the groups report similar incidences of housing problems (77% for renters and 74% for owners), renters are much more likely to be severely cost-burdened than are owners (60% vs. 44%) and are more likely to have housing problems that fall outside the realm of cost (e.g., overcrowding, lacking plumbing or kitchen facilities, etc.).

**Extremely Low Income - Elderly Households
- City of Longmont, 2004 -**



Small Families. An estimated 1,000 small households (two to four related persons) are classified as extremely low income in 2004. As the bar-chart illustrates, the vast majority (73%) rent their homes. Households with no housing problems are an exclusive minority, totaling only 2% of those that own and 7% of those that rent. Regardless of tenure, the most populous group is that of the severely cost-burdened; over 94% of owner-occupied households and 76% of renter-occupied households spend more than half of their income on housing costs.

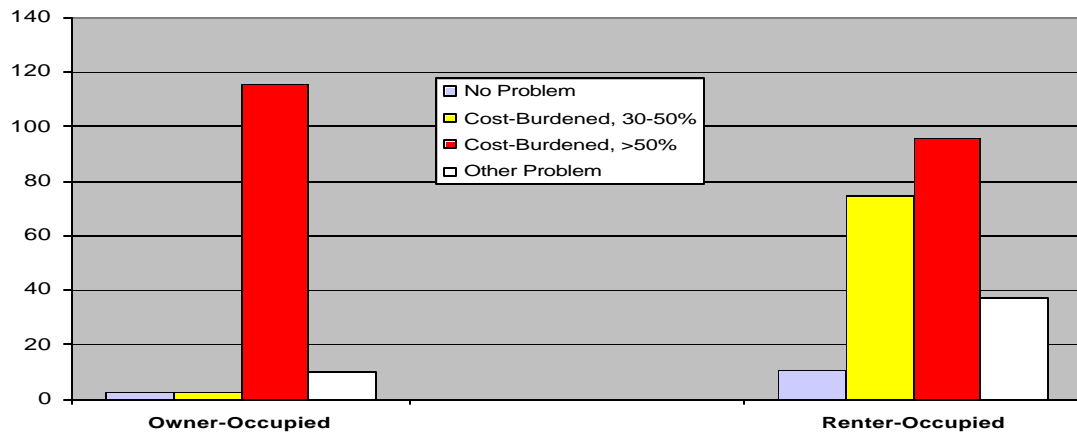
**Extremely Low Income - Small Related Households
- City of Longmont, 2004 -**



Large Families. In 2004, approximately 350 large households (5+ related persons) in Longmont are classified as extremely low income. Of the total, 62% rent their homes and 38% own. The bar-chart below illustrates the housing conditions for extremely low income large households by tenure and housing condition. Of particular interest is that only 14 of the 350 large households report no housing problem.

Approximately 88% of the owner-occupied households reports being severely cost-burdened in 2000, though almost none are moderately cost-burdened. Cost-burdened renter-occupied households account for approximately 88% of the total, although they are more evenly split between moderately and severely cost-burdened. Unlike other extremely low income groups, a significant proportion (13%) of these households report 'other housing problems'; given their large size, it is presumed that these problems are caused by overcrowding.

**Extremely Low Income - Large Related Households
- City of Longmont, 2004 -**



According to 2000 CHAS data, there were 254 rental units that were affordable to this group in 2000. This information is seemingly contradictory with the fact that only 11 large renter households reported no housing problems and only 37 more had non-cost related issues (ostensibly over-crowding). In 2000, the market seemed able to support extremely low income large households at affordable rates; yet these households were not appropriately matched with affordable units. Only 33.5% of the large units with affordable rents were actually occupied by households that fall within this income category; no such units were vacant. It seems that affordable and sufficiently-sized rental units were available in Longmont for large, extremely low income households, but they were occupied by smaller and/or wealthier families.

Latino Households. HUD's 2000 CHAS data by race and ethnicity allows local CDBG offices to detect whether or not minority populations are more disadvantaged than the city as a whole and provides a basis for the following current-year estimates. In 2004, there are approximately 18,000 persons who identify themselves as Hispanic or Latino, which represents 23% of the City's population and makes it the City's largest minority group. As such, the Consolidated Plan addresses the housing needs of the Latino population separately. HUD requests that emphasis be given to situations in which the incidence of housing problems is at least 10 percentage points higher for minority populations than it is for the City as a whole.

	Renter Households				Owner Households				Total
	Elderly	Family	Other	All Renters	Elderly	Family	Other	All Owners	
<u>Latino Households</u>									
Household Income <=30% MFI	65	504	111	680	68	191	41	300	980
% with any housing problems	78%	87%	56%	81%	78%	100%	63%	90%	84%
# with any housing problems	51	438	62	551	53	191	26	270	823
<u>Longmont Households</u>									
Household Income <=30% MFI	602	958	794	2,353	475	407	182	1,063	3,417
% with any housing problems	77%	93%	78%	84%	74%	98%	76%	84%	84%
# with any housing problems	466	892	621	1,979	352	399	139	889	2,868

Source: City estimates based on 2000 CHAS data

In 2004, the 823 extremely low income Latino households report housing problems at nearly the same rate as the City. For renter households, 81% report at least one housing problem, compared with 84% for all of Longmont. Owner households experience housing problems at a rate of 90%, which was slightly higher than 84% for the City. In total, however, 84% of both Latino households and households of all ethnicities in this income category are exposed to some sort of housing problem in 2004.

The data do reveal some differences between the experiences of Latino and all Longmont residents, however. Nearly one-quarter of all Latino households are classified as extremely low income in 2004, compared with 12% of all households in Longmont. So although housing problems occurred at similar rates in this income group, they had a greater impact on the Latino population. The largest disadvantaged group is the renter-occupied family household, which included 438 households with housing problems and accounted for 53% of all extremely low income family households with housing concerns.

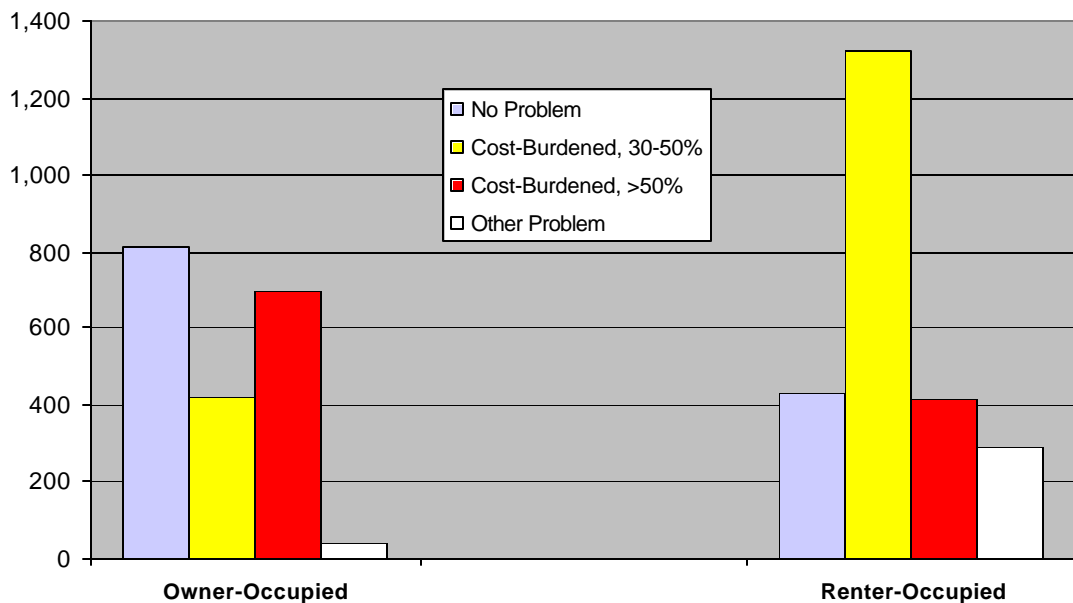
Persons with Disabilities. It is estimated that approximately 1,100 extremely low income households contain at least one member with a mobility or self-care disability. This represents 24% of all disabled households and 31% of all households of extremely low income. Based on 2000 CHAS data, it is safe to assume that two-thirds are renters and more than half can be classified as elderly households.

In general terms, persons with disabilities are financially impacted to a greater extent with architectural barrier problems. In many cases their incomes are inadequate to find suitable housing to rent or own, not to mention the high cost for modifications of the housing to remove architectural barriers. Housing modifications to address the housing needs of the very low income disabled is a major concern of the City.

2. Very Low Income

Very low income households are those that earn between 31% and 50% of the area median family income. For a family of four this includes those with incomes between \$26,200 and \$43,500. In 2004, approximately 4,400 Longmont households, or 15% of the total, are categorized as very low income. As the bar-chart below illustrates, the majority (56%) of the households in this income group are renter-occupied.

**Very Low Income Households
- City of Longmont, 2004 -**

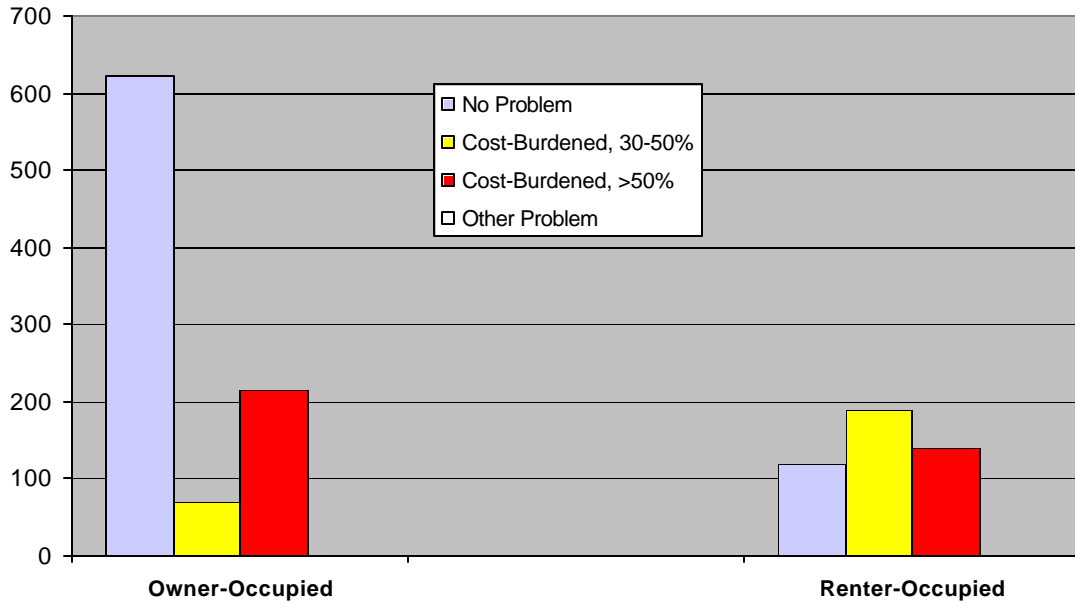


The bar-chart reveals some very interesting comparisons between tenures in this income group. Among the households that own their homes, approximately 57% are cost-burdened, most severely so. The largest single group, by a slim margin, is composed of those households that experience no housing problems whatsoever.

Among the renters, an astounding 71% are cost-burdened, but most only moderately (30-50% of income on housing costs). A significant number of renter households in this income category also experience a housing problem unrelated to cost.

Elderly. The current-year estimate for very low income elderly households is 1,350. The following bar-chart clearly illustrates that the homeownership rate (67%) is higher among the elderly population than in the income category as a whole (44%).

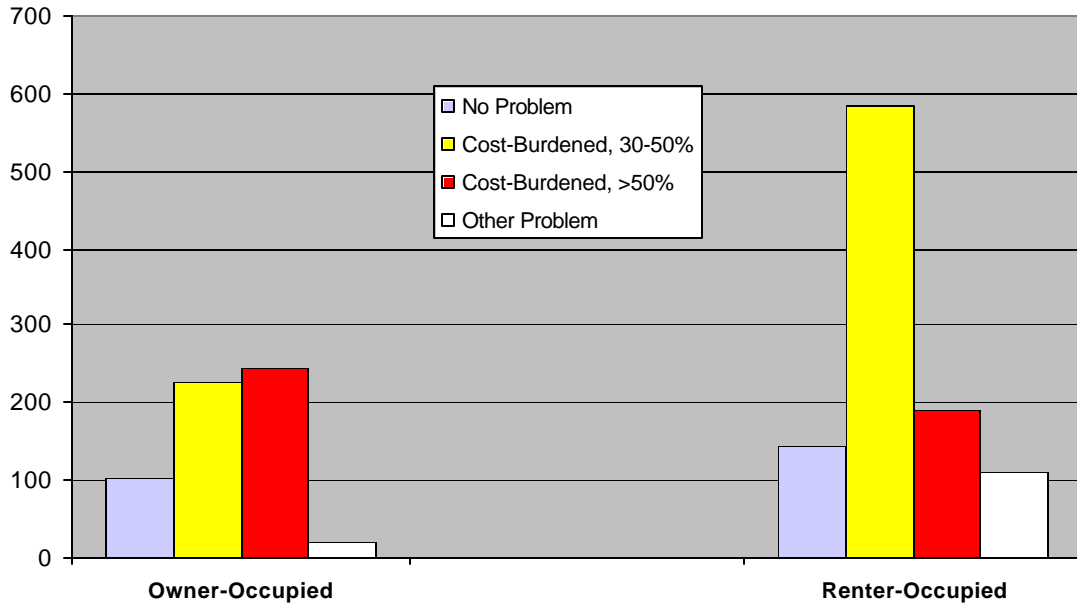
**Very Low Income - Elderly Households
- City of Longmont, 2004 -**



The chart also illustrates the disproportionate percentage of renter-occupied households that experience housing issues. In excess of 300 renter households, or nearly three-quarters of all renters in this age and income category, are overly-burdened by housing costs, while more than two-thirds of the very low income elderly homeowners reported no housing problems whatsoever.

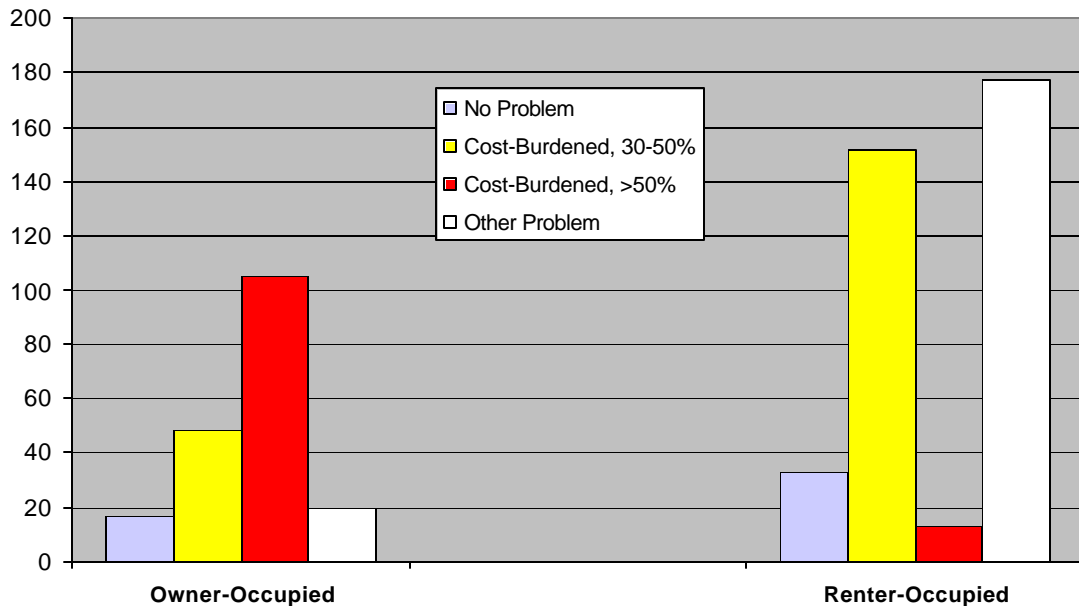
Small Families. In 2004, there are approximately 1,600 small families (two to four related members) in Longmont that can be classified as very low income. The bar-chart below shows the distribution of those households by tenure and housing condition. This category is characterized by a disproportionate level of renting (63%) and a very high level of housing cost burden. Approximately 79% of owner-occupied households spend more than 30% of their annual income on housing expenses, as do 75% of the households that rent. The percentages are staggering, but the absolute number of units is more important: Almost 1,400 very low income small households currently experience a problem with their housing, and nearly all issues are related to housing expenses that stretch these households beyond their financial means.

**Very Low Income - Small Related Households
- City of Longmont, 2004 -**



Large Families. Very low income households containing five or more related persons number approximately 550 in Longmont. Although this group does not represent a significant proportion of the total households in the City, it does account for a substantial number of housing problems.

**Very Low Income - Large Related Households
- City of Longmont, 2004 -**



The proportion of households that rent their homes (66%) is similar to the level observed for small families in this income category, but their housing issues are significantly different. To begin with, only 9% report no housing problem. Approximately 81% of the owner-occupied households are cost-burdened to some degree, with the majority spending more than 50% of their income on housing costs. A small percentage (10%) experience a problem unrelated to cost – presumably overcrowding.

Renters in this income category have different issues. Approximately 9% live in problem-free housing, and 44% are rent-burdened. Unlike the owners, however, the households that rent are typically only moderately burdened. Nearly half are subjected to a different housing problem – again, presumably overcrowding.

In absolute terms, the housing issues experienced by large families may not seem pressing. However, one-third are overcrowded (200 households), one-third are moderately cost-burdened (200 households), and 20% (120 households) are severely cost-burdened. According to the CHAS data provided by HUD, there were 1,025 occupied rental and for-sale units with three or more bedrooms that were affordable to very low income families in 2000. However, even this seemingly more-than-sufficient supply did not provide trouble-free housing for more than 10% of very low income large families in Longmont.

Latino Households. The 2004 estimate of very low income Latino households is 1,204, which represents 29% of the total Latino population in Longmont. When one considers that only 15% of all households in Longmont fall within this group, it is obvious that Latinos are disproportionately classified as very low income. The rate of homeownership for these Latino households (29%) is markedly lower than for households of similar income in Longmont (44%). Their distribution by household type and tenure is provided in the following table; categories in which the Latino population was at least 10% more disadvantaged than the City are bolded for emphasis.

	Renter Households				Owner Households				Total
	Elderly	Family	Other	All Renters	Elderly	Family	Other	All Owners	
<u>Latino Households</u>									
Household Income >30 to <=50% MFI	24	765	63	852	65	255	32	352	1,204
% with any housing problems	100%	88%	58%	86%	43%	88%	70%	78%	84%
# with any housing problems	24	673	37	734	28	224	22	274	1,008
<u>Longmont Households</u>									
Household Income >30 to <=50% MFI	448	1,405	607	2,460	905	786	280	1,971	4,431
% with any housing problems	73%	87%	77%	82%	31%	85%	74%	59%	72%
# with any housing problems	329	1,229	470	2,028	283	665	207	1,155	3,183

As the table indicates, elderly Latino households in this income category are particularly disadvantaged relative to the City averages. All 24 elderly renter-occupied households and 43% of the elderly owner-occupied households report housing problems. However, the disadvantaged households total only 52, due to the under-representation of elderly residents in Longmont’s Latino population.

Family households (with related members but not containing elderly members) constitute a disproportionate share of Latino households in Longmont, regardless of income level. In 2004, these households account for 82% of renter households and 83% of owner-occupied households, compared with 50% and 66% for the City, respectively. Because Latino family households represent such a large proportion of the total, even slightly higher incidences of housing problems for Latino family households affect the calculation of the “all” categories.

This phenomenon is illustrated by the housing situation of the very low income Latino families. Regardless of tenure, 88% of Latino families have housing issues, which is largely in-line with City averages. However, because family households for this ethnic group represent a larger percent of total households, a larger proportion of all Latino households (84%) reside in inadequate housing (compared with the City rate of 72%). In absolute terms, Latino families who rent are of particular concern. More than half of all family households who rent and experience housing problems are Latino (673 out of 1,229).

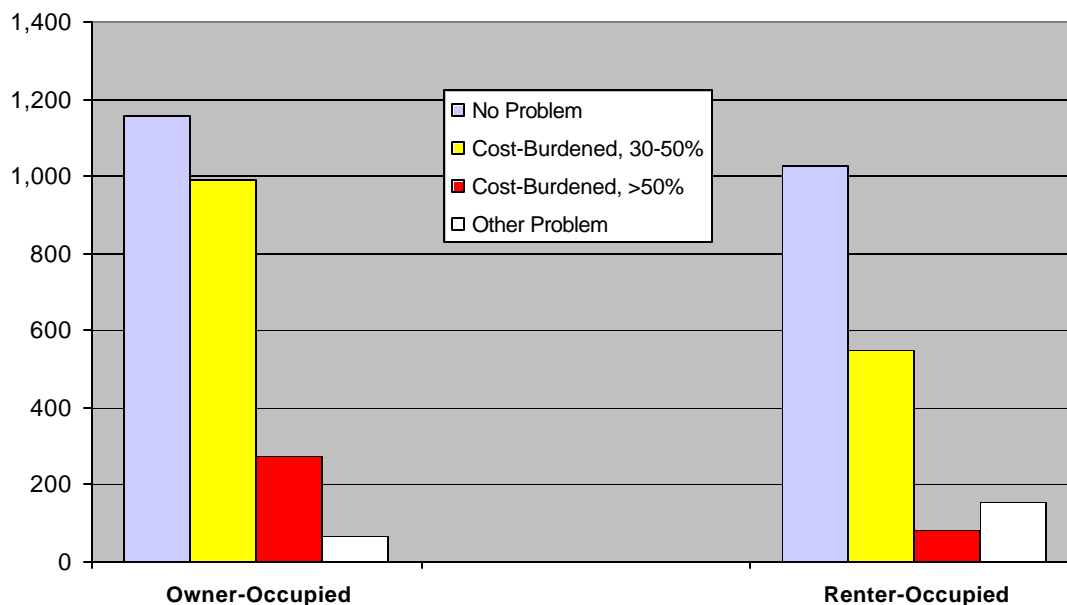
Persons with Disabilities. Approximately 850 very low income households, or 19% of the income category, include at least one disabled person. Based on 2000 CHAS data, it can be assumed that most rent their homes, and well over half contain at least one elderly person. As in most subpopulations, the likelihood of experiencing problems with housing is much higher for renters than for owners.

3. Low Income

To be classified as low income in 2004, a household must earn between 51% and 80% of the area median income for Boulder County. For a family of four, this income category includes households earning between \$43,500 and \$57,500. Local estimates based on 1990 and 2000 CHAS data indicate that there are approximately 4,300 households in Longmont that fall within this income category, which represents 15% of the total. Given the higher income limits and the subsequent greater housing allowance, it makes sense that this category is the first to display a majority of owners: Approximately 2,500 households own their homes, and 1,800 rent. The chart below illustrates this fact, while showing the housing conditions experienced by households of both tenures.

As would be expected given their higher incomes, households in this group report fewer housing issues than those in the extremely and very low income brackets. Of the 2,500 owner-occupied households, nearly one-half reside in problem-free housing; the remaining households are for the most part moderately cost-burdened, spending between 30% and 50% of their income on housing costs.

Low Income Households - City of Longmont, 2004 -



Another aspect that sets this income group apart from the more impoverished is that renters fare better, on average, than do owners. Of the 1,800 renter-occupied households, 57% report no housing problems. Most of the remaining are moderately cost-burdened. Compared with owners in this group, a larger proportion of renters experience other problems that could be related to overcrowding or inadequate plumbing or kitchen facilities.

It is unsurprising to find that owner households are cost-burdened at a higher rate than renters in this income bracket. The income of the consumer determines the mortgage amount that can be afforded or the rent level that can be paid. Able to spend over \$1,400 on housing costs without being burdened, more than a few households are probably tempted to dedicate slightly more of their income to housing costs and assume a mortgage payment, in lieu of renting.

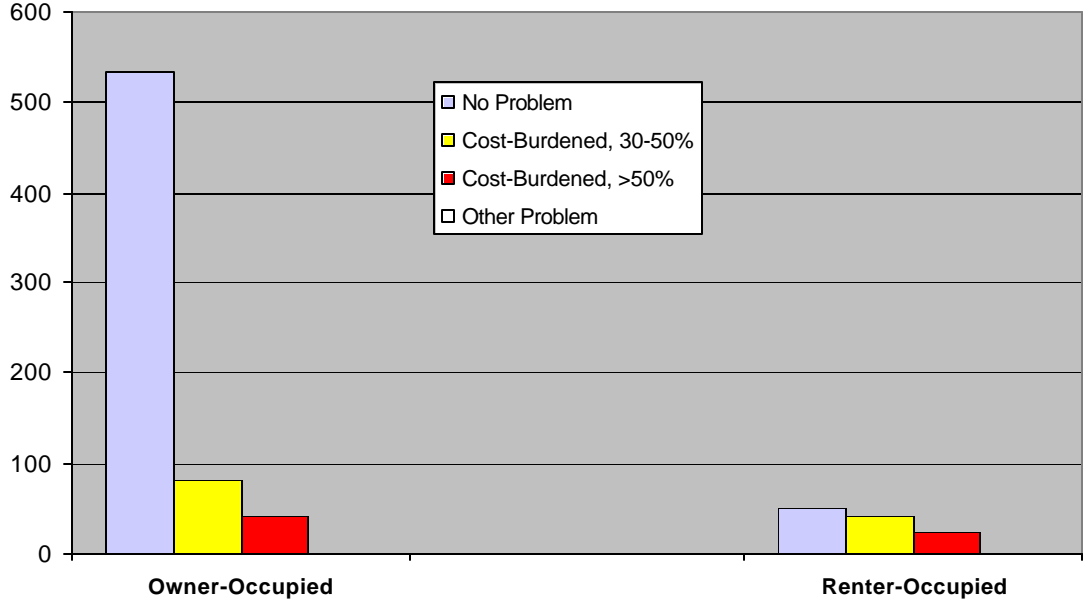
CHAS data on housing “mismatch” also sheds some light on the issue of varying levels of cost-burden by tenure. In 2000, census data show that 8,348 rental units were affordable to households making between 51% and 80% of the area median income. (This value includes rental units that were also affordable to the extremely (1,028) and very low (3,785) income groups.) Conversely, there were only 5,441 for-sale units considered affordable to low income households (including 1,033 affordable for very low income households and none for those classified as extremely low). One interpretation is that the large number of low income households that are eligible to purchase their homes compete for an insufficient number of for-sale houses, driving some to purchase units that cost-burden them.

One last note on the low income category is that the number of Longmont households within it remained almost flat between 1990 and 2000. The number of households that rent their homes actually declined during the ten-year span, while

the number that owned increased marginally. The proportion of Longmont households classified as low income fell from 21% in 1990 to 16% in 2000. As such, current and future estimates of households in this income category reflect slow growth assumptions.

Elderly. The City of Longmont includes approximately 800 low income elderly households; as a proportion of all elderly households, this represents nearly 15%. The following chart displays the breakdown of elderly households by tenure and housing condition.

**Low Income - Elderly Households
- City of Longmont, 2004 -**

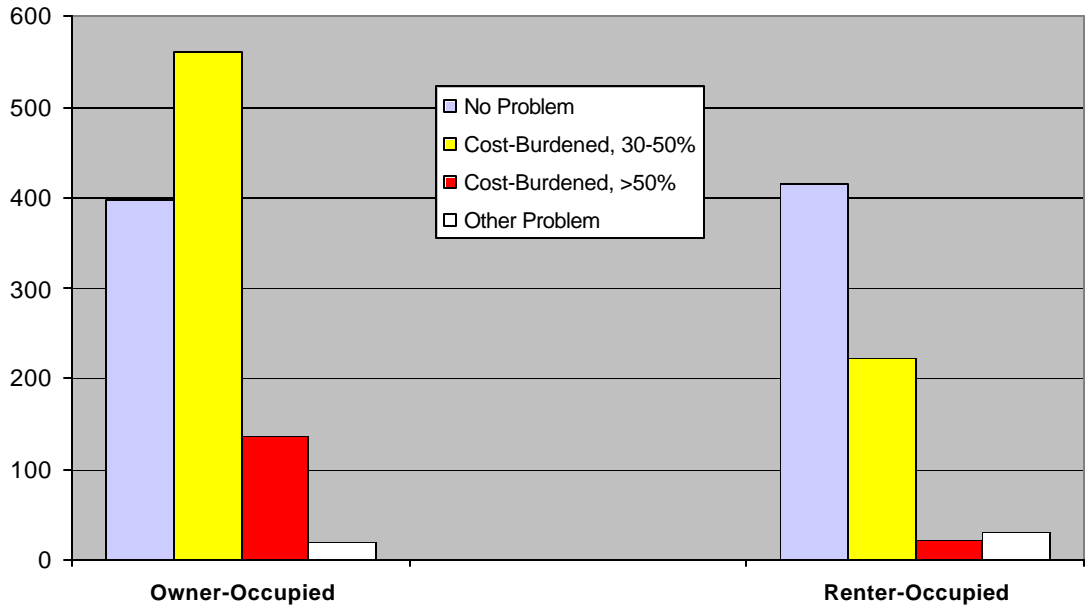


The overwhelming majority of elderly low income households are homeowners, and only 20% of those that own are cost-burdened. The households who rent are not so fortunate. Nearly 60% are either moderately or severely burdened by their housing costs.

Small Families. Approximately 1,800 small related households (two to four related members) are classified as low income and account for 42% of all low income households. The following chart illustrates this subset of households by tenure and housing condition.

Similar to the low income category as a whole, the owner-occupied households outnumber the households who rent (1,100 vs. 700). And like the larger income category, a higher proportion of households that own their homes are cost-burdened. Nearly 700 owner-occupied households are cost-burdened to some degree, which represents 62% of the total; only 35% (250) of the renter households are burdened by housing expenses.

**Low Income - Small Related Households
- City of Longmont, 2004 -**

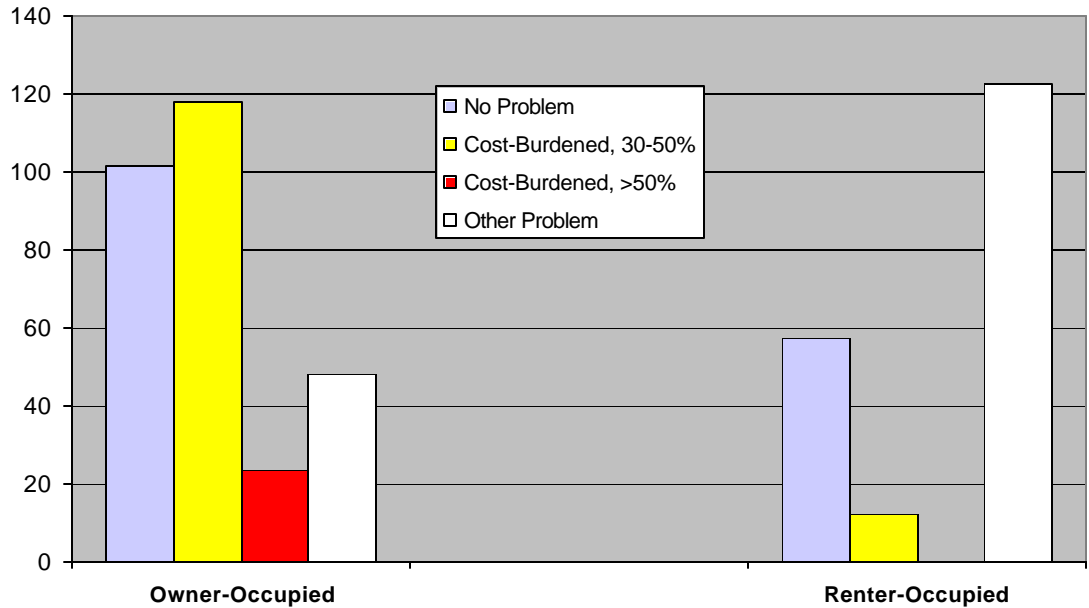


These data are partially explained through close analysis of the CHAS data on housing mismatch provided by HUD. Nearly 4,000 two-bedroom rental units were considered affordable to low income households when data were collected in 2000. The for-sale housing stock suitable (with two bedrooms) and affordable (with housing costs below 30% of household income) for small low-income families was limited to 1,019 units. However, twice as many two-bedroom units were priced to sell to households earning above 80% of the area median income.

Large Families. The City of Longmont includes approximately 500 low income large family households (containing five or more related members). As the following chart graphically illustrates, the housing issues experienced by large family households are highly dependent on tenure.

The chart below is unlike any other contained within this Plan and hints at the lack of appropriate housing for large families in Longmont. In 2004, owner-occupied households are believed to outnumber those that rent by a sizable margin – 60% to 40%. Of those that own their homes, slightly over one-third reports no housing problem. Almost one-half are cost-burdened, with most paying between 30% and 50% of their income on housing costs. The remaining 16% experience a different housing problem, and the majority of those most likely suffer from overcrowding.

Low Income - Large Related Households - City of Longmont, 2004 -



Of all the large families that rent, only 30% report no housing problem. A small minority of large households is moderately cost-burdened, and none are severely burdened by their rent payment. Nearly two-thirds report a different housing problem; again, the likely explanation is overcrowding. Including owners and renters, just over 300 large family households live in unaffordable, overcrowded, or otherwise substandard housing. Although the absolute number of households is not staggering, the data point to a significant lack of affordable for-sale stock and rental housing stock that can accommodate large low income families.

This supposition is validated with an analysis of the 2000 CHAS data regarding housing mismatch. For large families in the low income category, there were 4,270 for-sale units with three or more bedrooms that were considered affordable, and over 9,000 more with prices that would have cost-burdened low income families. The greater availability of more expensive homes sheds some light on the cost-burdened households that owned.

In comparison, there were 1,789 rental units with three or more bedrooms that would not have cost-burdened large low income families in 2000, and only 315 with rents that would have burdened them. Although the number of affordable rental units far exceeded the number of large families, it seems that they were occupied by families of higher incomes or smaller families of all incomes that desired more space. Regardless of the reason, it appears that rental units were not available for large families, forcing them to crowd into smaller units.

Latino Households. Approximately 17% of all Latino households fall within the low income category, which equates to 717 households in 2004. Nearly half (49%) own their

homes. For the sake of comparison, 15% of all households in Longmont are included in the low income category, and 58% own their homes. The following table illustrates other variations between Latino and all Longmont households, stratified by type and tenure.

	Renter Households				Owner Households				Total
	Elderly	Family	Other	All Renters	Elderly	Family	Other	All Owners	
<u>Latino Households</u>									
Household Income >50 to <=80% MFI	5	288	75	368	5	305	39	349	717
% with any housing problems	100%	54%	34%	50%	100%	65%	100%	69%	59%
# with any housing problems	5	156	26	187	5	198	39	242	429
<u>Longmont Households</u>									
Household Income >50 to <=80% MFI	117	883	815	1,815	659	1,405	431	2,495	4,310
% with any housing problems	57%	47%	38%	43%	19%	64%	71%	54%	49%
# with any housing problems	67	411	307	785	125	905	306	1,336	2,121

Both renter- and owner-occupied Latino households experience a higher rate of housing problems than the City at large. In several small categories like elderly renters and owners, all of the households are affected by at least one housing problem. The high rate of housing problems for family households, and the over-representation of this group, results in a higher level of housing problems in the Latino population (59%) than is experienced in the City overall (49%).

Persons with Disabilities. Approximately 650 households in the low income group include at least one disabled member, which represents 15% of all households earning between 50% and 80% of the AMI. Similar to the city at large, most (66%) own their homes and fewer than 40% report the existence of housing problems; this compares with 49% for the larger sample of all households in the income category. This lower rate can likely be attributed to the disproportionate number of disabled households who are elderly, which report fewer housing issues as a group.

4. **Moderate Income**

Moderate income families are typically defined as those with incomes between 81% and 100% of the area median income as determined by HUD's Income Limits. However, it is difficult to tell how many households fall into this category because the CHAS data provided by HUD does not differentiate between households earning 99% of the AMI and 101%; all households earning more than 80% of the AMI are lumped into one category. Given their income levels, the bulk of the existing for-sale and rental units are affordable to moderate income households. The following chart illustrates the tenure choice and housing condition for the 17,300 households in Longmont that earn greater than 80% of the area median income.

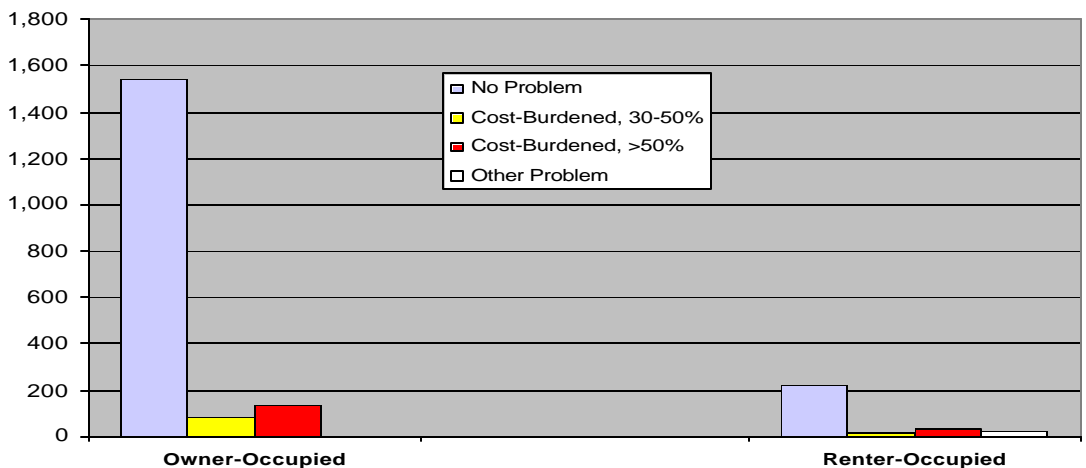
**Moderate Income Households
- City of Longmont, 2004 -**



As the bar-chart indicates, the overwhelming majority (80%) of households earning over 80% of the area median income own their homes. Of the homeowners, a low 16% are cost-burdened by housing payments and only 2% endure a housing problem unrelated to cost. The renters in this group are slightly less troubled by their housing conditions – 7% are cost-burdened and 6% experience a problem unrelated to cost. In total, nearly 3,000 households earning over 80% of the AMI are subject to some kind of housing problem, despite their seemingly-sufficient level of income.

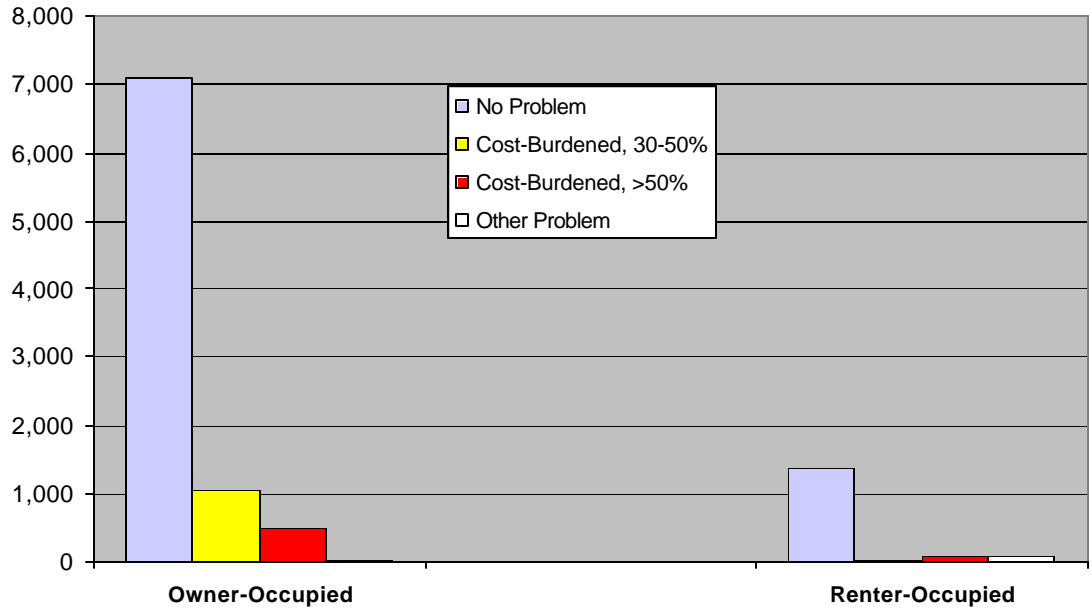
Elderly. There are approximately 2,000 elderly households in this income category, and an astounding 86% own their homes. As the chart below illustrates, elderly households earning more than 80% of the area AMI are typically characterized by problem-free housing. Only 12% of the owner-occupied households and 23% of those who rent currently experience a housing concern.

**Moderate Income - Elderly Households
- City of Longmont, 2004 -**



Small Families. Approximately 10,200 small households (composed of two to four related members) earning greater than 80% of the area median family income currently reside in Longmont. The following chart clearly tells the story of their tenure choices and housing conditions.

**Moderate Income - Small Related Households
- City of Longmont, 2004 -**



Nearly 85% of all small households are homeowners, and approximately 1,500 (18%) are cost-burdened to some degree. Though not a significant percentage, this figure does represent a significant number of households with housing concerns. Of the 1,600 small families that earn greater than 80% of AMI and rent their homes, only 100 are cost-burdened and fewer than that report a different housing problem. In all, almost 1,800 small families earning more than 80% of the area median family income are affected by some kind of housing problem in 2004.

The following research indicates that even Longmont families not officially “cost-burdened” by HUD’s definitions may be seriously financially strapped. The Colorado Fiscal Policy Institute (CFPI) published *The Self-Sufficiency Standard for Colorado 2004: A Family Needs Budget* that analyzes, by market area, the minimum annual household earnings required to keep a family off of public or private assistance. The study takes into account the composition of the family, rather than just family size. The following table compares HUD’s income limits with the findings of CFPI for the City of Longmont.

Self-Sufficiency Standard for Longmont 2004

<u>2004 Benchmarks</u>	Adult		Adult		Adult	Adult	Adult	2 Adults	2 Adults
	<u>Adult</u>	<u>Infant</u>	<u>Preschooler</u>	<u>Preschooler</u>	<u>Teenager</u>	<u>School-age</u>	<u>Preschooler</u>	<u>Infant</u>	<u>Preschooler</u>
Self-Sufficiency Annual Wage	21,110	38,450	40,168	52,919	33,758	68,993	59,273	59,273	53,100
HUD Limits by Household Size	1-Person	2-Person	2-Person	3-Person	3-Person	4-Person	4-Person	4-Person	4-Person
Extremely Low Income	18,250	20,900	20,900	23,500	23,500	26,100	26,100	26,100	26,100
Very Low Income	30,450	34,800	34,800	39,150	39,150	43,500	43,500	43,500	43,500
Low Income	40,250	46,000	46,000	51,750	51,750	57,500	57,500	57,500	57,500
Classification of Self-Sufficiency									
Wage by HUD Limits	Very Low	Low	Low	Moderate	Very Low	Moderate	Moderate	Moderate	Low

Source: HUD and the Colorado Fiscal Policy Institute

When comparing HUD income limits for Boulder County side-by-side with the self-sufficiency wage developed by CFPI, it is clear that not all households classified as moderate income by HUD can support themselves without assistance, either public or private. For example, any household containing an adult, an infant, a preschooler, and a school-age child and earning between \$57,500 (HUD's minimum threshold for the moderate income bracket) and \$68,993 (the self-sufficiency wage) would be classified as moderate income by HUD, even though it would be unable to provide the basic necessities for its members in Longmont. Cases of single-parent families like the one just described indicate that even households reporting no housing problems do not earn sufficient income to support themselves without assistance from local social service agencies.

Large Families. The current-year estimate of large families (five or more related members) earning greater than 80% of the median income is approximately 1,800. As the following chart indicates, 86% own their homes.

**Moderate Income - Large Related Households
- City of Longmont, 2004 -**



Nearly 1,200 (77%) large, owner-occupied households in this income bracket have no housing concerns; another 200 (12%) are cost-burdened, and 175 (11%) report a different housing problem (e.g., overcrowding). Renter households in this income category are less subject to excessive housing expenses but more prone to other negative conditions: Only 2% are cost-burdened, but 39% report a separate housing problem. This high incidence of overcrowding explains the low rate of cost-burdening. Large households that rent homes in Longmont choose to inhabit too-small dwelling units rather than pay excessive rents.

Latino Households. Longmont is home to nearly 1,300 moderate income Latino households. Even at this income level, Latinos experience higher levels of housing problems than do non-Latinos of the same socioeconomic status.

	Renter Households				Owner Households				Total
	Elderly	Family	Other	All Renters	Elderly	Family	Other	All Owners	
<u>Latino Households</u>									
Household Income >80% MFI	12	351	72	435	5	789	61	855	1,290
% with any housing problems	0%	44%	39%	42%	0%	28%	3%	26%	31%
# with any housing problems	0	154	28	182	0	221	2	223	405
<u>Longmont Households</u>									
Household Income >80% MFI	280	1,820	1,383	3,484	1,750	10,168	1,902	13,820	17,304
% with any housing problems	23%	16%	8%	14%	12%	19%	19%	18%	17%
# with any housing problems	64	296	111	471	206	1,921	365	2,492	2,963

As the table illustrates, 42% of the Latino households who rent their homes report the presence of at least one housing problem, compared with only 14% for the City; the spread among owner-occupied households was real (26% vs. 18%) but not as extreme. Regardless of tenure, nearly all of the housing problems are experienced by family households (375 of the 405 problems reported), rather than elderly households or those composed of unrelated members. The higher rates among family households are likely caused by overcrowding, since census data showed that Latino households contained one more person than the average City household. Although it is impossible to know for certain because of data limitations, households of this ethnicity may be forced into overcrowded situations and problematic housing conditions at a higher rate than the City as a whole because their income potential, though moderate, does not reach the level enjoyed by the non-Latino majority.

Persons with Disabilities. Approximately 1,800 households that earned over 80% of the AMI include at least one disabled person, which is equivalent to 10% of all households in this income bracket and 41% of all disabled households in Longmont. Due to their income level, it can be assumed that these persons/families are less financially impacted by architectural barrier problems. In many cases their incomes are quite adequate to adapt their housing for family members with disabilities.

5. *Housing Cost Burden*

In keeping with HUD’s definitions, this Consolidated Plan considers cost-burdened any household that spends more than 30% of its income on housing costs. The following table details the number of cost-burdened households by tenure and income group in Longmont, as well as the percentage of each subgroup that is house-poor.

	Cost-Burdened					
	<u>Owner-Occupied</u>		<u>Renter-Occupied</u>		<u>Total</u>	
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
Extremely Low Income	873	82%	1,868	79%	2,741	80%
Very Low Income	1,114	57%	1,739	71%	2,853	64%
<u>Low Income</u>	<u>1,268</u>	<u>51%</u>	<u>632</u>	<u>35%</u>	<u>1,900</u>	<u>44%</u>
Total	3,255	59%	4,239	64%	7,494	62%

Much can be gleaned from this table. For starters, 62% of the households earning less than 80% of the AMI in Longmont are burdened by housing costs. Households cost-burdened by rent (4,239) far outnumber those burdened by the cost of homeownership (3,255). Within these low income categories, the poorest renters and the most prosperous owners are the largest contributors to the cost-burdened population in absolute terms.

The most significant conclusion that should be drawn from the table is that there is insufficient affordable housing for extremely and very low income households; four-fifths of the former group and nearly two-thirds of the latter are cost-burdened. The majority of the afflicted in both categories are renter households because homeownership opportunities are constrained by the households’ limited incomes and the cost of for-sale dwelling units in Longmont. With no alternative to renting, households earning less than 50% of the median still could not find affordable options. The CHAS data on “housing mismatch”, presented earlier, illustrates that there are some units available, but that the households with the lowest incomes do not inhabit them.

There is a direct correlation between income levels and the percentage of income that households spend on their housing costs. The following table provides Census 2000 data on the number of renter households by income bracket that were cost-burdened, as well as the proportion of each income category that spent more than 30% of its income on housing costs.

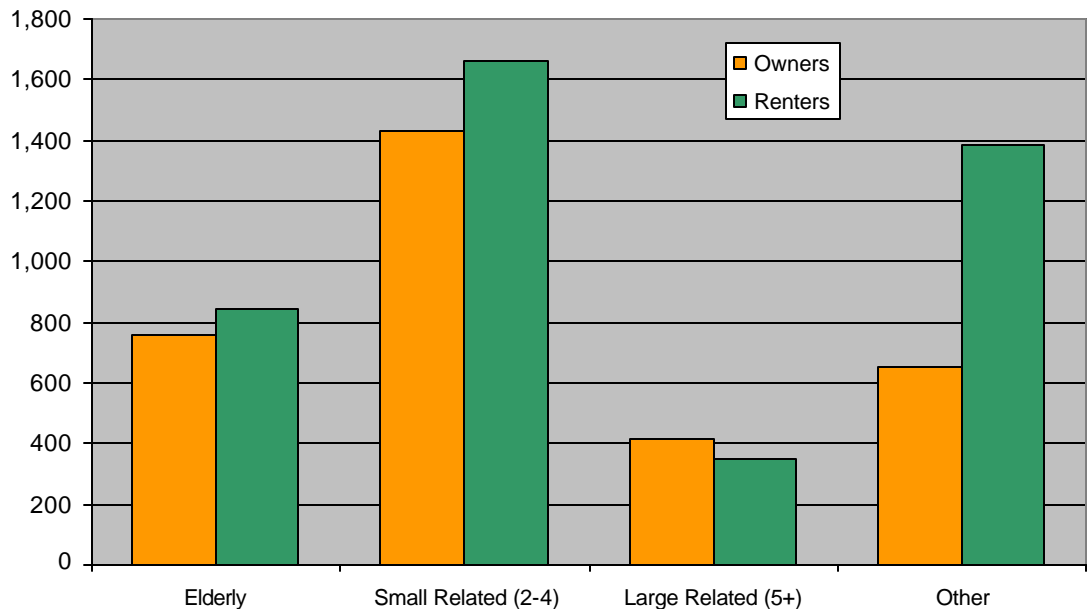
	<\$10k	\$10k- \$20k	\$20k- \$35k	\$35k- \$50k	\$50k- \$75k	\$75k- \$100k	>\$100k	Total
Total	1,079	1,475	2,337	1,811	1,563	524	429	9,218
Not computed	192	29	21	27	22	0	24	315
Less than 20 percent	40	87	144	470	900	436	405	2,482
20 to 24 percent	16	38	236	540	385	56	0	1,271
25 to 29 percent	79	59	478	408	189	32	0	1,245
30 to 34 percent	40	103	593	211	46	0	0	993
<u>35 percent or more</u>	<u>712</u>	<u>1,159</u>	<u>865</u>	<u>155</u>	<u>21</u>	<u>0</u>	<u>0</u>	<u>2,912</u>
>30% of income on rent	70%	86%	62%	20%	4%	0%	0%	42%

Source: Census 2000

In 2000, an obvious break occurred between the \$20k-\$35k and the \$35k-\$50k ranges. Households earning less than \$35,000 were more likely to be cost-burdened than those earning more. It's no coincidence that \$35,350 was the upper threshold for the very low income category for a family of four.

At this point, it is imperative to set priorities for alleviating oppressive housing costs for Longmont households. Rather than evaluating proportions and percents, attention should be given to the total number of cost-burdened households by type. The following chart shows that small related households make up the largest subgroup of cost-burdened households in Longmont.

**Cost-Burdened Households
- City of Longmont, 2004 -**



The table shows that there are over 1,600 small related households that rent units considered too expensive for their income levels. This group probably includes the majority of single parents with only one wage-earner. The second largest group is

composed of small related owners. CHAS data from 2000 shows that there were only 1,171 for-sale units that had two or fewer bedrooms and were considered affordable to those earning less than 80% of the AMI. This scarcity of affordable units continues to force many small households into a situation of extreme housing costs. The third significantly cost-burdened group was composed of unrelated renter households. This group includes those attempting to make it on their own. As will be discussed later in the Plan, small rental units remain expensive and scarce for Longmont residents.

6. *Overcrowding and Substandard Housing Conditions*

As anticipated in the previous Consolidated Plan, the estimate of 275 overcrowded households in Longmont was understated. The census data provided in the following table show that the incidence of overcrowding was much greater in 2000, and that the Latino population was disproportionately affected.

Overcrowded and Substandard Housing - City of Longmont, 2000 -

	<u>Total HHs</u>	<u>Latino HHs</u>
Total Occupied Units	26,725	3,279
Owner-Occupied	17,496	1,424
Overcrowded -- 1.01-1.50/room	188	111
Overcrowded -- 1.51+/room	203	159
Renter-Occupied	9,229	1,855
Overcrowded -- 1.01-1.50/room	548	363
Overcrowded -- 1.51+/room	499	377
Total		
Overcrowded -- 1.01-1.50/room	736	474
Overcrowded -- 1.51+/room	702	536

Source: Census 2000

As the table shows, overcrowding was a fairly serious problem in Longmont in 2000. Approximately 736 units were moderately overcrowded (with between 1.0 and 1.5 occupants per room), and an additional 702 units were severely overcrowded (exceeding 1.5 occupants per room). Of the moderately overcrowded households, 548 of the 736 households, or 74%, rented their homes in 2000. Of the severely overcrowded households, 499 of the 702 (71%) were renter-occupied. Latino households accounted for 64% of the moderately overcrowded units and an amazing 76% of those severely overcrowded. The fact that greater than 5% of Longmont households were overcrowded to some degree in 2000 indicates the unavailability of suitable affordable housing, particularly in the rental sector. And the over-representation of Latino households was probably a manifestation of their lower income levels, relative to other Longmont households.

C. Minority Housing Needs

Persons of Latino descent represent the largest minority group in Longmont. In the 2000 census, fully 19% of the City's respondents identified themselves as Hispanic or Latino. As with most minority groups, their housing conditions do not measure up to the standards enjoyed by the community as a whole and represent one of the City's greatest challenges.

One main disparity between Latino and other Longmont households is the rate of homeownership. Only 43% of Latino-headed households own their own home, compared with 69% of non-Latino households. (The prevailing rate in the City was 65% in 2000.) Also, the composition of Latino households differs dramatically from that of non-Latino. For example, HUD classifies 82% of Longmont's Latino households as being comprised of family members, while only 6% are classified as elderly. For non-Latino households, the respective rates are 58% (family) and 19% (elderly). These statistics have obvious ramifications on the size of housing units appropriate for each population. Anecdotally, larger household size for Latinos could result in higher rates of overcrowding. The rates of housing problems may, in fact, reflect this issue: 60% of all Latino households reported some kind of housing problem in 2000, versus 30% for non-Latino households in Longmont. The status for the 89 Native American households closely resembled that of Latinos in 2000. Nearly all rented their homes (87%), and 54% reported housing problems.

As for other minority groups, 460 households were classified as Asian American by HUD. Their lot closely resembled that of the non-Latino white Longmont household: 58% owned their homes and only 33% reported the presence of a housing problem. There were also 136 African American households in Longmont in 2000, according to HUD. They were evenly split between renter- and owner-occupied, and 39% suffered from a housing problem, which is only slightly higher than for non-Latino white households.

D. Nature and Extent of Homelessness

It is assumed that homelessness was not a major problem for the City of Longmont when the previous Consolidated Plan was written mostly due to a lack of adequate data. However, since 2000, when there were a reported 203 homeless persons living in Longmont, the issue has become more urgent. A study conducted by the Metropolitan Denver Homeless Initiative, Inc. (MDHI) estimates that 565 homeless persons stayed in Longmont the night before they were surveyed. This represents an increase of 178% in four years. The following table provides a demographic breakdown of Longmont's homeless population.

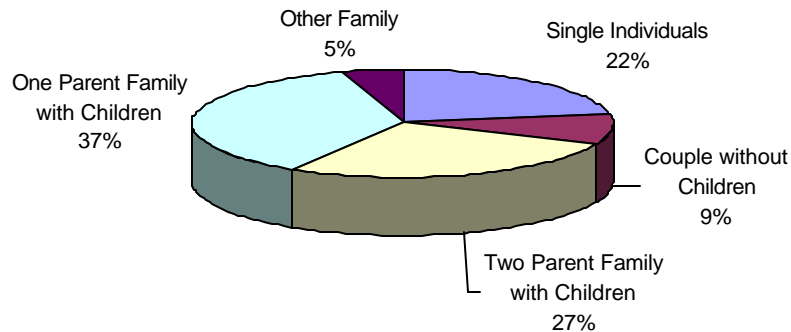
**Homeless Population
- City of Longmont, 2004 -**

Type of Population	Number	Race/Ethnicity	Percent	Sex	Percent
Single Adults	111	White	56%	Male – Families	31%
Adults in Families	297	Black	2%	Female–Families	45%
Children	154	Native Amer.	3%	Male – Singles	17%
Youth on Their Own	3	Asian	1%	Female – Singles	7%
Homeless Total	565	Hispanic	34%		
		Other/Missing	4%		

Source: MDHI, Inc. - *Profile Of Homelessness In Metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study*

While the table provides a good summary, a more in-depth look at the homeless population is required. The following pie-chart provides information on the types of homeless households in Longmont in 2004.

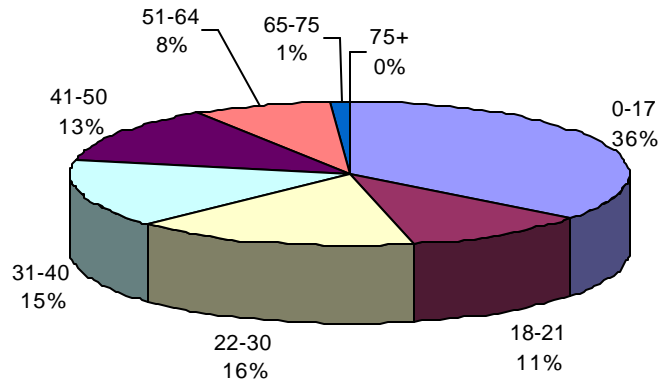
**Homeless by Household Composition
- City of Longmont, 2004 -**



Source: MDHI, Inc. - *Profile Of Homelessness In Metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study*

As the chart indicates, 36% of the homeless individuals are part of a married couple – 27% with children and 9% without. Approximately 37% of the homeless persons in Longmont are included in single-parent families with children, the largest category of the five. The following chart, which breaks out the population by age, supports the implication that a large proportion of homeless persons in Longmont are children.

**Homeless by Age
- City of Longmont, 2004 -**



Source: MDHI, Inc. - *Profile Of Homelessness In Metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study*

As the chart shows, the largest single age category is 0-17 years (36% of Longmont's homeless). Approximately 173 homeless persons had not yet reached age 18, which represented a 166% increase over 2000, just four years earlier. As noted in the previous Plan, the increasing numbers of very young children in homeless families will lead directly to an increased need for child care so that their parents can work or attend educational programs. In addition, public schools will need to be made aware of the special educational and emotional needs of the school age children in these families.

The following table illustrates the distribution of homeless persons in Longmont by race and ethnicity. (Inclusion in a racial category implies the respondent is non-Latino. Latino persons can be of any race.) The data reflects the race of the respondents only; data for the entire homeless population were not collected. As expected, all of the racial and ethnic minority groups (with the exception of the Asian population) are over-represented in the homeless population. Approximately 58% are white (compared with 77% of the City's population), and over one-third are of Latino origin, although Latinos comprise only 19% of the population at large.

**Population by Race/Ethnicity
- City of Longmont -**

	Longmont	Homeless
	<u>2000</u>	<u>2004</u>
White	77%	58%
Black	0%	2%
Native American	1%	3%
Asian	2%	1%
Latino	19%	34%
Other	<u>1%</u>	<u>2%</u>
	100%	100%

Source: Census 2000; MDHI, Inc. - *Profile Of Homelessness In metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study*

The previous Plan identified the prevention of chronic, or recurring, homelessness as crucial to solving the homeless problem in Longmont. As the following table shows, data collected in 2004 indicate that the majority of homeless persons, as in years past, have been homeless fewer than two times before. Approximately 19%, however, have been homeless three or more times, which represents the largest proportion since comparable data have been collected. The increased frequency of homelessness could be a reflection of the weak job market that has prevailed in Longmont since 2001.

**Frequency of Homelessness
- City of Longmont -**

	2000		2001		2003		2004	
	#	%	#	%	#	%	#	%
First Time Homeless	138	67%	142	36%	219	47%	191	36%
Homeless Once Before	31	15%	117	30%	124	27%	160	30%
Homeless Twice Before	16	8%	65	16%	69	15%	82	15%
Homeless 3 - 5 Times Before	16	8%	51	13%	40	9%	85	16%
Homeless 6 or More Times	<u>4</u>	<u>2%</u>	<u>19</u>	<u>5%</u>	<u>15</u>	<u>3%</u>	<u>18</u>	<u>3%</u>
	205		394		467		536	
Homeless 3 or More Times	20	10%	70	18%	55	12%	103	19%

Data concerning the length of time a respondent has been homeless were also collected. The following table provides this data for 2000, 2001, 2003, and 2004, in an attempt to analyze the prevailing trend in the duration of homelessness in Longmont.

**Duration of Homelessness
- City of Longmont -**

	2000		2001		2003		2004	
< 30 days	33	18%	82	17%	63	13%	83	15%
30 - 90 days	56	31%	162	34%	98	21%	48	9%
3 - 6 months	35	19%	67	14%	73	15%	72	13%
6 mos. to 1 year	23	13%	86	18%	138	29%	107	19%
1 - 2 Years	25	14%	47	10%	59	12%	158	28%
2 - 5 Years	5	3%	18	4%	28	6%	59	10%
5 - 10 Years	1	1%	10	2%	4	1%	28	5%
<u>10+ Years</u>	<u>5</u>	<u>3%</u>	<u>2</u>	<u>0%</u>	<u>14</u>	<u>3%</u>	<u>8</u>	<u>1%</u>
Total	183	100%	474	100%	477	100%	563	100%
Less than 6 months	124	68%	311	66%	234	49%	203	36%
More than 6 months	59	32%	163	34%	243	51%	360	64%

Source: MDHI, Inc. - *Profile Of Homelessness In Metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study*

Apart from the increase in the absolute number of homeless residents, the most disturbing trend evident in the table is the lengthening duration of homelessness for Longmont citizens. Since 2000, the percent that had been homeless for more than six months at the time of the survey has doubled from 32% to 64%. While preventing recurring homelessness remains crucial, it is becoming increasingly important, as the table above shows, to get people back into permanent housing and give them the support and tools to stay there.

Following is a list of reasons cited by the homeless residents of the City of Longmont as the causes of their condition. Respondents were allowed to specify more than one reason.

**Causes of Homelessness
- City of Longmont, 2004 -**

	<u>2004</u>	
	<u>Persons</u>	<u>%</u>
Unable to pay rent or mortgage	207	37%
Unemployment	143	25%
Family Problems	119	21%
Moved to seek work	74	13%
Living w/someone else, needed to move out	74	13%
Domestic Violence	46	8%
Physical disabilities	44	8%
Unable to pay utilities	44	8%
Mental disabilities	34	6%
Evicted	32	6%
Family member / personal illness	31	5%
Alcohol / substance abuse	28	5%
Discharge from jail/prison	13	2%
Child abuse	9	2%
Foster care, aged out	8	1%
Bad credit history	6	1%
<u>Other</u>	<u>25</u>	<u>4%</u>
Total	937	166%

Source: MDHI, Inc. - *Profile Of Homelessness In Metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study*

A careful study of the table as a whole sheds some light on the broader causes of homelessness in Longmont. The number one cause – the inability to pay rent or mortgage – reemphasizes the recurring theme in this document: There is a deficiency of affordable housing in the City. Beyond the issue of affordability, the struggle to find gainful employment is also a determinant of homelessness. Nearly 40% of those surveyed blamed either the lack of a job or moving to find one for their homelessness. Several other leading causes of homelessness can be aggregated into one umbrella issue – problems in the home. Nearly one-third attributed their homelessness to family problems, domestic violence, or child abuse. (This number may be higher because “living with someone else, needed to move out” could be caused by a variety of related reasons.) One side-effect of homelessness caused by domestic problems is that women in families make up 46% of the total homeless population in Longmont. Ranking low on the list are issues often attributed to the homeless – substance abuse, criminal behavior, bad credit, etc. The given causes

are more closely associated with the local economy, housing affordability, and dysfunctional relationships; however, people with abuse problems and criminal behavior often are in denial and don't see these issues as the root cause of their homelessness.

Although the elevated unemployment level surely limited the opportunities for the homeless to achieve self-sufficiency in Longmont, it did not prevent all homeless individuals from working. The following table provides the responses given by the 250 heads-of-household surveyed in 2004. Respondents were allowed to provide more than one answer, so the table does not necessarily indicate "primary" or "sole" source of income and double-counting does occur. Therefore, the average incomes should be interpreted as rough estimates only.

**Sources of Income for Homeless Respondents
- City of Longmont, 2004 -**

<u>Source of Income</u>	<u>Number of Respondents</u>	<u>Annual Income Last Year</u>
Part-time job	59	\$4,945
Full-time job	35	\$14,243
Food Stamps	32	\$6,094
Social Security	28	\$8,152
TANF	18	\$6,603
Medicaid	18	\$6,442
Friends and Family	17	\$6,700
Social Security	12	\$7,136
WIC	11	\$4,667
Child Support	7	\$15,300
Unemployment	6	\$11,708
Aid to Needy Disabled	6	\$3,667
Panhandling	3	\$3,750
Veterans Benefits	3	\$11,000
Pension	1	\$3,750
Old Age Pension	1	\$3,750
Other	20	\$4,487

Source: MDHI, Inc. - Profile Of Homelessness In Metropolitan Denver, Colorado - The 2004 Homeless Point-In-Time Study

As the table illustrates, 94 of the 250 respondents participated as wage-earners in the local economy (presumably Longmont's) last year, 35 of which worked full-time and earned over \$14,000 on average. For those that worked full-time, their earned income would have supported housing costs of only \$356 per month, which is well below the majority of affordable housing opportunities in the City. These working poor are obviously interested in gainful employment that will generate sufficient income for adequate housing and should be considered candidates for Housing Choice Vouchers or transitional housing, both of which are lacking in Longmont.

E. Lead-Based Paint Hazards

Housing units built before 1978 and in disrepair may pose a threat of lead poisoning to children because the paint used in that time period contained very high levels of the metal. The City of Longmont contained 1,340 housing units that were constructed before 1978 and were occupied by families living below the poverty-line in 2000. Because these families

likely inhabited substandard housing in which lead hazards pose a threat, children living in these older units were most susceptible to lead poisoning. Although the threat is real and its effects may go undetected, the Colorado Department of Public Health and Environment recorded no incidents of elevated levels of lead in the blood for residents of Boulder County in 2002 or 2003. Between 1996 and 2002, 26 of the 712 children tested in the County, or 3.6%, had elevated levels of lead in the bloodstream; the rate for the State was 2.5% during the same time period.

IV – HOUSING MARKET ANALYSIS

A. Housing Inventory

According to data provided by the Longmont Planning Division, the City contained approximately 27,585 dwelling units at the end of 1999. (Census data is not used here in deference to local data; for comparison, Census 2000 reported around 500 fewer dwelling units than the City had tabulated in April 2000.) Through June 2004, the City had issued 5,482 additional building permits, resulting in a total of 33,067 dwelling units in Longmont. While accurately describing the housing inventory, it is important to recognize that the information represents construction activity, not occupied units. During the same time period, the City issued 4,831 certificates of occupancy, which is a closer approximation to the number of new units that have been occupied since 1999.

Number of Building Permits Issued - City of Longmont -

	Dwelling Units Dec 1999	Permits Issued Jan 2000 – June 2004	Sum of Permits and Dwelling Units
Single-Family	18,251	3,191	21,442
Attached	8,132	1,255	9,387
Multi-Family Rental	1,202	1,036	2,238
Total	27,585	5,482	33,067

Source: City of Longmont Planning and Development Services Division

The following table breaks down permit activity in Longmont by year and type of structure. Multifamily units include rental developments, while townhouses and condominiums are included in the Attached category. From 1990 through 1999, the number of dwelling units grew at an average annual rate of 3.4%. As the table shows, the average rate of dwelling unit growth was 4.3% from 1999 through 2003. (The calculation excludes 2004 because it is a partial year.)

Permits Issued by Year - City of Longmont -

	Single- Family	Attached	Multi- Family	Total	# Units	% Change
2000	838	465	204	1,507	29,092	5.5%
2001	793	192	656	1,641	30,733	5.6%
2002	675	175	133	983	31,716	3.2%
2003	579	245	42	866	32,582	2.7%
2004 (Jan-Jun)	306	178	1	485	33,067	---
Total/Avg.	3,191	1,255	1,036	5,482		4.3%

The issuance of dwelling unit permits has slowed every year since 2001, when the economic recession began. Interestingly, the number of permits for single-family and attached units remained fairly constant in 2002 and 2003, indicating that the majority of the yearly declines occurred in the multi-family rental sector. In 2004, it seems that the for-sale units (single- and multi-family) are poised for a rebound while the construction of rental units will continue to languish.

1. *Location and Type of Growth*

The City of Longmont is divided into 27 distinct neighborhood planning areas; the majority (15) are considered established neighborhoods, and the remainder (12) are planned neighborhoods and represent the location of future growth in Longmont. Some, like Central Business, are primarily dedicated to commercial and/or industrial uses. (See map #1 in Appendix B.) The following table lists all neighborhoods in which permits were issued between 2001 and June 2004. (Data summarizing permits by neighborhood were unavailable for 2000.)

Permit Activity by Neighborhood - City of Longmont -

Neighborhood	Jan 2001 - June 2004				
	Single-Family	Multi-Family	<u>2, 3, and 4</u> Family	Condo/Townhouse	Total
Central Business	0	1	3	0	4
Clark Centennial	3	0	2	10	15
East Side	1,506	5	0	406	1,917
Kensington	4	0	2	0	6
Lanyon	3	50	0	0	53
Longmont Estates	13	0	0	4	17
Loomiller	6	0	0	0	6
Lower Clover Basin	44	0	0	0	44
McIntosh	32	0	0	0	32
Pike	95	26	0	98	219
Quail	59	0	0	44	103
Schlagel	1	0	0	2	3
Southmoor	3	0	0	50	53
Sunset	8	0	0	0	8
<u>Upper Clover Basin</u>	<u>576</u>	<u>750</u>	<u>0</u>	<u>169</u>	<u>1,495</u>
Total	2,353	832	7	783	3,975
Percent	59%	21%	0%	21%	100%

Source: City of Longmont Planning Division

The planned neighborhoods of East Side and Upper Clover Basin have been the loci of residential growth since 2001. Approximately 88% of all single-family permits, 91% of multi-family permits, and 73% of condo and townhome permits have been issued for units within these two neighborhoods.

It is also important to consider the types of permits that have been issued since 2000 and their implications for affordability. The following table compares the distribution by size of dwelling units permitted since 2000 with the housing units listed for sale in Longmont.

**Permits and Home Listings by Size and Price
- City of Longmont -**

Square Ft.	Single-Family Units					Attached Units				
	Permits Issued		Listings on MLS, May 2004			Permits Issued		Listings on MLS, May 2004		
	Since 2000		#	Share	Avg Price	Since 2000		#	Share	Avg Price
	#	Share	#	Share	Avg Price	#	Share	#	Share	Avg Price
<1,000	1	0%	29	4%	\$162,200	10	1%	22	10%	\$106,600
1,000-1,499	4	0%	93	12%	\$193,300	116	9%	77	36%	\$174,100
1,500-1,999	26	1%	130	16%	\$219,600	505	40%	72	34%	\$189,800
2,000-2,499	214	7%	153	19%	\$238,600	360	29%	33	16%	\$220,200
2,500-2,999	387	12%	128	16%	\$278,900	113	9%	6	3%	\$283,100
3,000-3,499	485	15%	82	10%	\$326,800	109	9%	2	1%	\$479,000
3,500-3,999	571	18%	59	7%	\$398,100	23	2%	0	0%	---
4,000-4,499	501	16%	45	6%	\$434,100	9	1%	0	0%	---
4,500-4,999	402	13%	30	4%	\$548,400	5	0%	0	0%	---
<u>5,000+</u>	<u>599</u>	<u>19%</u>	<u>56</u>	<u>7%</u>	<u>\$741,100</u>	<u>12</u>	<u>1%</u>	<u>0</u>	<u>0%</u>	<u>---</u>
Totals	3,190		805	100%		1,262		212	100%	

Source: City of Longmont Planning Division, <http://www.boulderhomelistsings.com>

The information in this table can be used to make some very important points concerning housing development in the last four years and the implications for affordability. Of the 3,190 single-family permits issued, only five have been for units smaller than 1,500 square feet. Units of this size are the only ones listed with an average price of below \$200,000. Nearly half of the permits issued have been for single-family units larger than 4,000 square feet. Comparably-sized homes currently on the market sell for well over \$400,000 but only represent 17% of the total single-family units listed (compared with 48% of the permits issued).

As for the attached units, 50% of the permits issued since 2000 have been for units smaller than 2,000 square feet, which typically sell for under \$200,000. However, it is obvious that the private market trend of producing larger units is not specific to single-family homes: half of the permits issued have been for units larger than 2,000 square feet, while only 20% of the attached units on the market exceed this size. Without a strong local affordable housing program and government funding to subsidize homeownership for low income households, their opportunities would be very limited.

2. *Future Inventory of Dwelling Units, by Type*

Information regarding future residential development has been collected from the City of Longmont's Planning Division. Planning classifies future projects by their stage in the development process, and this document differentiates between those that have received final approval from the City (Final Plats), and those which represent potential or preliminary plans (Preliminary Plats and Annexations). Neither of the two groups includes dwelling units that have been issued permits.

The following table details the best estimate of future growth in Longmont. The units listed in the Final Plats column are almost certain to be permitted in the near future; the scope of the developments classified as Preliminary Plats/Annexations is more likely to change as plans evolve over time.

Projected Dwelling Unit Growth by Planned Neighborhood - City of Longmont -

<u>Neighborhood</u>	Final Plats				<u>Total</u>	<u>Percent</u>
	<u>Single-Family</u>	<u>Attached</u>	<u>Multifamily</u>	<u>Other</u>		
East Side	422	461	0	28	911	46%
Upper Clover Basin	283	162	42	0	487	24%
Pike	103	75	0	142	320	16%
Quail	57	116	0	0	173	9%
Lower Clover Basin	67	30	0	0	97	5%
<u>Schlagel</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>1%</u>
Total	938	848	42	170	1,998	100%
Percent	47%	42%	2%	9%	100%	

<u>Neighborhood</u>	Preliminary Plats/ Annexations				<u>Total</u>	<u>Percent</u>
	<u>Single-Family</u>	<u>Attached</u>	<u>Multifamily</u>	<u>Other</u>		
East Side	293	875	354	50	1,572	47%
Upper Clover Basin	233	97	98	0	428	13%
Pike	0	0	0	0	0	0%
Quail	231	166	384	0	781	23%
Lower Clover Basin	185	329	0	0	514	15%
<u>Schlagel</u>	<u>40</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>40</u>	<u>1%</u>
Total	982	1,467	836	50	3,335	100%
Percent	29%	44%	25%	1%	100%	

Source: City of Longmont Planning Division

The information in the table indicates that recent trends are for the most part expected to continue into the near future: 70% of the nearly 2,000 approved and unpermitted units (Final Plats) are expected to be built in the East Side and Upper Clover Basin neighborhoods. The proportion of the 3,335 planned units in these two neighborhoods decreases to 60% in the Preliminary Plats/Annexations table as construction activity is expected to shift to the neighborhoods of Quail and Lower Clover Basin.

One striking difference between dwelling units in 1999, recent permits, and planned development in Longmont is the distribution of dwelling units by type. The following table illustrates the point clearly.

	# of Dwelling Units				% of Dwelling Units			
	DUs in <u>1999</u>	Permits <u>2000-04</u>	Final <u>Plats</u>	Prelim. <u>Plats</u>	DUs in <u>1999</u>	Permits <u>2000-04</u>	Final <u>Plats</u>	Prelim. <u>Plats</u>
Single-Family	18,251	3,191	938	982	66%	58%	47%	29%
Attached	8,132	1,255	848	1,467	29%	23%	42%	44%
Multi-Family	1,202	1,036	42	836	4%	19%	2%	25%
<u>Other</u>	<u>0</u>	<u>0</u>	<u>170</u>	<u>50</u>	<u>0%</u>	<u>0%</u>	<u>9%</u>	<u>1%</u>
Total	27,585	5,482	1,998	3,335	100%	100%	100%	100%

Source: City of Longmont Division of Planning

In 1999, single-family detached homes comprised approximately 66% of the housing stock in Longmont. The remainder was split between condos and townhomes (29%) and multi-family rentals (4%). Between 2000 and 2004, almost as many apartment units were permitted (1,036) as had previously existed (1,202). This flood of rental units increased the share of multi-family units from 4% to almost 7%. As would be expected, very few rental units are included in developer plans that have already been approved by the City (42). Instead, attached for-sale units (condos, townhomes, etc.) are expected to be permitted (848) almost as frequently as detached single-family homes (938). Both the recent increase in rental stock and the proposed increase in attached dwelling units bode well for housing affordability in Longmont, particularly when they are viewed as alternatives to typically more expensive single-family units.

The previous Plan included a discussion of approved multi-family rental communities ready to be permitted – a conversation that was likely spurred by the tight rental market in 1999 and the impressive number of rental units in the pipeline at the time. A similar discussion in this Plan is unwarranted because vacancy rates are currently double-digit and there are only 42 multi-family units with final City approval. Generally, the housing issues experienced by Longmont residents today and expected for tomorrow are not a function of overall rental-unit supply; they are more a function of joblessness and the types of jobs that are being created. The one exception, discussed in the following section entitled “Rental Market”, is the supply and gross rent level of small units in Longmont.

3. Projected Growth in Dwelling Units

Between 1990 and 1999, the number of permits for residential dwelling units in Longmont grew at an average annual rate of 3.4%. The pace actually accelerated between 1999 and 2003, averaging 4.3% per year with a high of 5.6% in 2001 and a low of 2.7% in 2003. With 1st Quarter data tabulated, the City’s Planning Division has estimated that the number of dwelling units will grow at 2.4% annually in 2004 and 2005 and increase to 2.5% growth through 2009. Yearly projections are provided in the following table.

**Projected Growth in Dwelling Units
- City of Longmont -**

Year	Housing Supply – Jan 1 –	Growth Rate	Additional Units	Housing Supply – Dec 31 –
2004	32,582	2.4%	775	33,357
2005	33,357	2.4%	801	34,158
2006	34,158	2.5%	854	35,012
2007	35,012	2.5%	875	35,887
2008	35,887	2.5%	897	36,784
2009	36,784	2.5%	920	37,704
Total	---	2.5%	5,122	

Source: City of Longmont Planning Division

Based on the information provided by the Planning Division, it is projected that 5,122 dwelling units will be permitted between the beginning of 2004 and the end of 2009. Through June 2004, 485 permits have been issued, implying that an additional 4,637 permits will be granted for new dwelling units in Longmont through 2009. This is in line with the over 5,300 units included in plans that have reached the Final Plat stage or are in more preliminary stages, and the estimate also incorporates the expectation that not all planned developments will reach build-out in the next five years.

B. Market Conditions and Trends

In this section, the housing market is described, with comparisons of the current market to previous years within the last decade. This section of the report is divided into two parts:

1. For-sale housing covering historical sales prices and volume, current listings (type, location, size and price) and projected sales prices; and,
2. Rental housing with information on rental and vacancy rates, both historical and current.

Market conditions for the near future are based on projected sales prices, rents and location.

1. For-Sale Housing

a. Historical Sales Prices

Before the preceding Consolidated Plan was written in 1999, housing prices in Boulder County had been appreciating at between 4% and 6.5% annually for four years (calculated as a straight average of quarterly values provided by the Office of Federal Housing Enterprise Oversight). However, 1999 marked the beginning of a period of double-digit annual home value appreciation that has only ameliorated since 2002. After increasing at an annual rate of 4.2% for five years, the average single-family home sells for approximately \$44,000 more than it did in 1999. Condos

and townhomes increased at an average annual rate of 6.2% during the same time period, which translates into a price increase of \$47,000.

**Changes in House Prices and Family Incomes
- City of Longmont -**

<u>Year</u>	<u>Single-Family</u>		<u>Attached</u>		<u>HUD Family Income</u>	
	<u>Average</u>	<u>% Change</u>	<u>Average</u>	<u>% Change</u>	<u>Median</u>	<u>% Change</u>
1999	\$192,400	---	\$135,400	---	\$70,700	
2000	\$217,193	13%	\$151,231	12%	\$74,000	5%
2001	\$249,500	15%	\$165,040	9%	\$81,400	10%
2002	\$252,576	1%	\$184,107	12%	\$87,900	8%
2003	\$255,988	1%	\$184,889	0%	\$81,900	-7%
2004	\$236,676*	-8%	\$182,609	-1%	\$81,900	0%
Change	---	23%	---	35%	---	16%

Source: Boulder Area Realtor Association, HUD
* Reflects year-to-date through June 2004.

Although sales prices have not increased as quickly since 2002, several years of double-digit home value appreciation and elevated levels of unemployment have made it difficult for low income households to afford adequate housing. As the table shows, HUD’s estimates of median family income for the County have not kept pace with home appreciation in the City. Also of note is that, in four of the six months in 2004, sales averaged between \$240,000 and \$275,000 for single-family homes. At year-end, the average sales price is likely to approach the 2003 level, as is currently the case for attached units. If single-family homes rebound to average even \$250,000, which is very likely, then their average sales price would be approximately 30% higher than in 1999 (as opposed to the current estimate of 23%).

b. Current For-Sale Listings

The following table provides information on homes for sale in Longmont by price in May 2004. Single-family homes are separated from attached units (condos, townhomes, etc.).

**Homes Listed by Price and Type
- City of Longmont -**

	Single-Family		Attached	
	2004		2004	
	#	%	#	%
\$0 - 49,999	1	0%	0	0%
\$50,000 - 99,999	0	0%	13	6%
\$100,000 - 149,999	11	1%	41	19%
\$150,000 - 199,999	157	20%	87	41%
\$200,000 - 249,999	221	27%	51	24%
\$250,000 - 299,999	140	17%	10	5%
\$300,000 - 349,999	81	10%	6	3%
\$350,000 - 399,999	56	7%	1	0%
\$400,000 - 449,999	28	3%	2	1%
\$450,000 - 499,999	15	2%	0	0%
\$500,000 +	<u>95</u>	<u>12%</u>	<u>1</u>	<u>0%</u>
	805	100%	212	100%

Source: <http://www.boulderhomelistings.com>
Data collected May 2004.

Nearly two-thirds of the single-family homes listed in May were priced between \$150,000 and \$300,000. Only 12 units outside of this range were priced lower than \$150,000, and a significant number (12%) were listed for greater than \$500,000. The sale prices for condos and townhomes exhibited less variation – 84% fell between \$100,000 and \$250,000, and the majority of those were priced between \$150,000 and \$200,000.

Here, it is important to view the available housing stock in terms of what is affordable for households based on HUD's income limits. The following table clearly illustrates that low income groups in Longmont have very few opportunities to transition to homeownership.

**Homeownership Opportunities for Low Income Groups
- City of Longmont, 2004 -**

	Extremely Low Income	Very Low Income	Low Income
# of Households in '04	3,417	4,431	4,310
# of Renters in '04	2,353	2,460	1,815
Maximum Income*	\$26,100	\$43,500	\$57,500
Maximum Purchase Price	\$85,000	\$145,000	\$195,000
# of Units Priced Below	3	58	275
% of Units Priced Below	0%	6%	27%

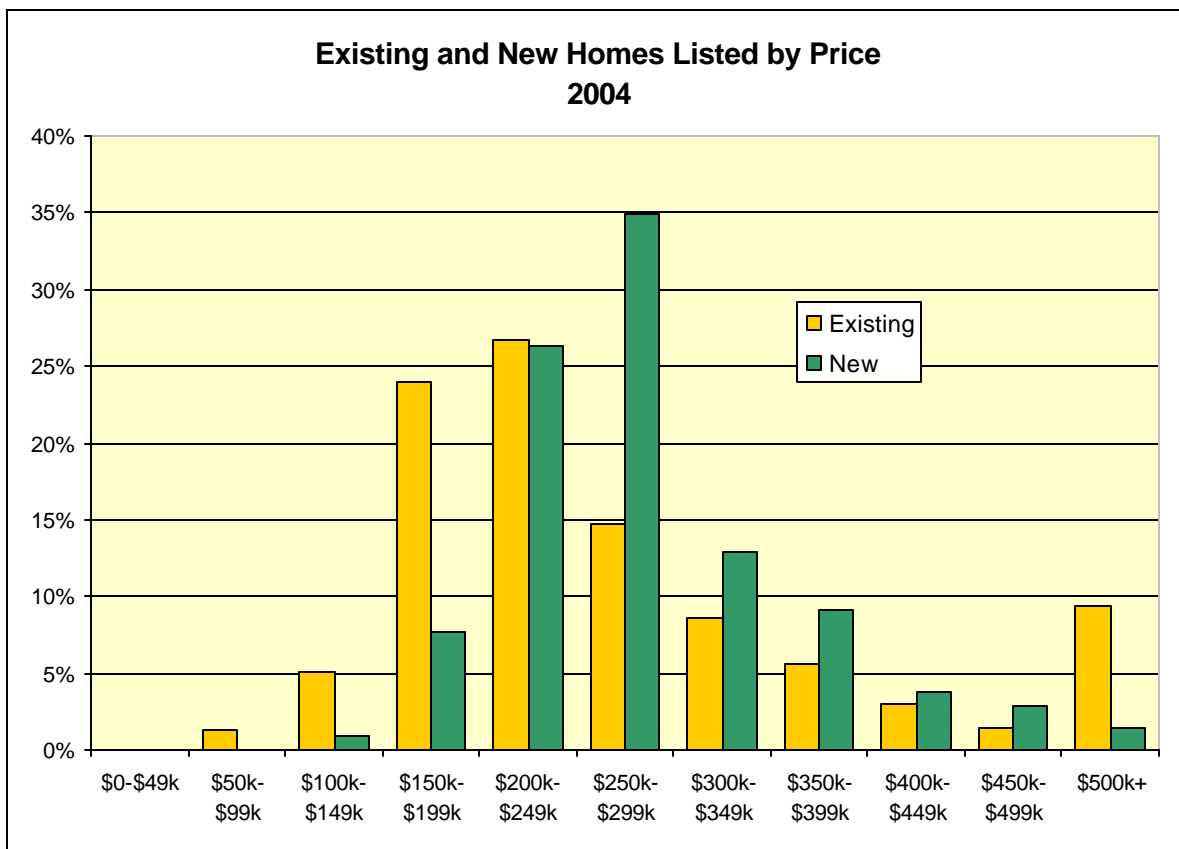
* Based on HUD's 2004 Income Limits for a family of four.

The maximum purchase prices are estimates and were arrived at based on the following assumptions:

- a payment that represents 30% of a household's income;
- a down payment of 10% of the purchase price;
- home insurance, using rates specific to Longmont;
- a mil levy of 98.3516, which is an average for the city;
- an interest rate of 6.5% for a conventional 30-year fixed mortgage, which is slightly above the current rate and 0.5% higher than the 18-month average;
- private mortgage insurance, which is required for loans with less than 20% down; and,
- homeowner association dues, which are estimated at a conservative \$40 per month.

Using the above assumptions, a low income family of four could afford a home valued at approximately \$195,000. Only 27% of the houses on the market are listed at or below this price. The wealthiest very low income household could afford 6% of the homes on the market, and only three of the 1,017 were affordably-priced for extremely low income households.

Although real enough today, the breakdown of new homes (those available now and those ready to build) by price offers some insight into the challenge of providing affordable housing in the future. The City of Longmont does not collect data from developers regarding sales prices or sizes of particular homes in future developments. The 1,998 homes included in developments in the Final Plat stage (with the City's approval), along with the 3,335 homes in preliminary stages, have not even been permitted to date, so data on square footage that would allow an educated guess on pricing are also unavailable. Without this information, it is difficult to discuss with any certainty the future affordability of Longmont's housing market. The only information available that may provide a glimpse into the future is provided by NewHomeSource (www.newhomesource.com), an on-line clearinghouse created and funded by homebuilders as a centralized place to advertise units in active developments. Although data from "NewHomeSource" reflect already-permitted units, it does provide insight into the type of housing construction occurring in Longmont's growing developments. The following chart illustrates the discrepancy between existing homes on the market and those being built for purchase.



Source: <http://www.boulderhomelistings.com> and <http://www.newhomesource.com>
Data collected May 2004.

The chart clearly illustrates the trend in new home construction in Longmont. Nearly two-thirds of the planned housing development in the City will be priced at or above \$250,000, with 35% of the total expected to fall in the \$250,000-\$299,000 price range. Only 9% will be priced below \$200,000, which is slightly higher than the maximum that a low income household can afford.

The following table provides a little more detail on current activity by neighborhood. (Though insignificant, it should be noted that data in the following table reflect listings in August 2004, while data in the chart and table above represent May 2004 listings.) All of the homes advertised by “NewHomeSource” within Longmont’s city limits are located in the East Side and Upper Clover Basin neighborhoods. The four developments listed account for 1,144 unissued permits of the 5,333 reported by the Planning Division, so to the extent that current activity is reflective of future activity, the price-points for homes listed here should be representative of the market.

**Current Residential Development Activity
- City of Longmont, August 2004 -**

<u>Development</u>	<u>Subdivision</u>	<u>Type</u>	<u>Units</u>	<u>Median Sales Price</u>	<u>Permits Remaining</u>
Fox Meadows					386
East Side	FairView at Fox Meadow	attached	27	\$144,000	
	Fox Meadow: SunField	attached	15	\$167,000	
	Fox Meadow	single-family	35	\$308,000	
	Fox Meadow: Wild Flower	single-family	7	\$309,000	
Meadow Mountain					205
Upper Clover Basin	Meadow Mountain: Inaugural	single-family	8	\$221,000	
	Meadow Mountain: Anniversary	single-family	8	\$293,000	
	Meadow Mountain: Rhapsody	single-family	8	\$390,000	
	Meadow Mountain: Grand Quadrille	single-family	7	\$439,000	
Renaissance					299
Upper Clover Basin	Renaissance III: Stratford II	single-family	8	\$257,000	
	Renaissance III: Moor Park	single-family	19	\$294,000	
	Renaissance: The Reserve	single-family	11	\$346,000	
Spring Valley					254
East Side	Spring Valley: Americanas	single-family	5	\$258,000	
	Fairways at Ute Creek	single-family	13	\$267,000	
Total			171		1,144

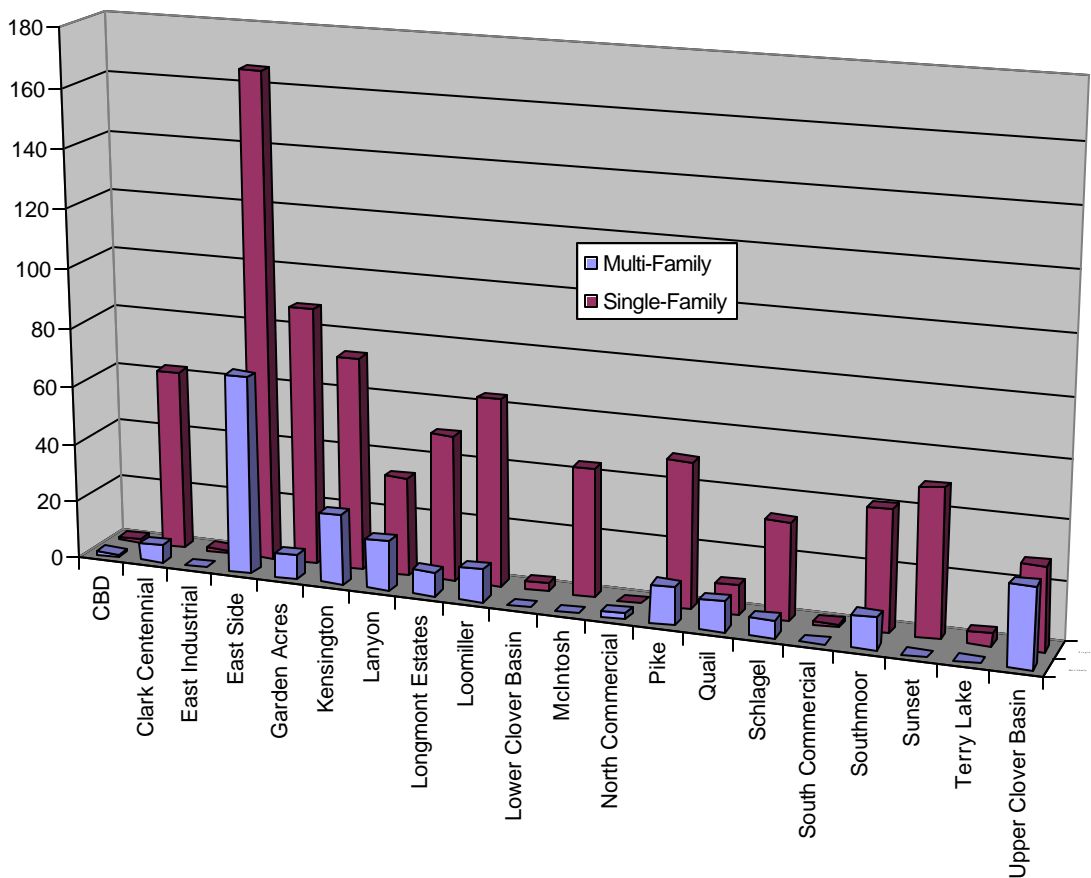
Source: <http://www.newhomesource.com>
Data collected August 2004.

All 42 attached units for sale in the Fox Meadows development are priced under \$195,000 and thus assumed affordable for a four-person low income household. In the discussion of current listings by neighborhood to follow, it will become clear that homes in East Side are, as a rule, less expensive than homes in Upper Clover Basin. That said, none of the 129 single-family homes in either neighborhood are priced below \$200,000 and are therefore considered unaffordable. So, while there are some existing housing units for sale that are considered affordable for low income households, it is obvious that the private market plans to continue to ignore their needs in the future.

c. Characteristics of For-Sale Listings by Location

Crucial to understanding the housing opportunities for low income residents is an analysis of the characteristics of currently listed homes by neighborhood. The following section evaluates the distribution of for-sale homes by neighborhood as it impacts the housing alternatives of low income Longmont residents. The following chart illustrates the discrepancy in the number of homes for sale by neighborhood. Of the 27 neighborhoods (or planning areas), all 20 containing any home listings when data were collected in May 2004 are included in the chart.

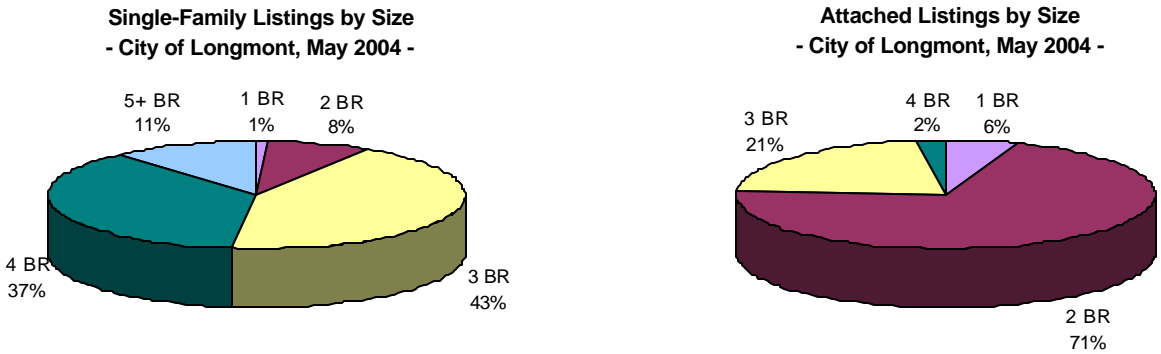
**For-Sale Listings by Neighborhood
- City of Longmont, May 2004 -**



Source: <http://www.boulderhomelistsings.com>

As mentioned above, single-family units on the market outnumber attached units 805 to 212. This discrepancy is rivaled only by the discrepancy between the number of for-sale units in the East Side neighborhood and the significantly lower numbers in the others. There are even more attached units for sale in East Side than there are single-family units in all but two other neighborhoods (Garden Acres, Kensington). Despite the high number of listings in this planned neighborhood, 63% of all single-family listings are located in established neighborhoods. Owing mostly to East Side and Upper Clover Basin, the reverse is true when considering the distribution of

attached units for sale: 58% in planned and 42% in established neighborhoods. The following pie-charts summarize the distribution of single-family and attached listings by number of bedrooms.

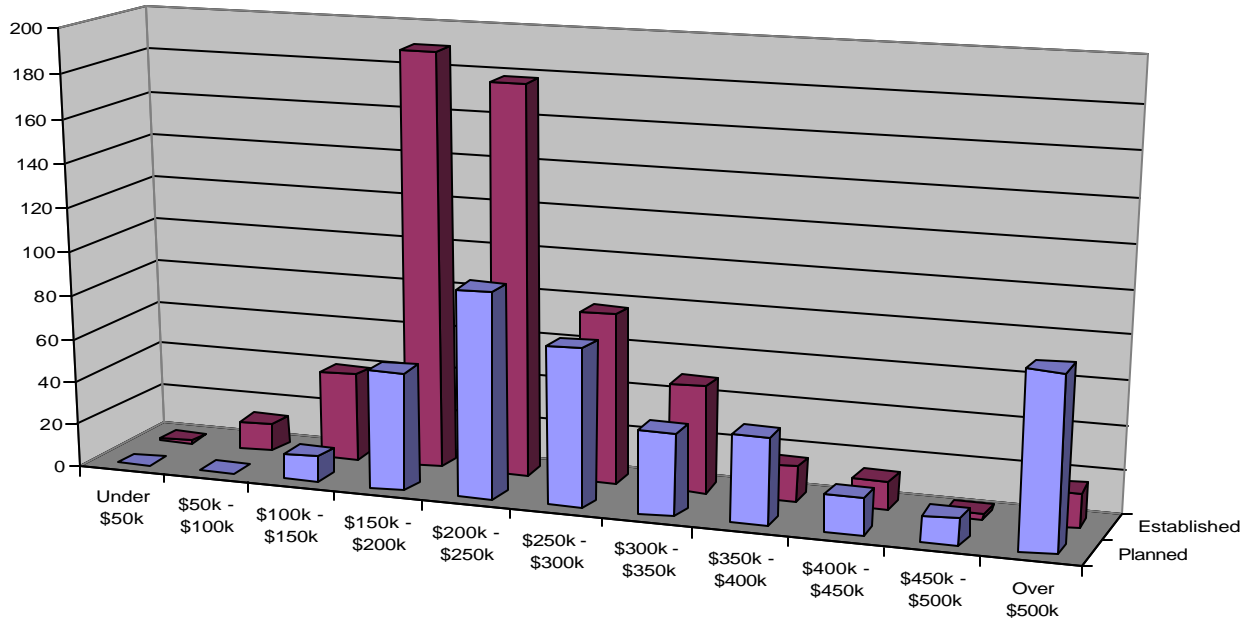


Source: <http://www.boulderhomelistings.com>

In line with expectations, over three-quarters of single-family homes on the market include either three or four bedrooms. Only 9% (72 units) have fewer bedrooms and validate the statements made earlier in the Plan that housing options for small households are scarce, particularly in the single-family for-sale stock. Small households are provided more options in the attached sector where 77% (162 units) have two or fewer bedrooms.

Having demonstrated an understanding of the for-sale market by dwelling type (detached or attached), the next logical step is to analyze the distribution of for-sale units by price and location in Longmont. The following chart aggregates the 27 neighborhoods into “Established” and “Planned” categories, and all single- and multi-family for-sale units are classified by their list prices. Following the chart is a tabular representation of the same data.

For-Sale Listings by Price and Neighborhood Type
 - City of Longmont, May 2004 -



For Sale Listings by Price and Neighborhood Type
 May, 2004

Price Range	Planned		Established	
	#	%	#	%
Under \$50k	0	0%	1	0%
\$50k - \$100k	0	0%	13	2%
\$100k - \$150k	12	3%	40	7%
\$150k - \$200k	54	13%	190	32%
\$200k - \$250k	94	22%	178	30%
\$250k - \$300k	72	17%	78	13%
\$300k - \$350k	38	9%	49	8%
\$350k - \$400k	40	10%	16	3%
\$400k - \$450k	17	4%	13	2%
\$450k - \$500k	12	3%	3	1%
Over \$500k	79	19%	16	3%
Total	418	100%	597	100%
Under \$200k	66	16%	244	41%

Source: <http://www.boulderhomelistsings.com>

As the chart and table plainly illustrate, for-sale units in established neighborhoods are clustered between \$150,000 and \$250,000, while units in planned neighborhoods typically range between \$200,000 - \$300,000 or sell for over \$500,000. As explained earlier, the wealthiest (four person) low income household can afford to purchase a home valued at up to \$195,000. Homes priced at under \$200,000 represent 41% of the market in established neighborhoods and number 244 in this sample; only 16% of the homes listed in new (planned) neighborhoods are priced to sell below this threshold and total only 66. The following table sheds more light on the subject of

affordability by location by evaluating the for-sale listings by price, neighborhood, and size. This table indicates exactly *where* low income families can afford to live in Longmont.

For-Sale Listings by Size and Neighborhood May 2004

<u>Established</u>	\$195,000 & Under				Over \$195,000			
	<u>1 BR</u>	<u>2 BR</u>	<u>3 BR</u>	<u>4+ BR</u>	<u>1 BR</u>	<u>2 BR</u>	<u>3 BR</u>	<u>4+ BR</u>
CBD	---	1	---	---	---	1	---	---
Clark Centennial	---	7	19	7	---	---	8	27
East Industrial	---	---	---	---	---	---	1	---
Garden Acres	---	8	17	2	---	1	31	37
Kensington	12	22	14	6	---	1	12	30
Lanyon	---	14	13	2	---	---	9	13
Longmont Estates	---	1	4		---	4	17	32
Loomiller	2	13	12	2	---	10	21	15
McIntosh	---	---	---	---	---	1	10	33
North Commercial	---	---	2	---	---	---	---	---
South Commercial	---	---	1	---	---	---	---	---
Southmoor	---	9	11	3	---	1	12	16
<u>Sunset</u>	---	<u>6</u>	<u>3</u>	---	---	<u>6</u>	<u>16</u>	<u>19</u>
Total	14	81	96	22	0	25	137	222
Percent of Total	1%	8%	9%	2%	0%	2%	13%	22%
Sum of Price Ranges			21%				38%	

<u>Planned</u>	\$195,000 & Under				Over \$195,000			
	<u>1 BR</u>	<u>2 BR</u>	<u>3 BR</u>	<u>4+ BR</u>	<u>1 BR</u>	<u>2 BR</u>	<u>3 BR</u>	<u>4+ BR</u>
East Side	3	37	6	---	---	29	87	72
Lower Clover Basin	---	---	---	---	---	---	1	2
Pike	---	---	---	---	---	13	17	33
Quail	---	1	---	---	---	8	8	3
Schlagel	---	1	---	---	---	3	17	18
Terry Lake	---	---	---	---	---	---	3	1
<u>Upper Clover Basin</u>	<u>1</u>	<u>13</u>	---	---	---	<u>5</u>	<u>18</u>	<u>18</u>
Total	4	52	6	0	0	58	151	147
Percent of Total	0%	5%	1%	0%	0%	6%	15%	14%
Sum of Price Ranges			6%				35%	

Source: <http://www.boulderhomelistings.com>

As previously mentioned, a low income family of four can afford a house priced at approximately \$195,000 and requires at least three bedrooms if there are both a girl and boy in the family. The table reveals that only 27% of all listings, or 275 homes, were priced at or below \$195,000. A closer look at the characteristics of these 275 homes exposes the fact that only 124 are large enough to accommodate a family of four – 118 in established neighborhoods and only six in planned ones. When data were collected, homes listed that were deemed affordable were concentrated in the Clark Centennial, Garden Acres, Kensington, Lanyon, and Loomiller neighborhoods. All six affordable units in planned neighborhoods were located in East Side.

The previous analysis focused on four-person families because they, at one time, were the standard in society. An average household size of less than three persons in Longmont, however, indicates that most families include fewer than four persons.

In 2000, one (6,370) and two (8,841) person families far outnumbered the 4,144 four-person families in Longmont. Given these circumstances, it is instructive to evaluate the homes listed for sale in terms of their size and affordability for families of different sizes. The estimation of 'Home Buying Power' is calculated as the 2004 income limit (as defined by HUD) multiplied by a factor of 3.4 and approximates the previous assumptions of 10% down, a mill levy of 98.3516, and an interest rate of 6.5% on a 30-year mortgage.

As would be expected, there were virtually no homes for sale when data were collected that would be considered affordable for extremely low income households. Very low income households had more options, although there were not a significant number from which to choose. Due to their higher incomes, low income households are the most likely to transition from renting into homeownership, and there were a substantial number of homes listed in May that were affordable to this group. However, as with the units affordable to the very low income group, the opportunities were heavily in favor of the larger families. For further investigation of this phenomenon, the following table compares the number of renter households by size and income with the number of homes listed in May, 2004, that could accommodate such families affordably. The estimates of households by size and income were derived by applying the Census 2000 distribution to the 2004 estimate of renter households. The 'Gap' is calculated as the difference between renter households and the units on the market affordable to them.

Housing Affordability by Household Size

	2004 <u>Income Limit</u>	Home Buying <u>Power</u>	Minimum <u>Bedrooms</u>	# Listed in <u>May 2004</u>
<u><=30% AMI</u>				
1 person	\$18,250	\$62,050	1	1
2 persons	\$20,900	\$71,060	1	1
3 persons	\$23,500	\$79,900	2	1
4 persons	\$26,100	\$88,740	3	0
5+ persons	\$28,200	\$95,880	4	<u>0</u>
				3
<u>>30% and <=50% AMI</u>				
1 person	\$30,450	\$103,530	1	14
2 persons	\$34,800	\$118,320	1	22
3 persons	\$39,150	\$133,110	2	33
4 persons	\$43,500	\$147,900	3	63
5+ persons	\$47,000	\$159,800	4	<u>87</u>
				219
<u>>50% and <=80% AMI</u>				
1 person	\$40,250	\$136,850	1	41
2 persons	\$46,000	\$156,400	1	78
3 persons	\$51,750	\$175,950	2	165
4 persons	\$57,500	\$195,500	3	276
5+ persons	\$62,100	\$211,140	4	<u>374</u>
				934

Source: HUD; <http://www.boulderhomelistings.com>

Affordable Units vs. Renter Household Distribution

	Listed in <u>May 2004</u>	Renters in 2004	<u>Gap</u>
<u><=30% AMI</u>			
1 person	1	1,718	1,717
2 persons	1	779	778
3 persons	1	435	434
4 persons	0	359	359
5+ persons	<u>0</u>	<u>313</u>	<u>313</u>
	3	3604	3601
<u>>30% and <=50% AMI</u>			
1 person	14	1,223	1,209
2 persons	22	760	738
3 persons	33	593	560
4 persons	63	414	351
5+ persons	<u>87</u>	<u>401</u>	<u>314</u>
	219	3391	3172
<u>>50% and <=80% AMI</u>			
1 person	41	1,027	986
2 persons	78	779	701
3 persons	165	437	272
4 persons	276	466	190
5+ persons	<u>374</u>	<u>408</u>	<u>34</u>
	934	3117	2183

Source: Census 2000; <http://www.boulderhomelistings.com>

As previously mentioned, there were virtually no units affordable to extremely low income renters, but few in the income category are legitimate candidates for homeownership. In the very low and low income groups, the gap is largest for the small renter households. One and two person households dominate these income categories, but most for-sale units are built with at least three bedrooms and are therefore only affordable at the higher incomes that HUD attaches to large household sizes. The scarcity of small for-sale units and the high prices of large units severely limit the housing options for small households in Longmont. And since it has already been demonstrated that permits issued since 2000 have typically been for large units, there is no reason to think that the private market will voluntarily solve the housing burdens of small households. The high cost of land and the higher return on large, luxury homes are likely the motives behind the trend.

2. The Rental Market

The Denver region has seen some dramatic shifts in rental sector vacancy since the 2000-2004 Consolidated Plan was written. According to the *Denver Metro Apartment Vacancy & Rent Survey*, vacancy rates remained around 5.0% for the first few years (1999-2001) and prices steadily climbed in the rental sector. Vacancy rates jumped to 8.7% in 2002 and 13.1% in 2003 before moderating slightly in the first quarter of 2004. As vacancy rates increased, gross rents typically decreased or held constant, so that rents are currently very near their 2002 levels. The following table tracks annual changes in gross rents and vacancy rates for the six-county metro Denver area.

**Regional Gross Rents and Vacancy Rates
- Denver Metro Area* -**

	Gross Rents					
	<u>1Q '99</u>	<u>1Q '00</u>	<u>1Q '01</u>	<u>1Q '02</u>	<u>1Q '03</u>	<u>1Q '04</u>
Efficiency	\$467	\$466	\$530	\$556	\$536	\$521
1 Bed	\$603	\$649	\$702	\$705	\$697	\$699
2 Bed, 1 Bath	\$689	\$745	\$791	\$802	\$796	\$788
2 Bed, 2 Bath	\$847	\$901	\$962	\$964	\$967	\$966
3 Bed	\$920	\$1,039	\$1,046	\$1,074	\$1,074	\$1,084
Vacancy	4.6	5.1	4.5	8.7	13.1	10.5

Source: *Denver Metro Apartment Vacancy & Rent Survey*

* The study analyzes data from six counties in the Denver region that do not coincide with the U.S. Census PMSA or CMSA definitions.

Longmont's experience has not exactly mirrored that of the region. When the 2000-2004 Consolidated Plan was written, the rental sector in Longmont was very tight. In the first quarter of 1999, the vacancy rate for rental units was 4.5%, and it had decreased to 2.7% when census data was collected in April 2000. Like the broader region, however, vacancy rates have increased in Longmont in recent years. In the first quarter of 2004, 13.3% of all rental units were vacant, compared with 10.5% for the region.

Unlike the region, vacancy rates in Longmont vary by unit type, as the following table illustrates. Although 13.3% of the rental units in the City of Longmont were vacant in the first quarter of 2004, the rate for the smaller units (efficiencies and one-bedroom apartments) ranged from 5.1% to 6.9%; three-bedroom units were 19.9% vacant by comparison. Metro Denver did not show the same variation in vacancy rates between small units and total units; its range was much narrower, from 9.6% to 13.4%. (Larger units may be experiencing higher vacancy rates because low interest rates are enticing families who would normally occupy them to transition to homeownership.)

Vacancy Rates by Type and Market

<u>Type</u>	Longmont		Metro Area	
	<u>1Q '99</u>	<u>1Q '04</u>	<u>1Q '99</u>	<u>1Q '04</u>
Efficiency	0.0%	6.9%	3.6%	10.2%
1 Bed	1.5%	5.1%	3.9%	9.6%
2 Bed, 1 Bath	2.3%	10.8%	4.5%	10.1%
2 Bed, 2 Bath	11.5%	13.8%	6.1%	11.7%
<u>3 Bed</u>	<u>5.1%</u>	<u>19.9%</u>	<u>5.5%</u>	<u>13.4%</u>
All	4.5%	13.3%	4.6%	10.5%

Source: *Denver Metro Apartment Vacancy & Rent Survey*

The next table drives home the point implied by the previous: There is not a sufficient supply of efficiencies and one-bedroom units for the residents of Longmont. The following table shows that there is a demand for smaller (and thus, more affordable) rental units in Longmont, but the supply does not currently accommodate it. The private market, it would seem, has constructed a surplus of large rental units

and a deficit of smaller ones, to the detriment of housing affordability for small families and single renters of limited means.

Units by Square Feet	Vacancy Rates - 1st Quarter, 2004	
	Longmont	Metro Area
<499	0.0%	9.2%
500-749	4.5%	9.6%
750-999	13.1%	10.1%
1,000+	16.7%	12.1%
Total	13.3%	10.5%

Source: *Denver Metro Apartment Vacancy & Rent Survey*

Not only does the *Denver Metro Apartment Vacancy & Rent Survey* show that housing units are not appropriately matched to Longmont households, but it also sheds some light on the changes in gross rent over the last five years and the relative cost of rental housing in Longmont compared with the larger region. The following table illuminates some major differences between Longmont's housing market and that of the Denver area.

Variations in Gross Rent

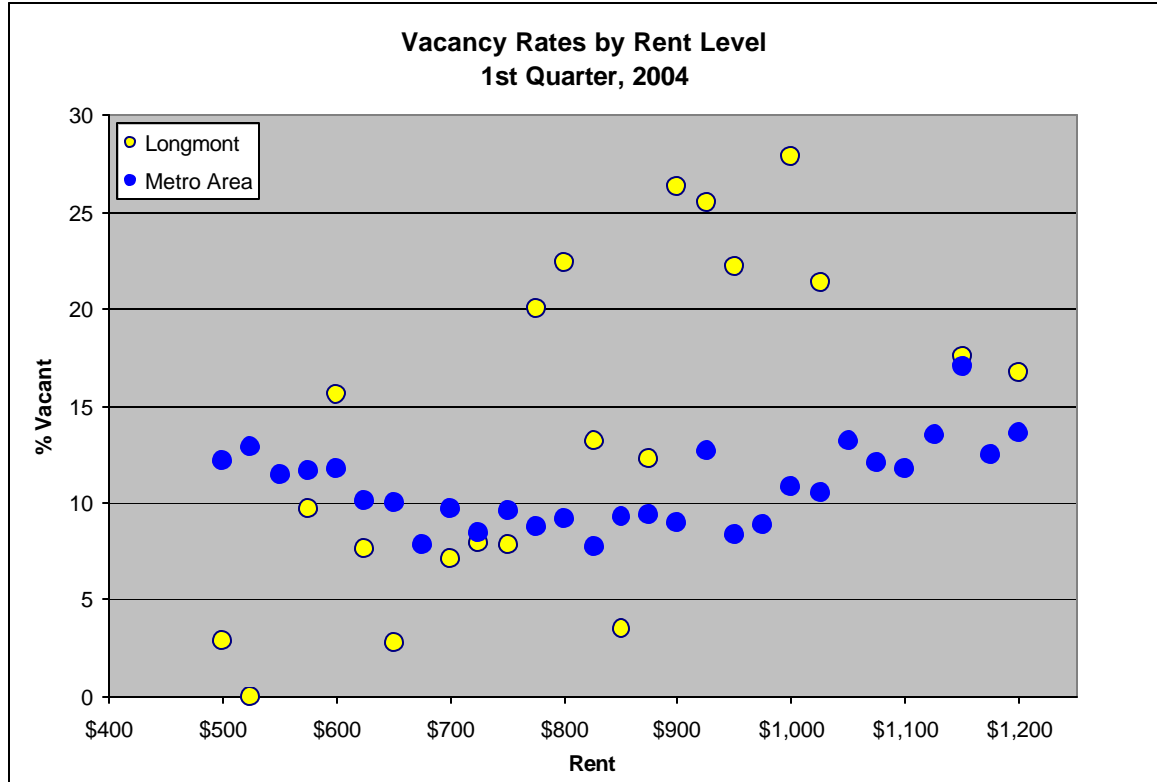
Type of Unit	Longmont Rents				Metro Area Rents				Longmont to Metro Rent Ratio
	1Q 1999	1Q 2004	% Difference	\$ Difference	1Q 1999	1Q 2004	% Difference	\$ Difference	
Efficiency	\$562	\$604	7%	42	\$467	\$521	12%	54	1.16
1 Bed	\$658	\$661	0%	3	\$603	\$699	16%	96	0.95
2 Bed, 1 Bath	\$739	\$610	-17%	-129	\$689	\$788	14%	99	0.77
2 Bed, 2 Bath	\$924	\$837	-9%	-87	\$847	\$966	14%	119	0.87
3 Bed	\$994	\$916	-8%	-78	\$920	\$1,084	18%	164	0.85
1999 HH Income				\$61,682				\$67,115	0.92

Source: *Denver Metro Apartment Vacancy & Rent Survey*

As the table shows, changes in rent levels for units in Longmont have not been constant across type, as they have been in the broader region. Rents for efficiencies and one-bedroom apartments have increased over the five-year period, but rents for larger units have decreased slightly. (This is almost surely due to the surplus of larger units and the deficit of smaller ones.) In the Denver region, rental units of all sizes have increased at very similar rates since 1999. The most important figure for low income Longmont residents in one-person households, however, is the actual rent level for efficiencies, compared with the broader Denver area. An efficiency unit in Longmont costs \$83 more per month than it does elsewhere in the region. This represents a 16% premium over the regional average, even though household income in Longmont is 8% lower than the Denver average. It should also be noted that one-bedroom apartments, while cheaper in actual dollars, are more expensive relative to the contrasting income levels (because the rent is 95% of the regional average, but the income is only 92%).

The following chart validates the contention that the gross rent level is an important factor in determining vacancy rates in Longmont, more so than in the rest of the

region. The chart plots vacancy rates by gross rent for apartments in the two geographic areas.



The chart shows that vacancy rates in the Denver region are fairly consistent, with the lowest rates occurring for stock renting between \$600 and \$1,000. Slightly higher rates characterize the lower and higher ends of the market, but at only one price-point (\$1,150) does the vacancy rate exceed 15%. The correlation between vacancy rates and gross rents is a low 0.35.

Longmont data tell a different story entirely. The lower end of the market is much tighter, with only one price-point below \$775 experiencing a vacancy rate of above 10%. At the other end of the rent spectrum, there are no price-points above \$875 with a vacancy rate below 16%. The correlation between vacancy rates and gross rents is 0.66 in Longmont, indicating that the two are closely related. High vacancy rates for expensive rental units and low rates for less expensive units could result from several different processes at work in the City. One explanation is that the private market overestimated the demand and produced a surplus of large, expensive rental units in Longmont. Another may be that, in this period of high unemployment, household income is insufficient to support such high rents, forcing families to occupy smaller units at a higher rate.

C. Subsidized and Special Needs Housing

1. Subsidized Housing

The City of Longmont considers the provision of affordable housing to be a top priority, both for low income households in general and those included in the special needs populations in particular. The developments listed in the following table offer subsidized housing to Longmont residents through different means; some receive Section 8 Vouchers that are attached to the units and require residents to pay 30% of their income, and others set their rent levels to be affordable to low income households. The table includes point-in-time data on rent levels and the length of waitlists gathered by telephone in July 2004.

There are currently 1,420 affordable rental units available to Longmont residents. These units are nearly equally split between one-bedroom, two-bedroom, and three-bedroom units. Without more careful scrutiny, it could be assumed that households of all sizes are served by this affordable rental stock. However, 291 of the 438 studio and one-bedroom units are dedicated to the elderly population. Therefore, a seemingly sufficient supply of units for individuals and small families is reduced to only 147 units when elderly units are removed and this is not sufficient for Longmont's population.

An additional 223 households are officially waiting for affordable units. Despite the set-aside of 334 units for elderly and frail elderly households, 55% (123) of the families on the waitlists are elderly residents, which may indicate a need for an expansion of affordable rental units for this population. Falling rents in the private market have satisfied some of the demand for income-earning households that consume more space. This has not been the case for elderly households who need less space and cannot afford higher rents. That said, the capacity to serve those on the waitlist would only scratch the surface of the true demand, which is reflected in the over 900 elderly renter households that are thought to currently reside in problematic housing conditions.

**Subsidized Housing Units
- City of Longmont, 2004 -**

Project Name	Target Population	Studios		1-Bedroom		2-Bedrooms		3-Bedrooms		4+ Bedrooms		Total Units	Waitlist
		Units	Rent	Units	Rent	Units	Rent	Units	Rent	Units	Rent		
Anderson Sixplex	Family	---	---	6	\$500	---	---	---	---	---	---	6	0
Aspen Meadows	Elderly/disabled	---	---	46	\$767	4	\$850	---	---	---	---	50	16
Casa de la Esperanza	Migrant farm workers	---	---	---	---	---	---	28	\$515	4	\$605	32	4
Cinnamon Park ¹⁾	Assisted Living	48	\$500+	---	---	---	---	---	---	---	---	48	35
Clover Basin Village	Family	---	---	45	\$610	113	\$699	262	\$709	---	---	388	32
Coffman Court	Family	---	---	---	---	4	\$675	14	\$750	---	---	18	0
Cottonwood Court	Family	---	---	1	\$500	35	\$595	---	---	---	---	36	0
Davidson Duplex	Family	---	---	---	---	2	\$600	---	---	---	---	2	0
Eastglen Townhomes ²⁾	Family	---	---	4	\$750	13	\$825	4	\$1,025	---	---	21	---
E. St. Clair/Rees St.	Family	---	---	---	---	6	\$700	---	---	---	---	6	1

Project Name	Target Population	Studios		1-Bedroom		2-Bedrooms		3-Bedrooms		4+ Bedrooms		Total Units	Waitlist
		Units	Rent	Units	Rent	Units	Rent	Units	Rent	Units	Rent		
Emery Street (1327, 1351)	Family	---	---	---	---	---	---	4	\$825	---	---	4	0
Emery Street (902)	Family	---	---	---	---	---	---	2	\$800	---	---	2	0
Emery Street (1410)	Family	---	---	---	---	4	\$620	---	---	---	---	4	0
English Village Apts	Family	---	---	---	---	32	\$610 +	---	---	---	---	32	0
Fox Ridge Apts	Family	---	---	1	\$600	2	\$700	---	---	---	---	3	0
Kimbark 1200 Apts	Family	---	---	---	---	6	\$625	42	\$750	---	---	48	0
Legacy Apts ²⁾	Family	---	---	30	\$781	40	\$861	10	\$1,128	---	---	80	---
LHA – Scattered Site	Family	---	---	---	---	---	---	2	---	4	---	6	0
Longs Peak ³⁾	Elderly	---	---	50	---	---	---	---	---	---	---	50	30
Montview Meadows Apts	Family	---	---	12	\$650	15	\$750	---	---	---	---	27	0
Mountain View Plaza Apts	Elderly/disabled	---	---	72	\$556	8	\$660	---	---	---	---	80	3
Parkside	Family	---	---	---	---	14	\$643	36	\$771	---	---	50	18
Parkville	Family	1	\$430	45	\$500	29	\$600	---	---	---	---	75	0
Portman Duplex	Family	---	---	---	---	2	\$600	---	---	---	---	2	19
Powell Plaza	Family	6	\$400	6	\$500	---	---	---	---	---	---	12	0
Quail Village Apts	Family	---	---	---	---	14	\$695	29	\$795	---	---	43	0
St. Vrain Manor	Elderly	34	\$255	31	\$360 +	7	\$480 +	---	---	---	---	72	35
Stonehedge Place	Family	---	---	12	---	70	---	27	---	4	---	113	25
Sumner Street (1321, 1327)	Family	---	---	---	---	8	\$650	---	---	---	---	8	0
Terry St. Apts	Elderly/disabled	---	---	10	\$550	8	\$650 +	---	---	---	---	18	0
Terry St. (1917-1925)	Family	---	---	8	\$500	16	\$610	---	---	---	---	24	1
Twin Peaks Apts ²⁾	Family	---	---	---	---	---	---	---	---	---	---	22	---
Village Place at Longmont ⁴⁾	Elderly	---	---	---	---	---	---	---	---	---	---	16	4
Vivian Street Apts	Family	---	---	---	---	2	\$500	---	---	---	---	2	0
Wedgwood Apts	Family	---	---	---	---	20	\$600	---	---	---	---	20	0
Total		89		349		434		418		12		1,420	223

¹⁾ Medicaid certified and specifically for the frail elderly population. There are 48 bedrooms with private baths and a communal dining facility.

Rents can be as low as \$500/month for Medicaid eligible residents or as high as \$2400 for those ineligible and includes meals.

²⁾ Unable to validate information or collect waitlist data from the housing development.

³⁾ Section 8 units for elderly residents; rent varies with income.

⁴⁾ Sixteen units are subsidized by the Longmont Housing Authority through 2004 or 2005, and the allotment by size varies. Continuation of the program is uncertain.

2. Public and Assisted Housing Inventory

a. Housing Choice Vouchers

After development-specific subsidized housing, the Housing Choice Voucher program is the most common form of rental assistance for Longmont households. The following table provides a list of voucher providers in the area, the number of families served, and the number of Longmont households on their respective waitlists.

Housing Choice Vouchers and Waitlists for Longmont Residents - City of Longmont, July, 2004 -

Agency	Vouchers	Waitlist
Longmont Housing Authority	509	605
Boulder County Housing Authority	238	283
Boulder Housing Partners	70	298
Center for People with Disabilities	75*	173
Supportive Housing & Homeless Programs	134	70**
Total	1,026	1,429 ***

* CPWD receives 75 vouchers from HUD, but it is unclear how many are used by Longmont residents.

** Represents the waitlist for all of Boulder County. A total for Longmont was unavailable.

*** Not an unduplicated count. People can register on more than one wait list.

Supportive Housing and Homeless Programs (SHHP) is a housing agency that serves all of Colorado and contracts with local non-profits to distribute Housing Choice Vouchers to disabled households. SHHP currently contracts with IMAGINE!, Mental Health Center of Boulder County, Center for People with Disabilities, and other agencies to assist 134 Longmont households. It is important to note that the handful of SHHP vouchers distributed by CPWD is in addition to the 75 vouchers listed in the above table.

In total, approximately 1,026 Longmont residents receive Housing Choice Vouchers from a variety of agencies. Of the total, 209 are set aside for members of special needs populations. The shortage of vouchers is evident in that there are more households on the waitlists than there are available slots. Based solely on the waitlist data, which does not include the households that have not added their names due to the estimated wait that can exceed three to four years, the demand is 139% higher than the supply. Even assuming that 30% of the names are duplicates, the need is 100% of the supply.

b. Housing Unit Inventory/Condition/Rehab Needs

Longmont Housing Authority. There are six housing units owned and operated by the Longmont Housing Authority (LHA) that were purchased with HUD funding and are considered public housing. This stock includes two units each with three, four, and five bedrooms and is incorporated into the "Subsidized Housing Units" table above.

The Longmont Housing Development Corporation (LHDC) is a non-profit entity created by LHA in 1994. The LHDC works in close concert with the City's housing authority and owns and operates 69 units of subsidized housing (also included in the table above). Fifty units (49 for rent and one occupied by the development manager) are located at the newly-built Aspen Meadows and are dedicated to fulfilling the housing needs of elderly Longmont residents. An additional 18 are located at Terry Street Apartments, and one unit is a detached single-family home.

All of the units owned and operated by LHA and LHDC are in good condition and the rehabilitation needs for them are relatively insignificant. The six scattered site units were substantially remodeled in the late 1990s with funding from HUD's Comprehensive Improvement Assistance Program (CIAP) and City of Longmont's Community Development Block Grant (CDBG) Program. Some of the houses were re-roofed or re-sided, all received new windows and doors and most of the appliances were replaced. The homes are in very good condition and blend well within their neighborhoods.

The Terry Street Apartments are planned for rehabilitation in 2005 with significant exterior rehabilitation as well as some interior work.

Boulder County Housing Authority. The Boulder County Housing Authority (BCHA) owns and operates Cottonwood Court in Longmont. This property consists of one four-plex and four eight-plexes for a total of 36 units (one is occupied by a resident manager). All of the units are two bedroom units except for 1 one bedroom unit. The BCHA also owns and manages Casa de la Esperanza, a 32 unit apartment complex for migrant farm workers and their families, which contains 28 three-bedroom units and four units with four bedrooms. In 2002, BCHA closed Casa Vista, which was a dormitory style housing complex with space for 24 single male migrant farm workers. Casa Vista currently sits vacant and offers an ideal opportunity to expand the stock of subsidized housing in Longmont.

All 134 of the BCHA units are in good condition with minimal rehabilitation needs. Sixteen of the Wedgwood apartments are undergoing significant exterior and interior rehabilitation using the city's Affordable Housing Funds. Casa de la Esperanza needs some interior work as the units age such as cabinets, floor covering, bath fixtures, etc. Cottonwood Court needs the same type of interior work mentioned above, but could also use window replacement on the exterior.

3. *Special Needs Housing*

a. Homeless Facilities and Shelters

The following table lists the primary providers of emergency and transitional shelter for the homeless population in Longmont. Combined, these non-profits employ nearly 300 units or beds and house just over 700 Longmont residents annually.

Housing Alternatives for Homeless and Special Needs Populations - City of Longmont & Boulder County -

<u>Provider</u>	<u>Type of Housing Assistance</u>	<u>Number of Units/Bed s</u>	<u>Longmont Residents Served Per Year</u>	<u>% Clients From Longmont</u>
Attention Homes – Boulder	Emergency – Youth	12 beds	15	10%
Boulder County Safehouse	Emergency - Victims of Domestic Violence	17 beds	19	7%
Boulder Shelter for the Homeless	Emergency - Single Adults	130 beds	126	15%
EFAA - Atwood Shelter	Emergency - Families	22 beds	192	54%
Safe Shelter of St. Vrain Valley	Emergency - Victims of Domestic Violence	21 beds	156	78%
Boulder Shelter for the Homeless	Transitional - Single Adults	30 beds	48	15%
INN Between	Transitional - Singles and Families	<u>43 units</u>	<u>150</u>	100%
Total		252	691	

As the table illustrates, the existing inventory in Longmont emphasizes emergency shelter, which typically lasts for up to 12 weeks, rather than longer-term transitional housing which can accommodate a family for up to two years. The table lists 179 units that are available for emergency shelter; however, only 32 of the units are physically located in Longmont. The remaining 147 are located in Boulder, and only a small percentage of their clients are Longmont residents. Of the 94 remaining units, only 64 are located in Longmont and 21 of them are considered permanent housing because they accommodate severely mentally ill residents indefinitely; unlike most transitional shelters that limit the length of stay to one or two years, there is no time limit for these clients.

The OUR Center operates a Hospitality Center in Longmont for homeless persons and families. This facility operates seven days a week and provides hot meals, a food bank, a clothing bank and intake to match the persons/families with needed services (emergency shelter, rent/utility assistance, transportation, etc.). The Hospitality Center recorded approximately 11,000 requests for services from 6,100 unique clients in 2003. Through June 2004, the Hospitality Center has already fulfilled nearly 13,000 requests – 2,000 more than in all of 2003. Nearly 700 rent and utility vouchers were issued in 2003, and, based on year-to-date figures, it appears that 2004 is on pace to match last year's total.

b. Special Needs Facilities

There are limited supportive housing projects for populations in Longmont with special needs. All of these facilities provide multiple services to support the residents and to help them transition to the next level of housing.

Elderly The Senior Housing Options' Cinnamon Park elderly assisted living facility located at 1335 Cinnamon Street serves 48 individual elderly persons. It is one of only two facilities that take Medicaid patients and provides housing and other services for its residents. Including the 48 units at Cinnamon Park, there are 455 affordable housing units dispersed among eight housing developments that are dedicated to the elderly population in Longmont.

Victims of Domestic Violence The Safe Shelter of the St. Vrain Valley (formerly the Longmont Coalition for Women in Crisis) provides 21 beds for victims of domestic violence and their children. Fulfilling the same role with 17 beds is the Boulder County Safehouse, which is located in the City of Boulder and serves only a handful of Longmont residents annually.

Developmentally Disabled and Mentally Ill The three homes operated by the Mental Health Center of Boulder County (MHCBC) house 21 individuals and provide case management, medication monitoring and mental health services for the residents.

In terms of tenant-based assistance, the MHCBC, the Center for People with Disabilities (CPWD), and a handful of other agencies distribute Housing Choice Vouchers provided by the state's Supportive Housing and Homeless Programs (SHHP). These vouchers assist 134 persons with disabilities in Longmont and are complemented by the additional 75 vouchers awarded to CPWD by HUD.

Youth At Risk Attention Homes in Boulder provides a residential alternative for troubled youth for up to 90 days. This facility has the capacity to serve 12 youths at any given time, and the agency has served approximately 15 Longmont residents per year for the last two years.

Recently-Released Correctional Management, Inc. operates the Longmont Community Treatment Center (LCTC), a structure in downtown Longmont with the capacity to house 69 prisoners awaiting parole. LCTC offers life-skills and job training to prepare prisoners for life "outside" and typically does not release them until they can demonstrate that they have a residential destination (e.g., rental unit, stay with family). Although it receives no HUD assistance, LCTC performs many of the services fulfilled by traditional transitional housing.

D. Neighborhoods

To this point in the plan, much information has been presented on the City of Longmont in its entirety. City-wide issues have been discussed at length, and broad areas of need have been identified. This section addresses some of the same issues, but at the neighborhood level, so that programs can be focused on areas in which problems are concentrated. The following table presents basic demographic and socioeconomic information for 14 Longmont neighborhoods in which there was a sizable residential presence. The table provides approximations because the data represent aggregations of block groups, which do not completely conform to neighborhood boundaries. A final caveat is that the data also reflect the year 2000 because estimates and projections have not been done at the neighborhood level. The following information is intended only to direct the City's attention to specific areas, not to enumerate the exact number of households in need; it can only be assumed that conditions in the poorest neighborhoods have worsened since 2000, given the economic environment. Descriptive values are formatted for emphasis where they are 10% "worse" than the City average (i.e., when income is 10% lower).

Longmont Neighborhoods - City of Longmont, 2000 -

<u>Neighborhood</u>	<u>Population</u>	<u>Households</u>	<u>Average HH Income</u>	<u>Percent Renter</u>	<u>Percent HHs Below Longmont Med Value</u>
Clark Centennial	8,705	2,942	\$49,118	36%	81%
Clover Basin *	1,443	565	\$100,686	14%	23%
East Side	3,780	1,380	\$74,684	17%	22%
Garden Acres	9,839	3,595	\$60,440	35%	62%
Kensington	8,447	2,926	\$52,083	45%	72%
Lanyon	5,353	2,125	\$52,017	46%	44%
Longmont Estates	5,893	2,337	\$74,982	27%	25%
Loomiller	7,616	3,234	\$46,827	42%	68%
McIntosh	4,605	1,760	\$89,583	38%	11%
Pike	1,741	518	\$150,406	0%	2%
Quail	1,233	436	\$110,075	17%	7%
Schlagel	3,301	1,280	\$73,785	20%	16%
Southmoor	6,205	2,121	\$56,708	27%	76%
<u>Sunset</u>	<u>5,391</u>	<u>2,343</u>	<u>\$58,180</u>	<u>36%</u>	<u>49%</u>
Total/Average	73,552	27,562	\$63,346	34%	49%

Source: Census 2000

* Due to block group delineations, Upper and Lower Clover Basin are aggregated into a larger Clover Basin neighborhood.

Several Longmont neighborhoods immediately stand-out as low income areas in which housing conditions are likely substandard. Kensington and Loomiller are the only two, however, that had below-average income, a higher-than-average proportion of renters, and a substantial proportion of their housing stock valued lower than the median for the City (around \$175,000) in 2000. Also of note are Southmoor and Clark Centennial, which were not dominated by renters but which had low average incomes and housing values. (Note that the demographic information provided for the planned neighborhoods, East Side and Clover Basin in particular, is less reflective of the current situation because of a high amount of growth since 2000.)

The following table presents more specific information regarding households with problems by neighborhood. The left side of the table enumerates households reporting any housing condition (overcrowding, inadequate kitchen or plumbing facilities) by the income of the household relative to the area median income. The right side of the table compares the number of households with

problems relative to the neighborhood's share of the City's population, in order to identify areas in which households with problems were over-represented. Situations in which a neighborhood's proportion (or share) of low income households was at least 2% higher than its share of the City's total households are bolded and italicized in red.

A glance at the left side of the table allows the reader to quickly identify neighborhoods within which there were high numbers of households with problems. However, not until the right side of the table is considered does it become clear whether the elevated levels were truly disproportionate shares or just a reflection of large population size.

**Households with Problems by Neighborhood
- City of Longmont, 2000 -**

<u>Owner-Occupied</u>	Total Households	Households With Problems, Earning				Share of All Households	Share of Households With Problems, Earning		
		<=30%	31-50%	51-80%	Total		<=30%	31-50%	51-80%
Clark Centennial	1,835	137	144	111	392	10%	18%	15%	9%
Clover Basin	499	0	15	75	90	3%	0%	2%	6%
East Side	1,142	37	45	89	171	6%	5%	5%	7%
Garden Acres	2,318	48	81	207	336	13%	6%	9%	17%
Kensington	1,570	69	182	155	406	9%	9%	19%	12%
Lanyon	1,132	39	32	79	150	6%	5%	3%	6%
Longmont Estates	1,704	60	29	55	144	9%	8%	3%	4%
Loomiller	1,827	152	58	122	332	10%	20%	6%	10%
McIntosh	1,062	43	18	8	69	6%	6%	2%	1%
Pike	519	0	40	10	50	3%	0%	4%	1%
Quail	363	20	4	10	34	2%	3%	0%	1%
Schlagel	1,024	24	24	92	140	6%	3%	3%	7%
Southmoor	1,538	74	184	100	358	9%	10%	19%	8%
Sunset	1,470	65	94	138	297	8%	8%	10%	11%
<u>Renter-Occupied</u>									
Clark Centennial	1,075	272	165	103	540	12%	14%	9%	13%
Clover Basin	74	15	0	4	19	1%	1%	0%	0%
East Side	225	20	24	35	79	2%	1%	1%	4%
Garden Acres	1,214	203	257	156	616	13%	10%	14%	19%
Kensington	1,316	339	320	74	733	14%	17%	18%	9%
Lanyon	980	258	271	83	612	11%	13%	15%	10%
Longmont Estates	610	95	145	45	285	7%	5%	8%	6%
Loomiller	1,328	309	288	49	646	14%	16%	16%	6%
McIntosh	661	65	58	92	215	7%	3%	3%	11%
Pike	0	0	0	0	0	0%	0%	0%	0%
Quail	72	15	4	10	29	1%	1%	0%	1%
Schlagel	259	60	45	60	165	3%	3%	2%	7%
Southmoor	585	146	133	40	319	6%	7%	7%	5%
Sunset	864	185	95	55	335	9%	9%	5%	7%

For homeowners, extremely low income households with problems were disproportionately concentrated in Clark Centennial and Loomiller. For both neighborhoods, their share of extremely low income owner-occupied households was nearly double their share of all owner-occupied households, and they accounted for 38% of the City's extremely poor owner-occupied households with problems. Clark Centennial, Kensington, and Southmoor had disproportionately high shares of very low income households with problems, and Garden Acres, Kensington, and Sunset had more than their share of low income households.

In terms of rental housing, the first point to be made is that 64% of the rental housing in Longmont was sited in five neighborhoods: Clark Centennial, Garden Acres, Kensington, Lanyon, and Longmont Estates. It is also interesting to note that 70% of the extremely low income renter households with problems were located in these neighborhoods, implying that the limited rental

housing in other neighborhoods was typically occupied by all but the poorest Longmont residents. Clark Centennial, Kensington, and Lanyon had disproportionately high shares of extremely low income renters with problems, and the latter two were indicated for very low income residents as well. Garden Acres, McIntosh, and Schlagel were home to a number of low income renters with problems.

The proclivity of low income renters and buyers to concentrate in particular Longmont neighborhoods begs the question: Is Longmont's housing stock distributed in such a way that low income households have few residential alternatives? The following table is similar to the one above, but it looks at the neighborhood distribution of owner- and renter-occupied units by their affordability in 2000.

**Distribution of Affordable Housing Stock by Neighborhood
- City of Longmont, 2000 -**

	Total Households	Housing Affordable to Those Earning			Share of Total Housing	Housing Affordable to Those Earning	
		<50% MFI	51-80% MFI	Total		<50% MFI	51-80% MFI
Owner-Occupied							
Clark Centennial	1,855	111	953	1,064	10%	11%	22%
Clover Basin	482	10	4	14	3%	1%	0%
East Side	1,129	10	34	44	6%	1%	1%
Garden Acres	2,310	41	807	848	13%	4%	18%
Kensington	1,571	110	598	708	9%	11%	14%
Lanyon	1,144	0	292	292	6%	0%	7%
Longmont Estates	1,721	18	204	222	10%	2%	5%
Loomiller	1,843	241	489	730	10%	24%	11%
McIntosh	1,071	0	58	58	6%	0%	1%
Pike	525	0	10	10	3%	0%	0%
Quail	360	20	0	20	2%	2%	0%
Schlagel	1,026	29	14	43	6%	3%	0%
Southmoor	1,556	380	594	974	9%	37%	14%
Sunset	1,477	49	311	360	8%	5%	7%
Renter-Occupied							
Clark Centennial	1,042	177	495	672	11%	17%	13%
Clover Basin	78	10	10	20	1%	1%	0%
East Side	230	0	24	24	2%	0%	1%
Garden Acres	1,224	71	382	453	13%	7%	10%
Kensington	1,313	224	609	833	14%	21%	16%
Lanyon	999	74	445	519	11%	7%	12%
Longmont Estates	630	90	210	300	7%	9%	6%
Loomiller	1,346	160	746	906	14%	15%	20%
McIntosh	664	14	91	105	7%	1%	2%
Pike	0	0	0	0	0%	---	---
Quail	71	23	23	46	1%	2%	1%
Schlagel	259	40	14	54	3%	4%	0%
Southmoor	568	54	349	403	6%	5%	9%
Sunset	860	115	380	495	9%	11%	10%

In terms of homeownership, 72% of the housing units affordable to those earning less than 50% of the AMI were located in Southmoor (37%), Loomiller (24%), and Kensington (11%), although only 28% of all owner-occupied units were located in the same neighborhoods. By itself, Southmoor represented 9% of Longmont's owner-occupied units but an amazing 37% of units affordable to households earning less than 50% of the AMI. Clark Centennial, Garden Acres, Kensington, and Southmoor were the destinations for low income homeowners, with the biggest spread occurring

in Clark Centennial between share of owner-occupied units (10%) and share of units affordable to low income households (22%).

As previously noted, rental units were heavily concentrated in five neighborhoods, and those affordable to extremely and very low income households were disproportionately concentrated in Clark Centennial (17%) and Kensington (21%). Units affordable to low income households were unusually represented in the Loomiller and Southmoor neighborhoods.

The overlap in the distribution of low income households with problems and affordable units by neighborhood is not accidental. The supply-side argument is that low income households, of necessity, have gravitated to low-cost housing in the City; the concentration of affordable owner-occupied units in Southmoor, Loomiller, and Kensington is astounding. In recent years, the City has emphasized inclusionary zoning in an attempt to disperse low income residential alternatives throughout Longmont. These efforts are not reflected in Census 2000 data and have provided rental and homeownership opportunities to residents that would not have materialized were it not for government intervention. Before families with means move out of these poorer neighborhoods, it will become more crucial for the City to direct funds toward improving the quality of life for those who remain through neighborhood reinvestment.

E. Housing Authority Strategies

The two Housing Authorities operating within the City of Longmont have strategies for improving management and operations of public housing (even though there are very few “public housing” units) and for improving the living environment of families residing in this housing.

BCHA: Since the last 5 year Consolidated Plan, the Boulder County Housing Authority has closed Casa Vista, single migrant farmworker housing, due to a lack of need. A current effort is underway to determine if there is another appropriate housing need that could be served by this now empty housing site. At Casa de la Esperanza, the manager maintains regular office hours (including evening hours) while a Site Attendant lives on site. Resident meetings are held on a regular basis at Casa de la Esperanza. Preventative maintenance inspections are also conducted twice a year in each unit. Up until two years ago, the BCHA had a fairly aggressive policy of acquiring existing 2, 4 and 6-plexes, rehabilitating them and keeping them in the affordable market via financing and deed or use restrictions. Since the County Commissioners have also become the Housing Authority Board, they are no longer acquiring units and are merely operating what they currently have in their portfolio. BCHA owns and operates over 134 affordable rental units in Longmont.

LHA: Since acquiring their six, scattered, public housing units, the Longmont Housing Authority has annually received a Certificate of Excellence in Management Operations from HUD. The most commonly expressed desire of these Public Housing residents is to achieve economic independence and to have the opportunity to purchase their units in the future. The LHA will continue to seek economic and beneficial opportunities to these residents by continuing to explore the “Public Housing Reform Act” which authorizes the agency to convert its projects to tenant-based assistance. Removing a project from the public housing inventory allows agencies to provide for tenant based assistance to their residents which will permit them to stay in the home, move somewhere else, or apply for homeownership of the unit.

The Longmont Housing Authority, in partnership with its private non-profit corporation, will seek out opportunities to increase the supply of affordable housing. During the last 5 year Consolidated Plan they built Aspen Meadows (50 units, elderly rentals), refinanced and began the rehab of the

Terry Street apartments (18 units, elderly/disabled rentals). Acquisition of existing rental units will be an ongoing effort to preserve existing and create new affordable units. They will also be emphasizing self-sufficiency with their tenants by providing many opportunities for further education, financial literacy, matched savings plans, life skills and job training.

Comprehensive Grant Program. Because there are so few public housing units in the City, there are currently no plans for the City of Longmont to participate in an approved HUD Comprehensive Grant Program. Also, there are no activities that are coordinated or jointly funded with the public housing Comprehensive Grant Program in Longmont. However, as stated earlier in this Plan, both of the housing authorities have received funding from the CDBG and CIAP programs and from Rural Development. They are very aggressive in searching out and applying for other sources of federal, state, local and private funding.

Coordination. City staff and Longmont Housing Authority staff sat down in September and reviewed in detail the LHA Public Housing 5 year Plan and the draft Consolidated Plan to ensure coordination and collaboration where it was warranted. There are many areas of overlap and partnership including self-sufficiency program promotion, working to increase the supply of affordable housing, exploring ways to provide additional rent assistance and preserving and enhancing the existing affordable housing stock.

The City and the Longmont Housing Authority are also participating in the following community efforts: the Longmont Housing Opportunities Team (preparing the Plan to End Homelessness), the Longmont Multi-cultural Plan's Housing Task Force (better education and outreach on housing programs to all cultures, races and ethnicities in Longmont), and the Regional Affordable Housing Initiative (effort to start addressing affordable housing issues on a regional basis). In addition, several of the community outreach efforts used to gather information for this Consolidated Plan were jointly managed by the LHA and the City.

Resident Initiatives. Both housing authorities have many services they provide for their residents to help them achieve self-sufficiency. At Casa de la Esperanza, the BCHA sponsors an after school program for the children that includes an on-site computer lab, tutoring, crafts, and a life-skills class. English as a Second Language classes are also offered on-site for children and their parents and seminars for first-time home buyers are offered periodically. The LHA has already and will again poll residents of their affordable housing units to see if a resident council should be formed. Residents of Aspen Meadows often attend the LHA/LHDC Board meetings which are held in the Aspen Meadows Community Room.

Fostering Improvements. Routine maintenance costs are covered by the operating budget while a reserve account is used to cover the non-routine maintenance expenses. The preventive maintenance inspections conducted twice per year assist staff in tracking needed routine and non-routine maintenance needs. The community building at Casa de la Esperanza was expanded during the last 5 year cycle to handle the growing after school program and co-locate a Head Start program on site for residents and the surrounding neighborhood.

F. Barriers to Affordable Housing

The City's recently completed Fair Housing Impediments Study stated that housing affordability and availability were identified as the primary barrier to housing choices. Besides this need to increase the housing supply, other impediments to affordable housing include low wages that don't allow a family to maintain self-sufficiency, and a lack of knowledge about fair housing requirements.

The study reviewed and evaluated: demographic, housing, transportation and economic data; housing discrimination complaints; the practices and programs of public and private sector organizations which own, operate, build, sell, and rent housing; and human service agencies which assist their clients in finding and financing housing. The following summarizes the barriers that were found to exist.

1. Housing Supply and Choice

There is a reluctance by neighbors to accept developments serving low/moderate income or special needs populations in their neighborhoods. Available sites for building affordable homes are limited and the cost to develop housing is still high. There are few units available for people with handicaps, especially persons needing a wheel chair. Greater efforts need to go into increasing the production of low and moderate-income housing.

2. Minority Concentrations and Desegregation

While Hispanic households live in every neighborhood in Longmont, certainly there are higher concentrations of Latinos living to the east of Main Street than to the west side according to the 2000 Census data. There are residents who feel that discrimination occurs against large Hispanic families and that there are differing rental terms between races of people. Language barriers still exist between housing providers and housing occupants with few written materials (leases and HOA documents, as examples) available in Spanish. There are frequent evictions because of language and educational differences. Owners/managers of rental properties are not fully knowledgeable about fair housing laws.

3. Housing and Community Economic Health

While there is now a high availability of rental units, the rents are still not affordable to a large segment of the community. Households who pay up to 50%, or more, of their income for housing are unable to actively participate in all aspects of community life. When housing consumes too much of a household's income, other important needs such as education, health care, and economic advancement go unmet. Housing problems contribute to marital conflicts, at-risk children, homelessness, and other social problems. The community at large ends up paying for remedial responses including housing subsidies, welfare, indigent health care, police services, etc. Community efforts to facilitate housing choice and financial independence for its members can benefit the overall economy and quality of life.

The availability of Section 8 Vouchers is decreasing nationwide and there is difficulty in obtaining credit due to economic, education, and experiential barriers. There is a lack of low cost/affordable assisted living facilities for elderly people.

The entire Fair Housing Impediments Study, its conclusions and the Fair Housing Action Plan for 2004-2008 is available at the City of Longmont CDBG Office.

V – STRATEGIC PLAN

The City's Strategic Plan is based on input from different organizations in the community, such as the Longmont Housing Authority, the St. Vrain Community Council, Boulder County Mental Health Center, the OUR Center, and all of those interested agencies and individual citizens that attended the many meetings and public hearings and provided their insight and perspectives about housing concerns and issues in Longmont. In setting priorities, goals and objectives, the city considered the needs of the community from the analysis of the HOUSING AND HOMELESS NEEDS ASSESSMENT and HOUSING MARKET ANALYSIS, then listened to public participation gathered through the various public meetings outlined in Appendix C. These sources helped to identify priority housing populations in need and housing programs that could most effectively address the housing problems in Longmont.

A. Priority Needs Analysis and Strategies

1. *Analysis and Conclusions Regarding Housing Needs*

The tables in Appendix A, provide a five year projection of total housing and community development needs and support services for the homeless (Tables 1A and 1B), housing needs of extremely low, very low and low income populations (Table 2A), the community development needs of the city (Table 2B) and the Public Housing Needs (Table 4). Several priority needs came forward when comparing the projected need information and the information provided in the two preceding sections on HOUSING AND HOMELESS NEEDS ASSESSMENT and HOUSING MARKET ANALYSIS.

- For renter households, the greatest needs are in the 30% AMI and 31% - 50% AMI categories. This is mostly a reflection of the high amount of their income that families have to spend on their housing. 79% of households with incomes below 30% AMI are paying too much of their income for housing. And 71% of those in the low income category (31% - 50%) are cost burdened by their housing payments. Currently, over 700 households are on the Longmont Housing Authority Wait List for rent assistance. This has increased from just over 200 when the waitlist was last purged in January, 2004 to now (9 months time). **More single persons and families need rent assistance than ever before at a time when the Housing Choice Voucher Program is declining or staying the same.**
- While rents currently are at 2002 rent levels, there is a disconnect between the sizes of rental units available and what families need. Large families cannot find 3 and 4 bedroom units they can afford because smaller families with higher incomes are able to afford the larger units. Therefore, the larger families are forced to rent smaller units or double up with other families and live in overcrowded situations. Smaller families and singles then cannot find smaller units reflected by the fact that the vacancy rates are the lowest for efficiency and 1 bedroom units. Waitlists indicate the greatest need is for 1 and 2 bedroom units. **More rental units affordable to households with incomes \leq 30% AMI are needed.**
- For owner households, the greatest needs are in the 51% - 80% and 31% - 50% categories. This also is a result of having to spend too much of their income for housing, but also is reflective of trying to keep up with home repairs. Over 1,300

homes in Longmont were built before 1978 and are occupied by families living at or below the poverty level. **There is a need for rehabilitation assistance.**

- With the average home selling for \$236,600, the market cannot or will not build new homes affordable to persons with incomes below \$65,000. The home ownership gap is the largest for smaller households needing 1 or 2 bedroom homes. While 43% of all Latino households own their own home, 65% of all households in Longmont are home owners. Minority households own 8% of the total homes that are owner-occupied. **Continuation of the Housing Incentive and Inclusionary Zoning programs are needed to encourage, promote or provide home ownership opportunities for lower income households and minority households.**
- Housing issues are compounded by the troubled economy and the fact that jobs are changing from well paid manufacturing and high tech jobs to lower paying personal service and repair service jobs. The majority of the wages for new hires in all types of jobs puts folks in the extremely low to low income range. The Boulder County average new hire wage is only \$32,082, which is 55% of the AMI for one person and 35% of the AMI for a 4 person family. The renter survey found that 53% of persons in subsidized housing have a high school education or less; this value increases to 58% when elderly respondents are excluded and only residents likely to be in the workforce are considered. 59% of the non-elderly respondents stated that they would be interested in job training or continuing education. The motivation for job training becomes more clear when the causal mechanisms for requiring housing assistance are considered: 25% of all respondents attribute their need for assistance to employment in a low-wage job, and 12% have recently lost jobs. **Comprehensive services, particularly in the areas of education and job training opportunities, are needed.**
- Longmont has experienced a 178% increase in homelessness in 4 years. This increase is a result of better counting during the Point-in-Time surveys, the worsening economy during this time, and the increased mobility of folks seeking work. People in this community are becoming homeless at an alarming rate due to loss of jobs and their income being stretched too thin. More folks are homeless for longer periods of time due to a lack of sufficient housing they can afford, and there is an increasing incidence of being homeless multiple times speaking to their inability to become economically stable over time. **Additional transitional housing and SRO units are needed as well as permanently affordable homes for people at the lowest incomes. Supportive services and case management are crucial to ensuring long-term success and economic sustainability.**

Results of the various community polls, feedback requests and input gathered show the following prioritized needs:

Community Forum – held June 15 – 56 people in attendance

1. Homeless Issues
2. Rental assistance for households below 30% AMI
3. Homeownership Opportunities
4. Upkeep and property maintenance (rehab/preservation)

Web Survey – held from Oct. 1 – 31 – 4 people responded

1. Senior housing and services
2. Accessible Housing
3. Homeless
4. Fair Housing
5. Neighborhood Revitalization

Human Services Agencies – focus group conducted September 29 – 6 participants

1. More housing affordable to households <30% AMI
2. Increase in the level of Supportive Services
3. More Transitional units and SROs for single men
4. Shelter for unaccompanied youth
5. Day shelter or day drop-in-site

The following summarizes the conclusions that the City has drawn from this data and prioritizes it with the input from the various contributing organizations.

2. *Strategies to Meet the Housing Needs*

In the ensuing discussions about the needs and priorities, one basic premise was established concerning housing. This premise is the backbone for the housing programs and strategies in Longmont.

Every citizen in Longmont should have the opportunity to live in safe, sanitary and decent housing that is affordable to them.

In order to help the City achieve this basic premise, the six general goals shown on page 85 were established to address the priority needs listed above. Existing or new programs which will be used to address the needs are outlined and which goals they meet are also shown. As the years covered by this Consolidated Plan go by, it is assumed that new programs will be designed and added to help meet the goals and the priority needs and that current programs will be refined or eliminated as needed.

Priority Goal	Priority Need Being Met
<p>Goal 1 Housing units should be produced and/or rehabilitated to accommodate, in a decent and affordable fashion, special housing to meet the needs of the elderly, disabled, homeless, large families, single parents, farm workers and physically and mentally disabled persons.</p>	<p>The Section on SPECIAL NEEDS POPULATIONS clearly showed a need for additional transitional housing and emergency shelter units. The critical need for increased affordable elderly housing and additional housing accessible to the physically handicapped will continue to grow as our population ages. The need for farm worker housing is expected to decrease in the future, which may enable the units serving this population to be used to meet other low income housing needs. This, however, will probably not occur during this five year period. Large families and single parents in all income categories especially need affordable housing assistance.</p>
<p>Goal 2 The existing housing stock in the City should be preserved, maintained and repaired.</p>	<p>Existing housing is the primary avenue lower income families have to purchase their own homes and to continue to be able to rent an affordable unit. Information presented in the HOUSING MARKET ANALYSIS section clearly showed that the existing housing is by far the most affordable in Longmont. It is also all that some current homeowners have or ever will have. It is their hedge against inflation and their equity savings plan for the future. Well maintained housing is also the top priority for neighborhoods as it shows pride of ownership and a commitment to the community.</p>
<p>Goal 3 Section 8 certificates and vouchers should be applied for at every opportunity to assist extremely low and low income households and individuals.</p>	<p>The Section on HOUSING NEEDS indicated how greatly the extremely low income families need and depend on Section 8 assistance. There is no way most could afford housing on the open market without this assistance.</p>
<p>Goal 4 Opportunities should be continued to assist first time homebuyers.</p>	<p>The Section on HOUSING NEEDS ASSESSMENT showed that homeownership is a priority for many very low and low income households. Finding housing that is affordable is the main challenge and obtaining the necessary down payment is the second greatest challenge for these income groups.</p>
<p>Goal 5 Supportive Services should be provided to assist those families with special needs, to prevent homelessness and to provide the extra help needed to keep a family from “falling through the cracks.”</p>	<p>All of the housing needs outlined above stressed the need for supportive services provided by non-profit organizations, housing providers or case managers to enhance the housing being provided, to improve the quality of life, and to ensure or increase the chance for successfully moving into better life circumstances.</p>
<p>Goal 6 Neighborhoods should be empowered and revitalized to become strong proponents for change for their residents.</p>	<p>The revitalization of the city through the neighborhoods was shown in the Section on NEIGHBORHOODS to be a great need. Giving our neighborhoods the authority to challenge the city and the way it provides services is the key component to the City’s customer service focus and continuous improvement philosophy. Reinvesting in our neighborhoods through concentrated rehabilitation and other programs will also serve to empower residents by keeping them on a level playing field with the rest of the city.</p>

The City will attempt to meet the above goals by implementing the following general programs:

<p>Housing Rehabilitation Programs</p> <p>Owner-occupied rehabilitation assistance is offered through the following four programs:</p> <p>Rehabilitation Loan Program. This program, while offered city-wide, may be focused in specific neighborhoods as revitalization efforts or needs warrant. This program will primarily benefit very low and low income owner households. It can be used by first time homebuyers, if needed, to make improvements to their home.</p> <p>Making existing units accessible for the physically disabled by removing architectural barriers is the purpose of the Handicapped Access Program. It will be available city-wide for both homeowners and renters when their landlord agrees to keep the unit affordable and to market the unit to other physically disabled renters. This program will primarily benefit households below 50% of the area median income.</p> <p>The Emergency Grant Program, will provide a one-time grant of up to \$2,500 to repair a failed housing system such as the heating, water heater, electrical, plumbing, etc. that threatens the health or safety of the occupants. This program is available on a city-wide basis for homeowners below 50% of the area median income.</p> <p>The Paint-a-thon Program will provide assistance to elderly, low income households to paint the exterior of their homes. This program is offered on a city-wide basis to senior homeowners over 60 years old. Primarily households below 30% of the area median income have benefited in the past.</p> <p>A Rental Rehabilitation Program will be designed so that renter-occupied housing can be rehabilitated when the landlord agrees to keep the rehabilitated unit's rents affordable for lower income households. It is assumed that this program will primarily benefit renter households below 50% of the area median income.</p> <p>Preservation of existing rental housing will be a top priority as opportunities are presented. The City can not own or manage any housing and will not do so in the future. Instead, it will continue to focus its efforts and prioritize its funding to support other organizations' efforts in this regard. The City can be a partner by providing funding to acquire and/or rehabilitate rental housing owned and managed by local non-profits. Deferred, no interest and amortized low interest loans, or in some instances, grants, may be made available depending on the financial situation of the specific project. The primary beneficiaries of this program would be extremely low and very low (up to 50% of median with a priority for $\leq 40\%$AMI) renter households. Also a priority would be units for Transitional Housing.</p>	<p>Meets Goals 1, 2, 4 & 6</p>
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New Construction Programs

The private sector must be encouraged to build low and moderate income housing. Increasing the City’s extremely low income rental housing supply is one of the greatest housing needs in Longmont.

The City has a **Housing Incentive Program** to reduce development and building permit fees to stimulate the construction of affordable housing by the private sector. Developers are able to use this program with the Low Income Housing Tax Credit Program and the Private Activity Bond Program. Under this program, the city also provides additional incentives if a developer goes beyond the minimum 10% requirements by either constructing more affordable units and/or units that are affordable to lower income households.. These additional incentives include more fees waived, water/waste water fees paid, expedited plan review, and variances to some design standards.

The City also has an **Annexation Program** where 10% of the rental units constructed in newly annexed land developments must be affordable to low and moderate income (≤50% AMI) renters. Units must be kept affordable for a minimum of 20 years. The **Community Housing Program** was described in the Home Ownership section.

Financing/Funding of new construction projects whether for home ownership or for rental units will be provided through the city’s CDBG Program and the Affordable Housing Fund. Projects selected for funding will be chosen based on criteria that give priority to the city’s highest needs. The city also uses two citizen advisory groups when making project funding decisions.

Meets Goals 1, 4 & 6

Rental Assistance Programs

The Longmont Housing Authority, supported by the City, will apply for additional **Housing Choice (Section 8) vouchers** at every opportunity. Partnerships that will help increase the number of vouchers in Longmont will be a priority.

A **Tenant-based Rental Assistance Program** may be established and funded to increase the number of families that receive assistance. This program would give priority to homeless families and individuals.

The **Rent Deposit Program**, while not supplying rental assistance, does allow persons with disabilities to live independently when they can cover their rent, but not the necessary deposit.

Meets Goals 1 & 3

<p>Neighborhood Revitalization Program</p> <p>The City operates a Neighborhood Resources Program, which allows City government, residents, businesses and other neighborhood interests to work in partnership to maintain a high quality of life within Longmont neighborhoods. One of the objectives of this program is to “develop capital and/or programmatic resources to address problems identified by neighbors.” The CDBG funded Neighborhood Improvements Program can be used to meet this objective. NIP funds are set aside for existing or emerging neighborhoods that meet the income qualification criteria of the program. Funds can be used for any eligible activity which is identified by the neighborhood as meeting its redevelopment/problem solving objectives.</p>	<p>Meets Goals 1 – 6</p>
<p>Supportive Services and Self-Sufficiency Programs</p> <p>The City may use its CDBG funds to meet public service and other supportive service needs. It also allocates and spends over \$650,000 each year for these type of activities from its Human Services Agency Fund. This fund supports the activities and the operations of non-profit agencies dedicated to providing needed social and human services to those persons on the “fringe” of society. Special effort will be made to assist in providing or supporting emergency shelter and/or transitional housing programs.</p> <p>The Individual Development Account (IDA) Program matches funds that participants save for homeownership, education goals or to start or improve a business. This program helps lower income families achieve a level of economic independence or at least improves their economic stability.</p> <p>Financial and Credit Counseling services are offered to anyone who is facing default or other financial difficulties. Certified Housing Counselors work with the participants to resolve credit issues, adjust budgets and improve financial solvency.</p> <p>Job Training opportunities will be explored and implemented over the course of this Consolidated Plan period. A Business Training Program will assist Latino and other small businesses with start-up or expansion efforts to increase their financial success. A partnership with Front Range Community College and the St. Vrain Valley School District will be explored/arranged to make it easier for residents to obtain their GED.</p> <p>Homelessness Prevention efforts will be undertaken including some of those mentioned above. In addition a Plan to End Homelessness will be prepared, adopted by the Longmont Housing Opportunities Team, and implementation will start during this 5 year period. Case management and supportive services will be provided to every homeless person/family that is assisted under the Plan. A Day Shelter and First Response Team are being explored and would help support efforts to decrease homelessness and get folks tied into supportive services.</p>	<p>Meets Goal 5</p>

B. Underserved Needs

The primary obstacle to meeting the underserved need is insufficient financial resources. All potential funding resources will be pursued by the city and funding applications for other resources from other agencies will be supported. Funding resources will continue to be leveraged when possible by the city. When appropriate, programs will be loans and repayments will revolve to serve the greatest possible number of households over time.

C. Allocation of Funds

The Community Development Block Grant (CDBG) Program and the Affordable Housing Fund are the main sources of funding for housing needs and the city's general funds are the main source for non-housing community development needs. In 2004, the city's CDBG allocation was \$648,000 with an additional \$77,000 anticipated in program income. The city has also been receiving an estimated \$150,000 annually from a former state HOME grant used exclusively for a countywide down payment assistance program. The City's general fund annually supports the Fee Waiver program (approximately \$80,000 per year) and human service agency funding (about \$650,000 per year) and the Affordable Housing Program is capitalized from the city's General Fund in amounts ranging from \$200,000 to \$500,000.

D. Accomplishment Goals

Using the HUD Table 2A in Appendix A, all high priority needs were considered first when setting housing assistance goals. The chart on the next page states the City's affordable housing goals for the next five years. This will be used as a barometer for charting the City's progress in meeting these goals for the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD. The City is also proposing goals to meet the Supportive Services needs and the Neighborhood Revitalization needs.

HOUSING GOALS FOR 2005 – 2009

Projects	Population Served	Proposed 5 year Goal 2005 – 2009
Housing Rehabilitation Programs:		
Homeowner Rehabilitation Program (Owner)	Extremely low, very low and low income households	75-100 households
Handicapped Access Program (Owner or Renter)	Extremely low and very low income households	40-50 households
Emergency Housing Repair (Owner)	Extremely low and very low income households	60 households
Paint-a-thon Program (Owner)	Extremely low & very low income elderly households	15-30 households
Rental Rehabilitation Program (Renter)	Extremely low & very low income households	20-25 households
Preservation of Rental Housing (Renter)	Extremely low and very low income households	250 households
Home Ownership Programs:		
Down Payment Assistance (Owner)	Very low and low income households	125 – 200 Longmont households (plus additional 25-30 county households)
Community Housing Program (Owner)	Low income households	150 – 250 households
Home Ownership Training (Owner)	Very low, and low income households	500 households
Foreclosure Prevention Program (Owner)	Extremely low, very low and low income households	15 – 20
Acquisition Programs:		
Acquisition of Existing Apartments (Renter)	Extremely low and very low income renters	100 households (includes 20- 30 transitional housing units)
Acquisition of Land for New Construction (Owner or Renter)	Extremely low, very low and low income households	25 households

Projects	Population Served	Proposed 5 year Goal 2005 – 2009
New Construction Programs:		
Housing Incentive Programs (Owner or Renter)	Very low income renters and low income owners	150 households
Annexation Program (Renter)	Very low income renters	25 - 50 households
Financing/Funding Opportunities (Owner or Renter)	All below 80% AMI with priority to \leq 40% AMI	Included in goals previously listed
Rental Assistance Programs:		
Housing Choice Voucher Program (Renter)	Extremely low income renters	Additional 50 households
Tenant Based Rental Assistance (Renter)	Extremely low income homeless persons/families	10 households
Rent Deposit Program	Extremely and very low income disabled renters	150 households
TOTALS		1,760 – 2,020 households

SUPPORTIVE SERVICE GOALS FOR 2005 - 2009

Projects	Population Served	Proposed 5 year Goal 2005 – 2009
Supportive Service Programs:		
Homeless Assistance and Prevention Activities <ul style="list-style-type: none"> • Emergency Shelter payments • Case management support • Educational opportunities 	Homeless households and Extremely low and very low income households	50-60 households 1500 persons 25 persons 10 persons
Individual Development Accounts	Extremely low, very low and low income households	20 households
Child Care Assistance	Children from extremely low and very low income households	1200 kids
Educational Services – computer learning lab, business training, job training, GED, financial and credit counseling, etc.	Extremely low, very low and low income households	40-50 households
TOTALS		2,845 – 2,865 persons

NEIGHBORHOOD REVITALIZATION GOALS FOR 2005 - 2009

Projects	Population Served	Proposed 5 year Goal 2005 – 2009
Neighborhood Revitalization Program:		
Assistance to neighborhoods to meet their revitalization needs	Low income households	Assist 5 different neighborhoods

E. Community Development Plan

The major planning document of the City is the Comprehensive Plan. The Longmont Comprehensive Plan sets forth a comprehensive view of the community, specifying the vision of the City's future and establishing general methods by which the City can realize this vision. The plan's purpose is to articulate the collective desires of the community. This document contains the goals, policies, and strategies of the Longmont Area Comprehensive Plan. It is not the only component in the city's planning process. There are other important documents which are part of the planning process. Envision 2020 is a strategic plan for the community of Longmont. It captures the community's dreams of what it wants to be in the future and makes specific recommendations on how the community can achieve these dreams. There are functional master plans dealing with specific topics, such as water and wastewater systems, the airport and the downtown, that provide specific guidance for those particular areas. The Resource Management System Study provides the background information about the potential for urban development in the various unincorporated areas around the City. The Vital Statistics Report provides the data base for planning. And, finally, the Capital Improvements Program prioritizes available funding for all public improvements. It is useful to consider all of these documents as components of the City's planning process.

The Community Needs Table (Appendix A) describes the non-housing needs of the city and the estimated funding needed to complete future projects. Longmont's long-term community development objective is to provide a suitable living environment through economic development expansion and new job creation opportunities in the City and by delivering timely and efficient services to the community. Short and mid-term community development objectives include improving infrastructure, transportation, neighborhood revitalization, and recreational opportunities. At this time, the city does not have a neighborhood revitalization strategy that includes economic empowerment for low income residents.

The major priority projects are for infrastructure, recreational needs and City image improvements. These projects are prioritized and funded through the City's Capital Improvement Program (CIP). The CIP is an important tool for planning and managing the City's growth and development. A capital project is defined as new, replacement of, or improvements to infrastructure (buildings, roads, parks, water and sewer systems, beautification projects, etc.) which has a minimum life expectancy of five years. The plan implements some of the community's goals and objectives and encourages the discussion of the direction the City wants to take in these efforts. The improvements to be undertaken in the time period of this Consolidated Plan are provided in the Priority Needs Table. There are two primary areas given priority by the City for future improvements – the Municipal Service Area and the Longmont Planning Area.

The Municipal Service Area (MSA) is that area within which the City is providing or intends to annex and provide urban services over time. Applications for annexation from within this area will be considered by the City in accordance with applicable State and local laws and regulations. The MSA represents the greatest level of public

investment for installation and/or maintenance of capital improvements. From the standpoint of the City, this area has been determined to be appropriate for urban development. Development in this area would be, for the most part, to utilize existing or programmed capital improvements. Therefore, the developer's responsibility for financing and installation of public improvement would be less than if in the Longmont Planning Area.

The Longmont Planning Area (LPA) is the next area which is planned in advance of development on the basis of the neighborhood concept. Lands including individual parcels within the LPA are eligible for annexation if it can be shown that funding for capital improvements necessary to serve the area will either comply with the City's timetable for such expenditures or will be the responsibility of the persons requesting annexation as contained in a negotiated annexation agreement.

The CIP is first and foremost, a planning tool to identify the City's capital needs and priorities. It is subject to change – none of it is carved in stone and unalterable. As the CIP is developed and after it has been adopted by the City Council, there are procedures to amend the CIP so that it reflects the current priorities. The CIP document helps the City Council focus on the general direction in which the City is developing. The primary obstacle for meeting underserved need is a lack of funding to address all of the City's priorities in the CIP.

The long term goal of Longmont is the expansion of economic development which includes maintaining and expanding primary jobs in the City. In order to determine the future course of action for economic development activities in Longmont, the Longmont Area Economic Council (LAEC) surveys primary employers and compares job growth/loss every two years and where it is occurring. Longmont has some existing strengths to fulfill its goals of expanded job opportunities. The strengths of the City are a good real estate environment, plans for utility expansion, and a diversified work force and job environment. Although the City has utilities available in many areas for economic development activities, expanding infrastructure for job creation is a priority for the City. The major obstacle to meeting the needs of economic expansion is the high cost associated with infrastructure expansion.

The primary objective and priority for economic development is the creation of new jobs. No CDBG funds are being used to assist with infrastructure expansion or to assist new or existing businesses in the City. However, the City allocates \$150,000 annually from the General Fund to support the Longmont Area Economic Council, which has the primary responsibility for recruiting new businesses into the City. In terms of measurable goals, LAEC will contact 40 primary employers that provide employment opportunities in Longmont during the period of the Consolidated Plan one on one. In addition, each primary employer will be surveyed by mail and phone to update their status. An additional goal of LAEC is to form support groups to address a specific need of any existing primary employer.

F. Neighborhood Revitalization

While the City does not have a HUD-approved Neighborhood Revitalization Strategy that includes economic goals for low income areas, it does have an entire division devoted to ensuring that neighborhoods receive what they need to improve their quality of life. In many instances, the problems of a neighborhood defy a neat fit with government programs. A neighborhood approach to problem solving allows a community to capitalize on the strengths of each sector of the community to improve its overall quality of life, while maintaining the value and uniqueness of the neighborhood character. The City's Neighborhood Resources division facilitates the mobilization of all of the resources of the community to respond to community issues. Thus, inclusive partnerships are formed with citizens, as well as with the non-profit and private sectors. The primary objectives of the program are to:

- Work with neighbors to identify and solve problems in individual neighborhoods
- Explore creative capacity-building approaches to issue resolution by maximizing opportunities for improved/expanded use of existing resources
- Become proactive in fostering the development of successful relationships among neighbors
- Coordinate the use of existing resources to support neighborhood development and revitalization
- Develop capital and/or programmatic resources to address problems identified by neighbors
- Establish effective working relationships with schools, churches, civic groups and the business community as partners in providing resources for neighborhoods
- Enhance public involvement and trust, and service partnerships

The City allocates about \$14,000 each year for neighborhood image enhancement projects, including block parties, street fairs, etc. and \$50,000 for capital projects in addition to the cost of salary and benefits for the Neighborhood Resources Program Coordinator. One of the partners in this effort is the CDBG program which is a vital funding resource for specific projects or activities which will help to alleviate a problem or concern of the neighborhood. Up to 15% of the City's CDBG allocation has been targeted to this program since 1997.

G. Lead Based Paint

The following estimates of homes which may contain lead based paint and in which low income children below the age of 6 live, is from the Colorado Department of Public Health and Environment and is based on 2000 Census Data.

The City of Longmont has a total of 1,881 housing units built before 1940, 99% of which probably contain lead based paint. In addition, 2,317 units were built between 1940 and 1960, of which 70% probably contain lead based paint. And of the 10,679 units built between 1961 and 1978, about 20% probably contain lead based paint. In total, 5,620 housing units may contain lead based paint. There are 250 kids below the age of 6 per

each 1000 homes which puts the estimated number of children below the age of 6 in houses with lead based paint around 1,405. In addition, 13% of the children below the age of 6 live in poverty, so applying that percentage to the 1,405 homes totals an estimated 183 houses in which children below 6 years of age and below poverty live and which may contain lead based paint.

In 2002 and 2003, the City had no recorded incidence of lead based paint poisoning according to the State Department of Public Health and Environment. Between 1996 and 2002, 26 of the 712 children tested in the County, or 3.6%, had elevated levels of lead in their bloodstream. The rate for the state was 2.5% during the same period. It is not known how many of the children lived in Longmont.

The City will utilize its housing rehab programs to reduce any possible lead based paint materials observed by the rehab inspector by testing and abating the hazard when needed. The City also provides Lead Based Paint Notices to households participating in the City's housing rehabilitation programs.

H. Anti-Poverty Strategy

Education and training are important components in achieving long term success in the work world. Therefore, a key strategy must be to invest in education and training, particularly those programs that will motivate and assist low income persons to pursue education and training opportunities while they are still working in low wage jobs.

It is very important to note that while designing an anti-poverty strategy, there are those individuals who are capable of being gainfully employed and those who are not. Persons with debilitating diseases, persons with disabilities, and persons who are elderly with infirmities, often cannot generate household income through employment. Income assistance in the form of Old Age Pensions, Aid to Needy Disabled, Supplemental Security Income, Medicare or Medicaid, food stamps and assisted housing and Housing Choice Vouchers, may be the more realistic strategy for maintaining household income and limiting the effects of extreme poverty in these situations.

The strategy for those who could be gainfully employed is much more complex than simply offering income assistance. It is important to realize that households capable of being gainfully employed are not necessarily lifted out of poverty by holding a job. As shown on the Living Wage chart on page 38, a household consisting of a single mother and a pre-school child cannot escape poverty with the mother working a minimum wage job. A single adult cannot afford to live in Longmont and be totally self-sufficient working a full-time, 40 hour per week, minimum wage job. S/He would have to work two full-time minimum wage jobs to make ends meet. A single mother with a pre-schooler would have to work 3.8 full-time jobs paying minimum wage, in order to be self-sufficient.

Minimum wage jobs cannot replace cash assistance for most families. A job is likely to increase their need for assistance with child care, transportation, and clothing. Housing, health care, and food are more constant needs, but how they are financed in a family budget can be affected by going to work. A key strategy must be to develop innovative ways to support the work effort of low income individuals and families.

Goals and Philosophy

The goal is to help people living in poverty to meet their basic needs and achieve and maintain the highest degree of self-sufficiency possible. It is recognized that there is great diversity among those persons and families in poverty, and the most effective ways of responding to needs will vary.

Poverty is an extremely complex problem and it must be addressed in a multi-faceted way. Self-sufficiency is not a static condition or a point-in-time, but is a process through which individuals move at different rates and in different ways. A continuum of services to promote progress at each stage of the process must be provided. Services must be applied in an appropriate manner based on the needs of each individual or family.

The most effective strategies will be those that encourage persons and families to remain in their neighborhoods, where there may be a wealth of natural supports, and continue to contribute to the health and well being of their neighborhood. Services must be easy to access. Economic development strategies must focus on attracting new jobs that will employ neighborhood and community residents. Methods of transportation must be developed to facilitate convenient and efficient access to jobs in other locations.

There is no one solution to achieving self-sufficiency. For some, increasing household income through employment is adequate to lift them out of poverty. For others, additional and on-going support services may be necessary to achieve the same relative degree of success. These services and supports may include childcare, education and training, mental health and substance abuse treatment, parenting classes, budgeting and financial management, and tenant responsibilities training.

Again, it must be accepted that some people will never be able to support themselves and will always need a safety net of services and assistance. This segment of the population should NOT be the target of self-sufficiency programs. The primary priority should be to ward those individuals who have demonstrated the capacity to become self-sufficient.

Priorities

- Families with children: Children are the most likely to experience poverty without the ability to improve their situation.
- Seniors: Elderly who lack adequate retirement benefits and little to no means of supporting themselves.
- Disabled: Individuals should receive assessments to determine whether their special needs may be addressed so that they may realize their greatest potential.

- High Risk Youth: Youth leaving foster homes, group homes or who are granted emancipation, homeless youth, school drop-outs, teen parents, and pregnant or teen mothers.
- Individuals: Persons who are not capable of supporting themselves and who do not have families who can support them.

Strategies

The following strategies could be employed to prevent and combat poverty in Longmont:

Prevention:

Efforts must be increased to prevent factors that are highly correlated with poverty. Some of the strategies to prevent poverty could include:

- Address teen pregnancy and its associated problems such as lack of parenting skills
- Increase the availability and quality of pre-school and child care for children in poverty
- Provide programs addressing substance abuse and gang activities for at-risk youth
- Work with the school district to monitor academic progress including remedial academic programs, enrichment and recreation
- Promote the state and federal tax credit for child care and the federal “earned income tax credit”
- Increase “school to work” programs so that high school graduates not attending college are ready to be gainfully employed when they graduate
- Make housing available on a short-term, temporary basis to families having temporary problems (e.g. health, job loss) so they can live in affordable housing while they overcome their challenges and return to independence without being forced into homelessness or welfare dependency
- Improve the education, outreach and delivery of services to persons living in poverty or who are at-risk, by forming partnerships and collaborative efforts

Sustained Efforts

Sustained and concerted efforts must be continued to help individuals and families, especially those with children, living in poverty, or at-risk of poverty, to achieve self-sufficiency. The most effective programs will be ones that provide

affordable housing and child care for those participating in the programs. They may include:

- Expand housing assistance for individuals and families that are transitioning to employment (such as the Longmont Housing Authority's Work over Welfare program). Or this may take the form of providing a revolving loan fund to assist with the security deposit or first month's rent.
- Increase the resources for child care for families transitioning to or maintaining their commitment to work
- Provide vocational training or basic work skills to low income families and individuals
- Provide job training, GED classes and college tuition assistance (possibly through the IDA Program)
- Offer effective programs to teen parents so they can graduate from high school and obtain the skills, including parenting skills as well as education, necessary to secure and maintain employment
- Work with mental health agencies to provide opportunities for persons with chronic mental illness and substance abuse problems to be valued and productive members of the community

Increase Income and Employment Opportunities

Many adults transitioning from assistance programs will not be able to move immediately into jobs that enable them to be self-sufficient. Many entry level jobs pay slightly more than minimum wage and may not provide benefits. It may be necessary to increase the effective income of these adults for several years in order to provide a decent standard of living, a stable living environment and an incentive to continue to strive for self-sufficiency. Examples of ways to provide higher effective income include:

- Provide temporary rental assistance and/or a revolving loan fund for move-in expenses
- Provide information to employees and employers about the "earned income tax credit" and how to take advantage of it on a consistent basis
- Increase access to affordable health care and mental health services
- Partner with employers to underwrite, for a specific period of time, the benefits paid by employers, as an incentive for them to employ persons transitioning from self-sufficiency programs

- Broaden support for affordable, quality child care services
- Create access to more, better paying jobs with benefits
- Encourage partnerships in neighborhoods between residents and businesses with an emphasis on creating and employing persons from the neighborhood
- Improve transportation to jobs

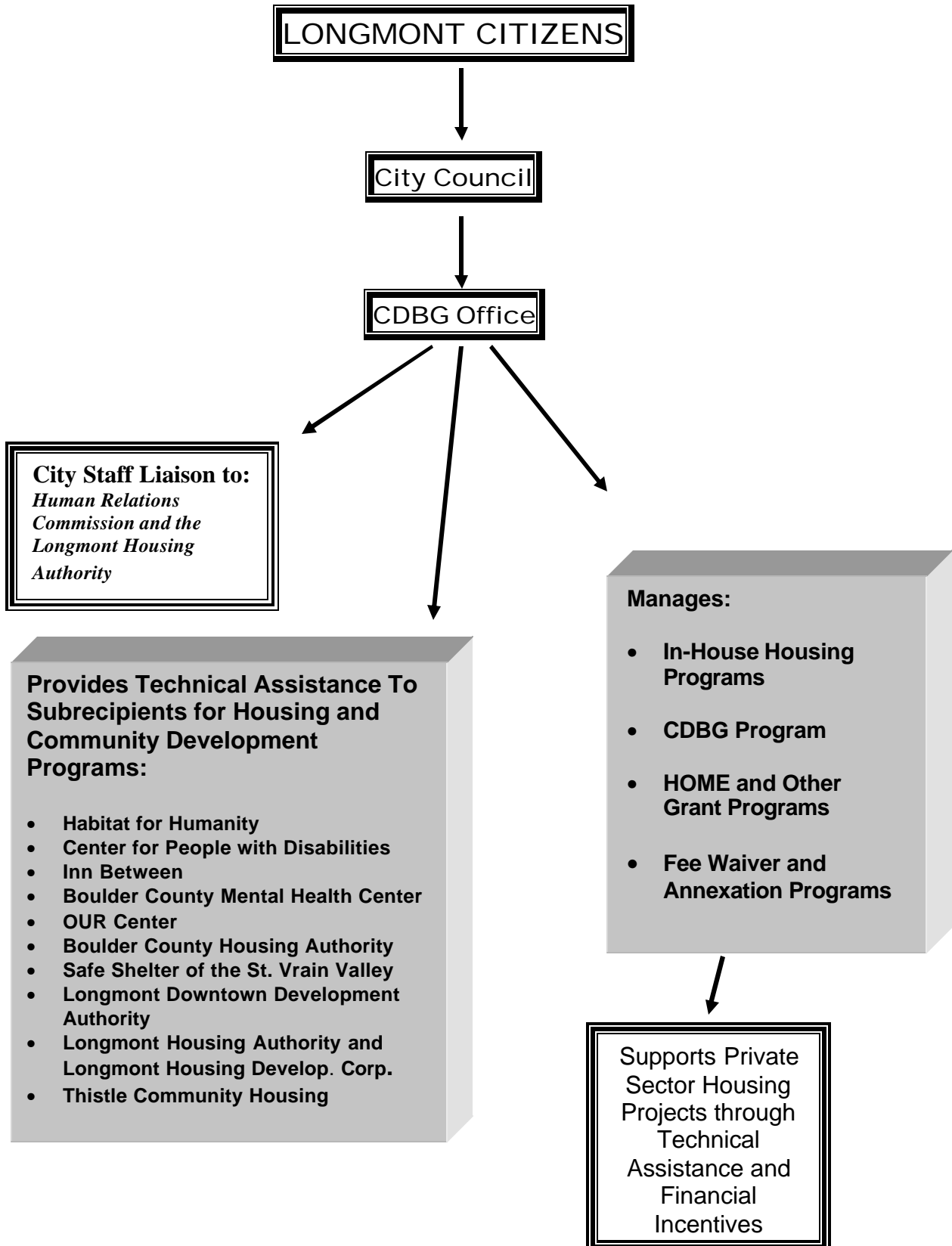
I. Institutional Structure and Service Delivery

The institutional structure in Longmont for carrying out housing and the community development plan includes the City of Longmont, the Longmont and Boulder County Housing Authorities, the Boulder County Mental Health Center, the OUR Center, the Safe Shelter of the St. Vrain Valley, the Center for People with Disabilities, Habitat for Humanity, Thistle Community Housing, Inc., the State Division of Housing and HUD. The organizational chart on the next page gives a visual look at the structure established to carry out the affordable and supportive housing strategies.

One of the major gaps in the institutional structure for housing program delivery is staff capacity to support programs and services. The greatest need for non-profits is the ability to pay sufficient wages to retain good employees, along with rising health care costs were recurring themes in the survey of human service agency non-profits. The major strength is the dedication of non-profits committed to the delivery of supportive housing and assisted housing in the community. Coordination of various aspects of the Consolidated Plan implementation with other City divisions, non-profit organizations and Housing Authorities will be performed by the City.

The Longmont Housing Authority board is appointed by the Longmont City Council; however, the housing authority is an independent body from the City. There is one City Council member that serves on the housing authority board and City staff provides technical assistance to the housing authority on an as-needed basis. Hiring practices, contracting and procurement, and provision of services are independent functions of the housing authority not involving the City in any way. The housing authority is proposing several initiatives over the term of this Consolidated Plan. A Comprehensive Plan for the housing authority has been completed, and the city had significant input into the development of the Plan. The City will work cooperatively and support the housing authority and non-profit agencies to overcome any gaps in the institutional structure.

SERVICE DELIVERY AND MANAGEMENT FOR THE CDBG PROGRAM



J. Coordination Efforts

In the Consolidated Planning process, City staff met with each public and assisted housing provider in the City. The meetings provided an opportunity to discuss collaborative efforts to assist each agency with meeting its housing goals in the City by utilizing local, state and federal assistance. This effort has been carried forward on a county-wide level. The City is part of the Boulder County Housing Consortium which has as its primary purpose the coordination of housing activities at the county level. This coordinated effort prevents duplication of services with several agencies attempting to provide the same service. It also allows the consortium members to use their limited resources in the most efficient manner possible. In addition, the city is part of the Regional Affordable Housing Initiative which will be assessing the housing needs of the region (Boulder County and the City and County of Broomfield) and then holding a housing summit. The summit will be a community discussion of how to elevate affordable housing efforts to a regional level.

There are 9 non-profit agencies that assist the City in carrying out its housing strategy. All of these non-profit agencies usually receive some degree of CDBG funding in implementing their housing projects. A listing of agencies and their respective programs is shown below:

Agency	Program	Role/responsibility
1. Center for People with Disabilities	Architectural Barrier Removal and Rent Deposit Program	Referrals of disabled to City for financial assistance
2. Habitat for Humanity	Affordable owner housing	Developing new/existing affordable housing opportunities
3. Inn Between	Transitional housing	Providing transitional housing opportunities
4. Boulder County Mental Health Center	Housing mentally disabled persons	Providing housing opportunities and services for mentally disabled individuals
5. OUR Center	Homeless assistance	Providing emergency and subsistence services for homeless and near homeless families and individuals
6. Boulder County Housing Authority	Assisted housing	Providing housing opportunities for extremely low and very low Income households and individuals
7. Safe Shelter of the St. Vrain Valley	Emergency/transitional housing for women and children	Providing temporary housing for victims of domestic violence and their children

8. Longmont Housing Authority and Longmont Housing Development Corp.	Assisted housing	Providing housing opportunities for extremely low and very low income households and individuals
9. Thistle Community Housing, Inc.	Low Income Housing	Providing housing opportunities for extremely low and very low income households and individuals

The key to the relationships among the organizations listed above is their goal to develop alternative housing/shelter, new housing and to provide improvements to existing housing units. The non-profit groups target housing for extremely low, very low and low income households and individuals, as well as for the homeless, near homeless and special needs populations. The non-profits give priority to projects that provide supportive housing needs and services.

In the area of cooperation and coordination between the State and local governments, the Boulder County Housing Consortium (which includes the Cities of Longmont and Boulder) work with the State Division of Housing on the timing and delivery of State matching funds for housing projects in the county. Projects are evaluated at the local level and prioritized for submission and consideration at the State level. This coordinated effort allows projects in the pipeline to be forwarded to the State for matching Home funds based on a local decision-making process of project readiness.

K. Public Housing Resident Initiatives

Since there are only six public housing units in Longmont, and they are single family homes scattered throughout the city, no resident initiative programs are available to encourage public housing residents to become more involved in the management of public housing.

L. Fair Housing

In the area of fair housing, the City completed a Fair Housing Impediments Study in 2004. This Study included an Action Plan to address the identified impediments during the five year period of the report. Among the impediments was an insufficient supply of affordable housing, particularly to those at or below 30% of AMI, which will be addressed as part of this Consolidated Plan. There is a lack of understanding in the community about Fair Housing laws and requirements, so an education and outreach campaign will be launched by the Office of Neighborhood and Community Relations. There is a concern about the potential loss of expiring Section 8 contracts, which will constrict fair housing choice, so the city will be encouraging community agencies to purchase units in jeopardy to retain them in the affordable housing inventory. The city also felt that the NIMBY (Not in My Back Yard) syndrome impeded fair housing choice and will initiate some education around this area. The full Fair Housing Impediments Study and the 5 year Action Plan is available in the city's CDBG Office.

M. Performance Measures

Previous Research

Measuring the effectiveness (proportion of goal achieved) and efficiency (input required to produce one output) of Longmont's CDBG programs is very formulaic. The difficulty lies in the measurement of program outcomes. One HUD publication defines "outcomes" as:

... benefits that result from a program. Outcomes typically relate to a change in conditions, status, attitudes, skills, knowledge, or behavior. Common outcomes could include improved quality of life for program participants, improved quality of local housing stock, or revitalization of a neighborhood (NOTICE: CPD-03-09).

A system of performance measures to isolate outcomes must meet two challenges: It must (1) specify the correct geographic scale for analysis, and (2) include appropriate and available data. The following discussion addresses one relevant study and proposes a performance measurement system for Longmont.

In "The Impact of CDBG Spending on Urban Neighborhoods" conducted for the Urban Institute, Walker *et. al.* (2002) evaluate CDBG spending in a multi-site study. They attempt to find readily-available measures that serve as proxies for neighborhood quality, and they look for a "minimum level of investment" below which spending would not be expected to have any impact. To answer the first question, Walker *et. al.* find that home mortgage data, updated yearly at the tract level, correlates very highly with standard neighborhood quality measures. The mortgage approval rate and the median dollar amount of mortgages are proxies for "social disadvantage" (teen birthrates, welfare usage, minority population) and "prestige" (education, home values, occupation) indicators. The number of loan applications is a good indicator of owner-occupation. Finally, Dun & Bradstreet data on the number of business establishments and jobs in a small area serve as proxies for economic development.

To answer the second question regarding a minimum level of investment, the authors were unable to determine if one exists. They used a minimum of \$87,000 of annual investment per neighborhood and disregarded all of those census tracts in which fewer funds were expended. Adjustments would be required for a local study because the cities included in the study are larger than Longmont and typically have very disadvantaged neighborhoods that require a targeting of CDBG funds not necessary or appropriate in this City.

Longmont Plans for Performance Measurement

The City of Longmont's CDBG Office plans to measure the performance of all of its programs over the next five years. To do so effectively requires that program spending be grouped into categories that have similar goals, are expected to result in similar outcomes, and produce results that would be indistinguishable from other programs in the same category. To date, five such categories have been developed: Neighborhood Investment; Affordable Housing Production; Homelessness Prevention; Human Capital; and Economic Development. The performance measurement systems for the first two categories are the most clearly theorized at this point and are described below. At a minimum, the five-year performance for these programs will be detailed in Longmont's next Consolidated Plan. It should also be noted that what follows are preliminary

plans for performance measurement and may change as better systems are developed and/or data availability becomes an issue.

1. Neighborhood Investment

The defining characteristic for programs in this category is that each represents new investment in a neighborhood in the form of rehabilitation, beautification, new infrastructure, or simply new investors dedicated to maintaining the existing housing stock. Also significant is that programs in this category include investment that can be pinpointed geographically. Programs include:

- homeowner rehab
- emergency housing repair
- handicapped access program
- paint-a-thon
- down-payment assistance
- acquisition of land for new construction
- preservation of rental housing
- acquisition of existing apartments
- any neighborhood-specific expenditures

Possible Measurements: Following the Walker *et. al.* (2002) study, it is expected that significant investment in a place will positively impact private market activity. This will be measured by tract level mortgage approval rates, median dollar amounts of mortgages, and the number of loan applications. It is expected that when the next Consolidated Plan is prepared in 2009, only 2008 data will be available and will be used to measure the private market outcomes of the previous three years' spending (2005-2007).

An alternative would be to track average or median sales prices by census tract as the measurement of private market investment. If the data are available to the City, then 2009 data could be used to measure the performance of the previous four years' spending (2005-2008).

2. Affordable Housing Production

The defining characteristic of these programs is that each furthers the goal of producing affordable housing in Longmont. For these programs, the actual on-the-ground investment is made by the developer and the homebuyer. The only City investment is in the form of foregone income, and this will not be measured because it does not impact the CDBG budget in any way. Programs include:

- Community Housing Program
- Annexation Program
- Housing Incentive Program

Possible Measurements: Two measures will be used to track the City's progress in meeting its goals: the number of unit years of affordability; and the percent of housing stock that is affordable, both in terms of yearly production and on an aggregate basis.

Caveats

As previously stated, the performance measurement systems detailed above are subject to change. It is the intention of the CDBG Office to conduct pilot studies for each of the five categories based on past years' spending. It is thought that this process will hone the systems for the next Consolidated Plan, illuminate shortcomings and best-practices, and address data availability issues.

It should also be noted that many CDBG programs are not expected to have immediate impacts, and any performance measurement system that expects such results may be ill-advised. For example, CDBG funds used to rehabilitate three houses in a neighborhood would not be expected to impact private market investment in that same year. But the accumulation of CDBG funds over several years to rehabilitate housing, maintain the exterior of homes, and invest in public amenities and infrastructure in a neighborhood would be expected to impact mortgage values and sales prices. The same principle applies to spending on human capital. CDBG funds invested in individual development accounts, continuing education, and homeownership training are not expected to impact someone's socioeconomic status or self-sufficiency in the year the funds are expended. These are long-term investments, and measurement systems should be geared toward measuring long-term impacts.

As such, the measurements of CDBG fund impacts reported in the next Consolidated Plan will utilize the most current data available and will aggregate CDBG spending across several years, where appropriate. Where short-term impacts are expected and yearly data are available, performance measurement will be conducted yearly. Alternatively, for spending geared toward long-term results, data will be aggregated and a time-lag between spending and results may be unavoidable.

VI – FIRST YEAR ACTION PLAN – 2005

A. Federal Resources and Other Resources

1. *Federal Resources*

The City of Longmont is an entitlement community that will receive an estimated \$650,200 - \$725,000 of Community Development Block Grant funds (including program income) during FY 2005, depending on the money appropriated by Congress. This money will be used primarily to implement housing projects administered by the City and non-profit organizations. The CDBG projects to be funded include housing programs, commercial building renovations and community improvement projects.

At this time, CDBG funds and the city's Affordable Housing Fund are the main sources of funding for all publicly assisted housing projects assisted by the City. The City is not a direct recipient of HOME funding or any other federal grants. However, the City does receive about \$150,000 annually in program income to continue its countywide Down Payment Assistance Program.

The Longmont Housing Authority (LHA) has an annual contribution contract of about 4 million dollars with the Department of Housing and Urban Development. These funds are subsidies and fee allocations to operate the Housing Choice Voucher program.

The City's Police Department will receive \$249,591 from the Department of Justice's Universal Hiring grant program for officers, the Probation Division will receive \$20,980 and the Youth Services Division will receive \$35,565 from the Justice Department. In addition, the Parks Department will receive \$180,000 from the Department of Transportation to make roadway improvements, the streets division will receive \$357,000 from the Federal Highway Administration for various improvements, and the Airport will receive \$300,000 from the Federal Aviation Administration.

2. *State Resources*

The Colorado Division of Housing offers two housing programs that have funded programs in Longmont: the HOME program and the State Emergency Grant program. CDBG staff support and provide technical assistance to non-profit organizations seeking additional funding outside of the City's entitlement CDBG program. In 2004, the City has supported through information provision, letters of support, data, etc. over 14 applications for state and federal funding by non-profits as well as private developers. In addition, as alluded to in above, over the course of the next fiscal year, the City will continue administering program income received under a HOME grant for the Down Payment Assistance program it is operating on a countywide basis. Several non-profits have been successful in receiving funding for homeless services and for providing shelter (see Section E. for a summary of these funds).

The Parks Department will receive \$750,000 in funding from the State's Lottery Proceeds (GOCO) and Vance Brand Airport will receive \$16,666 from the Colorado Department of Transportation.

3. Local Resources

a. Housing

The CDBG Office also administers the Housing Incentive program (HIP). This program provides a reduction in development and building fees as an incentive to developers to build very low income rental and low income owner housing. This program has provided incentives to developers in building approximately 230 affordable multi-family housing units and 70 single family units since 1994. Council also implemented an Inclusionary Zoning Program where all new developments are required to incorporate 10% affordable housing in their development or pay an “in-lieu-of” payment to the City’s Affordable Housing Fund. In 2005 we are anticipating 176 rental units and 50 owner units to be made available as a result of this program.

In 2005 there will be about \$650,000 available in the city’s Affordable Housing fund, a revolving loan fund which supports affordable housing activities. The following shows the completed, underway and pending projects supported by loans from the Fund:

Affordable Housing Fund Summary

Type of Project	#		Income	Amount
	units	Owner/Renter		
Completed Projects				
Acquisition of Existing Units	24	Rental	<50% AMI	\$50,000
Acquisition of Land	2	Owner	<40% AMI	\$25,000
Acquisition of Existing Units	76	Rental	<50% AMI	\$53,000
Acquisition of Land & Infrastructure	50	Rental	<50% AMI	\$34,000
Acquisition of Existing Units	32	Rental	<50% AMI	\$33,000
Totals	184			\$195,000
Projects in Process				
Rehab of Existing Units	16	Rental	<50% AMI	\$160,000
New Construction	100	Owner	<70% AMI	\$1,350,000
Acquisition of Land & Infrastructure	4	Owner	<40% AMI	\$250,000
Totals	120			\$1,760,000
Pending Projects				
New Construction	18	Rental	<30% AMI	\$745,440
Tenant-based Rental Assistance	10	Rental	<30% AMI	\$130,000
Totals	28			\$875,440

b. Human Services

Each year the City allocates 1.6% of General Fund revenues to assist non-profit organizations that provide direct human services to low and moderate income households in Longmont. In 2004, the City provided a total of \$672,500 to support operating costs for human service agencies in Longmont. An additional \$873,845 will be made available in 2005.

c. Senior Services

The city operates a Senior Center and will provide \$512,018 to operate it and the programs operated out of it in 2005. Senior Services staff members provide services and develop resources in three major services areas: recreation; connecting people to resources using an information, referral and strengths-based approach; and resource coordination and development, focusing on frail elder and caregiver services. The demand for programs, activities and services is increasing in its variety as staff respond to diverse generations of people.

d. Youth Services

The City will provide \$602,609 to operate the Youth Center, a Teen Dance Club and after school programs. The Youth Services philosophy is focused on building the skills and attributes, or assets, that youth need to be successful in life. Services are provided to youth of all ages and their families with a special emphasis placed on Middle and High School youth. Programs include comprehensive support focused on family success; family and individual counseling; educational classes; leadership skills and youth development training; coordination of the community Youth Asset Building efforts, and Youth Asset Awards; community problem solving on youth issues; and assistance to neighborhoods for youth programs and services.

e. Economic Development

In the area of economic development, the City has a contract of \$150,000 with the Longmont Area Economic Council for new industry recruitment and existing business retention and expansion. The City also provides staff support to the Longmont Downtown Development Authority (LDDA). The LDDA receives a property tax (\$105,975 budgeted in 2005) which it then uses to make improvements to the downtown area which supports all businesses in the taxing district (see Map #7). Programs include parking lot and pedestrian breezeway upkeep and improvements, architectural assistance for individual building improvements, new business recruitment, downtown marketing, landscape beautification and maintenance, information clearinghouse, and event management and promotion.

f. Community Building

The Neighborhood Resources Program has been operational since April, 1998. The purpose of the program is to build capacity to identify and resolve neighborhood issues and to partner with residents to maintain a high quality of life within Longmont's neighborhoods. It is responsible for: working with neighbors to identify and solve problems in individual neighborhoods; maximizing opportunities for improved and expanded use of existing resources; fostering the development of successful neighborhood relationships; coordinating the use of existing resources to support neighborhoods development and revitalization; developing capital and/or programmatic resources to address problems identified by neighbors; establishing effective working relationships with schools, churches, civic groups and the business community as partners in providing resources for neighborhoods; enhancing public involvement and trust and service partnerships; encouraging residents to share responsibility for the quality of life in their neighborhood;

and fostering development of leadership skills for neighborhood residents. The city provides \$139,900 from the General Fund for operating expenses.

The Longmont Office of Community Relations serves as a catalyst for community change and problem solving. It primarily provides mediation services to City residents to help resolve conflicts professionally, neutrally and confidentially. It trains mediators that are available to the community at large and provides facilitators for organizations. The Office also offers technical assistance and/or training in cultural sensitivity, diversity and leadership programs that reflect cultural awareness, celebrate diversity, encourage members of different cultures to interact with each other, and participate in the Longmont community. Community Relations sponsors community cultural celebrations and provides information and referral services for issues such as civil rights, Fair Housing, schools and police. The City will provide over \$198,700 from its General Fund for these services in 2005.

g. Infrastructure and Community Improvements

In 2005, the City has budgeted over \$35.9 million in various funds for a variety of infrastructure and community improvement projects including water and wastewater system improvements, drainage, electric and transportation projects, and improvements to parks and public buildings. The city has also committed \$85,000 for improvement to St. Stephen's Plaza in the downtown, funds to support and operate the Hover Home and Old Mill Park which preserves historically significant aspects of the City's past. More details on projects to be completed in 2005 include:

- \$6.9 million to be spent on a new water treatment plant;
- Conversion of the old Museum and City Hall buildings to a one-stop permit processing center. This will occur in 2005 – 2006 and will cost approximately \$2.1 million over the two years;
- \$2.9 million for additional work on Sandstone Ranch Community Park to include a new skatepark, additional ball fields and amenities, walking paths, etc.; and
- \$3.15 million for street rehabilitation in neighborhoods.

4. *Private Funding*

The City is reaching out to private funding sources in a number of ways to support low income housing. Each year the City applies for and receives between \$3,000 - \$5,000 in CARHOF funding (Colorado Association of Realtors Housing Opportunity Fund) to support the Down Payment Assistance Program. Non-profit groups in the City have been very successful in tapping into private resources such as local churches, private donations, corporations and local lenders to promote their housing and human service programs. Most agencies and organizations receiving CDBG funds commit private or other resources to the funded project (see section below).

B. Leveraging of Resources

The City will continue to leverage the resources available to it from State, local and private dollars. CDBG and HOME funds are always linked to other funds - funds from private lenders, other federal and/or state grants or loans and private contributions. The projects included in this Action Plan will leverage over \$3.2 million of other federal, state, local or private funds.

Overall, public and private funding sources are limited. More creative ways of leveraging, identifying new funding opportunities, and targeting resources are required to successfully implement affordable housing strategies in Longmont and Boulder County. The City is leveraging CDBG funds with other funding sources by applying for public and private funds that are available.

C. Activities to be Undertaken

The 2005 Action Plan consists of projects to assist extremely low, very low and low income households. There are three priority areas the City will undertake to address identified needs:

Priority #1 - Housing: housing rehabilitation (both owner and rental), rehabilitation of existing housing units for transitional housing, improvement of access to housing for the physically disabled, emergency housing, and down payment assistance to increase homeownership;

Priority #2 - Community Projects: improvements to the community gathering area of a low income, migrant, farmworker housing complex, downtown revitalization, and improvements to the Hospitality Center of the agency that serves meals to the homeless.

Priority #3 – Homeless Prevention and Coordination: administrative funds will be used to support the preparation of a 10 year Homeless Plan.

These strategies will be implemented primarily by the City, non-profit agencies, and the Longmont Housing Authority. The tables in Appendix E give a description of the 2005 CDBG Projects to be undertaken next year.

D. Geographic Distribution

The City is planning to provide opportunities for affordable housing for low and moderate income families on a citywide basis. All of the City's housing rehab and community development programs will be targeted citywide. See map 7 in Appendix D for locations of the proposed 2005 projects.

The rental assistance program of the Longmont Housing Authority will also be citywide. It is believed that new construction activities by the public and private sector in Longmont will be dispersed throughout the City.

E. Planned Homeless Activities

Helping homeless people is a priority for the City. The Homeless Plan will research and propose a Housing First model to move families into permanent housing more quickly than journeying

through shelters and transitional housing. The Plan will also analyze the provision of supportive services in the city and will suggest methods for better implementation and provision of services. The City also plans to address emergency shelter and transitional housing needs of the homeless directly through the rehabilitation of existing transitional housing units, funding the primary intake center for the homeless, the OUR Center.

The City sees its housing programs which benefit households with incomes below 50% of the median as actions to prevent homelessness. Rehabilitation of housing units that will keep people in their homes, lower their heating and housing costs, etc. may prevent them from losing their homes. The City will also provide foreclosure prevention funding and financial, credit and default counseling. Supportive services also play an important role in preventing homelessness. Job training, education, budget and homeownership training and counseling and many other services may keep families self-sufficient so they will not lose their homes.

Prevention of low-income individuals and families with children (especially those below 30% of median) from becoming homeless will be addressed through the City of Longmont's non-profit organizations, primarily the OUR Center. Their preventive measures include a whole range of services including, rent and utility payments, counseling and referral to the countywide job bank center, etc.

The City has committed \$209,000 of its general funds in 2005 to support the homeless facilities and service agencies. In addition, the State will provide the following shelters with Emergency Shelter Grant funds in 2005: The INN Between will receive approximately \$13,000 for operating costs of its homeless shelter, the Safe Shelter of the St. Vrain Valley will receive about \$30,000, The Boulder Shelter (which serves Longmont residents) will receive around \$18,000 and the Boulder County Safe House will receive about \$9,000.

F. Other Actions

Actions planned for the next year to address obstacles to meeting underserved needs and to foster and maintain affordable housing include continuing the implementation of the Inclusionary Zoning Program, providing density bonuses, and development fee waivers. Also, the City will increase its efforts in housing rehabilitation and preservation to maintain the affordable housing stock.

In the next year, the City will evaluate and reduce lead-based paint hazards on a case by case basis as projects are funded with CDBG assistance. In order to reduce the number of poverty level families, the City of Longmont Human Relations Commission will commit approximately \$366,000 of 2005 general funds to provide supportive services to families and individuals to break the cycle of poverty through non-profit agencies. By continuing the dialogue between the City and public and private sectors, the City will enhance coordination between public and private housing and human service agencies. The City will aggressively seek out opportunities to meet with stakeholders interested in housing and community development issues in Longmont. As mentioned, the Housing Authority has very little traditional public housing (6 units). However, the City has allocated \$130,000 from its Affordable Housing Funds to match funding from the State Division of Housing for a Tenant-Based Rental Assistance Program.

G. Program Specific Requirements

In 2005, it is estimated that the City of Longmont will receive between \$583,200 to \$648,000 of Community Development Block Grant funding, and approximately \$67,000 in program income. The following is information on the process for CDBG funding, the evaluation criteria used to select CDBG projects and a table that summarizes the planned 2005 CDBG program activities.

Process

The Longmont Citizen Participation Plan provides a process for citizens to advise the City on the housing and community development needs in the Longmont community. Input from citizens through the Citizen Participation Plan has been effective during the Consolidated Plan period.

The development of the 2005 Community Development Block Grant (CDBG) Program included four public hearings for community input prior to submission to the Department of Housing and Urban Development (HUD). A public notice was published in the Longmont Daily Times-Call newspaper and a request for project proposals was sent to neighborhood groups, community organizations, City departments, and parties who have previously expressed an interest in the CDBG program. At the second public hearing, the applicants were given an opportunity to present their proposals to the City's advisory board, the Human Relations Commission (HRC). Also verbal CDBG proposals were encouraged at the public hearing.

At the third public hearing, staff presented the HRC's recommendation for CDBG funding to the City Council. Summaries of the proposed projects, the merits of each, how they met CDBG goals and objectives, and reasons for recommending or not recommending for approval were discussed. City Council openly discussed the HRC recommendations, solicited comments and approved the projects shown as part of Appendix E. The fourth public hearing was held on October 26, 2004. At this meeting, the City received additional citizen input on the selection of CDBG projects and the draft Consolidated Plan which included the One Year Action Plan for 2005. The 2005 Action Plan was approved by City Council and through this submission is forwarded to HUD for review.

In formulating the 2005 Action Plan, the City reviewed the proposed projects for compliance with the following criteria.

1. Federal CDBG Goals and Objectives:

- A. Project must benefit low and moderate income households, or
- B. Project must aid in the prevention and elimination of slums and blight.

2. Federal technical requirements and review criteria, specifically those regarding funding eligibility thresholds and City policies governing CDBG funds:

- A. 70% benefit to low and moderate income households/individuals.
- B. 15% limitation on funding public service projects.
- C. 20% cap on administration funding.
- D. Specific HUD eligibility requirements under each national objective.
- E. The Human Relations Commission's ranking of projects.

3. The Consolidated Plan approved by the City and HUD which identifies:

- A. City of Longmont home improvement goals.
- B. Meeting needs of special populations.
- C. Housing opportunities for the homeless population.

In developing the Action Plan, it was decided that projects could be phased over several years although CDBG funds are allocated on a yearly basis and future funds are not committed.

Several other factors were also considered in the 2005 work program; such as (a) if the projects conformed to City policies and CDBG regulations, (b) provided a direct benefit to citizens of Longmont, and/or (c) provided a matching source of funding.

Description of Activities for 2005 CDBG Program

Based on a review of the proposed projects submitted to the City by non-profit organizations and other agencies, and on the Human Relations Commission's recommendations, the City Council approved the projects as shown on the next page.

H. Monitoring

The City will monitor all housing and other programs as set forth in the contract documents with the agency/contractor responsible for the specific work. Monitoring standards and procedures cover fiscal record keeping, labor standards, acquisition and relocation, rehabilitation and economic development (as applicable), eligibility criteria and quality of work.

The City will evaluate on an annual basis how its programs further fair housing opportunities in the City for racial/ethnic groups, the disabled, the elderly and women.

In July of each year, City Council will evaluate the performance of programs and make program amendments as needed.

2005 CDBG Projects

<i>Agency/Organization/Program</i>	<i>Project</i>	<i>CDBG Amount</i>
Housing Programs		
1. Residential Rehab	Housing Rehabilitation	\$200,000
	Architectural Barrier Removal	\$50,000
	Emergency Grant Program	\$20,000
	Paint-A-Thon Program	\$10,000
2. Down Payment Assistance	Estimated Program Income	\$45,000
3. Foreclosure Prevention	Recapitalization of Program	\$10,000
4. Accessible Spaces, Inc./CPWD	Construction of Housing for Disabled	\$54,560 ¹
5. Boulder County Housing Counseling Program	Homeownership Training	\$10,000
6. Center for People with Disabilities	Rental Deposit Funding	\$10,000
7. Foothills United Way	Individual Development Account Program	\$15,000
8. Inn Between, Inc.	Rehab of Transitional Housing Units	\$72,000
9. Longmont Housing Development Corporation	Design of Rental Rehab Program	\$5,000
Community Improvement Projects		
10. Casa de la Esperanza	Improvements to Community Area	\$10,000
11. Longmont Downtown Development Authority	Commercial Revitalization (Est. program income)	\$12,000
12. OUR Center	Upgrades to Hospitality Center Kitchen	\$10,000
Administration		
13. Administration Contingencies	General Administration	\$116,640 ²
	Project Cost Overruns	\$0
Total CDBG Project Funding		\$650,200
Total estimated 2005 Grant:	\$583,200	
Total 2005 Estimated Program Income:	\$ 67,000	
<i>Total Program Income Received in 2004</i>		
<i>And not yet reported:</i>	<i>\$0</i>	
Total Grant Plus Program Income:	\$650,200	

Recommendations for Additional Funding:

1. Up to \$51,840 in additional funds could be allocated for this project if extra grant funds are received.
2. Up to \$12,960 in additional funds could be allocated for this project if extra grant funds are received

Would bring total up to \$715,000