

**Boulder County Consortium of Cities
Boulder County Civic Forum**

Regional Affordable Housing Initiative

Boulder County/Broomfield Community Reference Report

BOULDER COUNTY

January 2005

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This report was prepared by The Housing Collaborative for the Boulder County Civic Forum. It is one of twelve profiles of housing-related information for communities in the Boulder County/Broomfield region.

These Community Reference Reports were commissioned as part of the Regional Affordable Housing Initiative of the Boulder County Consortium of Cities. This initiative comprises the following tasks:

1. Community Reference Reports
2. Regional Housing Assessment
3. Affordable Housing Summit February 25, 2005
4. Regional Affordable Housing Task Force
5. Regional Affordable Housing Strategy

Costs of the Community Profiles and the Regional Housing Assessment were paid by Boulder County, Boulder County Housing Authority, the City and County of Broomfield, City of Boulder, Boulder Housing Partners, Town of Erie, City of Lafayette, City of Longmont, Longmont Housing Authority, Longmont Housing Development Corporation, Town of Louisville, Town of Superior, and Thistle Community Housing, Inc.

For more information about the Regional Affordable Housing Initiative or the Affordable Housing Summit, or for copies of the Community Reference Reports and Regional Housing Assessment, go to www.bococivicforum.org or e-mail bococivicforum@comcast.net.

BOULDER COUNTY Community Reference Report

- There are nearly 119,000 households residing in Boulder County.
- Nearly 65% of Boulder County's households are homeowners.
- 7% of all households have a householder of Hispanic or Latino origins.
- 11% are single-parent families.
- 13% have a householder age 65 or older.
- 61% of renter households and 24% of owner households have incomes at or below 80% AMI. Approximately 70% of the low-income renter households and 59% of low-income homeowners have unmet housing needs, which are could include being cost burdened, living in overcrowded conditions, having inadequate plumbing and/or kitchen facilities, or some combination there of.
- 63% of all housing units in the county are single-family homes, 34% are multi-family units and 3% are mobile homes. The percentage of units that are single-family increased between 1990 and 2000.
- Residential growth occurred at an average rate of 2.6% per year between 1990 and 2000; the growth rate has slowed since then to only 1.2% in 2003.
- 3% of the county's housing, or a total of 4,087 units, are overcrowded. The percentage increased from 2% and the number of overcrowded units grew from 1,912 in 1990.
- An estimated 37,253 households, or 31% of the total, are cost burdened by a housing payment that is equal to or greater than 30% of their incomes. The percentage has not changed since 1990 but the number increased by 11,526 households.
- The percentage of overcrowded units has decreased but the number has increased by 2,175 households since 1990.
- There are 4,497 income-restricted housing units in Boulder County. Of these, 769 are at risk. There are also 1,197 income-restricted units currently under development.
- There are an estimated 5,439 special population households in Boulder County that have unmet needs.
- 145,812 of Boulder County's residents are employed and there are 164,405 employees working in Boulder County, which equates to a net in migration of 18,593 employees.

PART 1 -- DEMOGRAPHIC CHARACTERISTICS

Population Estimates

	2000	2004	2005
Total Population	277,800	299,191	302,576
Residing in Households*	269,681	290,447	293,733
Owners	183,719	197,865	200,104
Renters	85,962	92,581	93,629
Avg. Household Size	2.47	2.49	2.47
Residing in Group Quarters	8,119	8,744	8,843
Total Households	108,753	116,448	118,957
Owners	70,400	75,381	77,005
Renters	38,353	41,066	41,951

Race/Ethnicity of Householder

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
White	94%	72,478	87%	36,358	91%	108,836
Black or African Amer.	1%	416	1%	557	1%	973
Am. Indian/Alaska Native	0%	286	1%	350	1%	636
Asian	2%	1,550	4%	1,524	3%	3,073
Hawaiian/ Pacific Islander	0%	24	0%	23	0%	47
Some other race	2%	1,443	5%	2,149	3%	3,592
Two or more races	1%	809	2%	991	2%	1,800
Hispanic or Latino	5%	3,672	11%	4,467	7%	8,139

Household Composition

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Total Households	100%	77,005	100%	41,951	100%	118,957
Family households	72%	55,684	37%	15,668	60%	71,352
Married-couple	63%	48,288	24%	9,891	49%	58,179
Other family	10%	7,396	14%	5,778	11%	13,174
Male householder/no wife	3%	2,217	4%	1,797	3%	4,013
Female householder/no husband	7%	5,179	9%	3,981	8%	9,160
Nonfamily households	28%	21,322	63%	26,283	40%	47,604
Male householder	13%	10,066	35%	14,476	21%	24,542
Living alone	9%	7,186	19%	8,037	13%	15,223
Not living alone	4%	2,880	15%	6,440	8%	9,319
Female householder	15%	11,256	28%	11,806	19%	23,062
Living alone	11%	8,841	17%	7,198	13%	16,039
Not living alone	3%	2,415	11%	4,609	6%	7,024

Age Distribution

Age of Householder	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
15 to 24 years	1%	1,120	22%	9,413	9%	10,534
25 to 34 years	13%	9,839	33%	13,736	20%	23,575
35 to 44 years	28%	21,427	20%	8,261	25%	29,688
45 to 54 years	28%	21,804	13%	5,323	23%	27,127
55 to 64 years	15%	11,217	5%	1,899	11%	13,117
65 to 74 years	9%	6,747	3%	1,163	7%	7,909
75 to 84 years	5%	3,902	3%	1,342	4%	5,245
85 years and over	1%	949	2%	813	1%	1,762
Total Senior Household (65+)	15%	11,598	8%	3,318	13%	14,916

Households by AMI

Households		0 – 30%	31 – 50%	51 – 80%	80%+	Total Low Income (<80%)	Total (2005)
Renters	(%)	24.6%	18.3%	18.2%	38.8%	61.2%	100.0%
	(#)	10,330	7,695	7,653	16,274	25,678	41,951
Small Related	(%)	18.0%	17.2%	18.4%	46.4%	53.6%	100.0%
	(#)	2,337	2,239	2,389	6,025	6,965	12,990
Large Related	(%)	21.3%	25.7%	20.6%	32.4%	67.6%	100.0%
	(#)	499	601	483	758	1,583	2,341
Elderly	(%)	42.3%	23.5%	13.5%	20.7%	79.3%	100.0%
	(#)	1,630	904	521	797	3,055	3,852
All Other	(%)	25.8%	17.4%	18.7%	38.2%	61.8%	100.0%
	(#)	5,864	3,952	4,259	8,694	14,074	22,768
Owners	(%)	5.4%	7.1%	11.1%	76.4%	23.6%	100.0%
	(#)	4,193	5,448	8,527	58,837	18,168	77,005
Unmet Need (% within each category)							
Total Renters	(%)	82.5%	78.0%	46.8%	13.5%	70.5%	48.4%
	(#)	8,522	6,002	3,581	2,197	18,106	20,303
Small Related	(%)	86.0%	74.9%	44.1%	11.8%	68.1%	42.0%
	(#)	2,010	1,677	1,054	711	4,740	5,451
Large Related	(%)	92.7%	85.3%	72.0%	36.3%	83.6%	68.3%
	(#)	462	513	348	275	1,323	1,598
Elderly	(%)	66.9%	70.1%	53.2%	27.6%	65.5%	57.7%
	(#)	1,090	634	277	220	2,001	2,221
All Other	(%)	84.6%	80.4%	44.6%	11.3%	71.3%	48.4%
	(#)	4,961	3,177	1,900	982	10,037	11,020
Owners	(%)	78.4%	58.5%	50.3%	13.5%	59.2%	24.3%
	(#)	3,288	3,187	4,289	7,943	10,764	18,707

*Unmet need is defined as all households within each income category and household type "with any housing problems" as defined by CHAS (E.g., cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities)

2005 Estimated Households by AMI

AMI Range	Renters		Owners		Total	
	%	#	%	#	%	#
<=30%	10,483	25.0%	4,334	5.6%	14,889	12.5%
30-50%	7,708	18.4%	5,496	7.1%	13,246	11.1%
50-80%	7,497	17.9%	8,571	11.1%	16,093	13.5%
80-100%	6,907	16.5%	12,644	16.4%	19,552	16.4%
100-120%	3,164	7.5%	8,775	11.4%	11,925	10.0%
120%+	6,192	14.8%	37,184	48.3%	43,251	36.4%
TOTAL	41,951	100%	77,005	100%	118,957	100%

2004 AMI Income Ranges (Boulder County)

AMI Level	1-person	2-person	3-person	4-person	5-person
120% AMI	\$73,080	\$83,520	\$93,960	\$104,400	\$112,800
100% AMI	\$60,900	\$69,600	\$78,300	\$87,000	\$94,000
80% AMI	\$40,250	\$46,000	\$51,750	\$57,500	\$62,100
60% AMI	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400
50% AMI	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000
40% AMI	\$24,360	\$27,840	\$31,320	\$34,800	\$37,600
30% AMI	\$18,250	\$20,900	\$23,500	\$26,100	\$28,200

Source: CHFA

PART 2 -- HOUSING SUPPLY AND MARKET CONDITIONS

Housing Inventory

	% (2000)	# (2000)	% (2005)	# (2005)
Total Housing Units	100%	113,654	100%	126,295
Occupied	96%	108,753	94%	118,957
Owner	65%	70,400	65%	77,005
Renter	35%	38,353	35%	41,951
Vacant	4%	4,901	6%	7,338

Type of Structure – All Units

	% (2000)	% (2005)	# (2000)	# (2005)	2000 - 2005 Difference
Single Family	62%	63%	70,408	79,033	8,626
Multi Family	35%	34%	39,455	43,103	3,649
Mobile homes	3%	3%	3,751	4,156	405
Boat/RV/Van	0%	0%	41	1	-39

Type of Structure – Occupied Units

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
Single Family	83%	64,035	24%	9,956	62.2%	73,991
Multi Family	13%	9,748	74%	31,216	34.4%	40,964
Mobile homes	4%	3,213	2%	757	3.3%	3,970
Boat/RV/Van	0%	9	0%	22	0.0%	31
	% (1990)	Change 1990 - 2005	% (1990)	Change 1990 - 2005	1990%	Change 1990 - 2005
Single Family	82%	23,218	24%	2,263	59%	25,481
Multi Family	11%	4,116	74%	7,262	36%	11,378
Mobile homes	7%	-67	2%	160	5%	92
Boat/RV/Van	0%	-138	1%	-234	0%	-372

**assumes same occupancy rates by type as in 2000*

Rate of Growth

	1990 - March 2000 (existing units)	March 2000 - Dec 2000 Permits	2001 Permits	2002 Permits	2003 Permits	2004 - July Permits
Single Family	18,399	1,984	1,916	1,352	1,157	712
Multi Family	7,788	290	1,405	365	271	151
Total	26,186	2,274	3,321	1,717	1,428	863
Yearly Growth Rate (%)	2.6%	2.0%	2.9%	1.4%	1.2%	0.7%

*note, actual number of BPs may differ slightly from 2005 projections given that unit completion dates lag BP issue dates.

Age of Housing

	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
March 2000 - 2004	9%	6,605	9%	3,598	9%	10,204
1999 to March 2000	4%	3,056	3%	1,350	4%	4,406
1995 to 1998	11%	8,616	8%	3,459	10%	12,075
1990 to 1994	10%	7,600	5%	2,261	8%	9,861
1980 to 1989	17%	13,032	16%	6,515	16%	19,547
1970 to 1979	23%	17,642	28%	11,592	25%	29,234
1960 to 1969	12%	9,560	14%	6,071	13%	15,631
1940 to 1959	8%	6,478	10%	4,390	9%	10,868
1939 or earlier	6%	4,416	6%	2,716	6%	7,131
Built since 1990	34%	25,878	25%	10,667	31%	36,545

Overcrowded Units

Occupied Units	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
1.00 or less	99%	75,940	93%	38,930	97%	114,870
1.01 to 1.50	1%	587	3%	1,435	2%	2,022
1.51 or more	1%	478	4%	1,586	2%	2,065
Total Overcrowded	1%	1,065	7%	3,021	3%	4,087
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Total Overcrowded 1990	1%	530	4%	1,382	2%	1,912
Change 1990 - 2005	0%	535	3%	1,639	1%	2,175

Affordability

Percent Income Spent on Housing	Owner Occupied		Renter Occupied		Total	
	% (2000)	# (2005)	% (2000)	# (2005)	% (2000)	# (2005)
<15%	33%	25,219	13%	5,550	26%	30,769
15 to 19%	18%	13,634	13%	5,286	16%	18,920
20 to 24%	15%	11,584	13%	5,328	14%	16,912
25 to 29%	11%	8,201	12%	4,897	11%	13,098
30 to 34%	7%	5,471	9%	3,811	8%	9,282
35+%	16%	12,630	37%	15,340	24%	27,970
Not computed	0%	266	4%	1,740	2%	2,006
Total Cost Burdened	24%	18,102	46%	19,151	31%	37,253
	% (1990)	# (1990)	% (1990)	# (1990)	% (1990)	# (1990)
Cost Burdened - 1990	22%	10,731	46%	14,996	31%	25,726
Change 1990 - 2005	2%	7,371	0%	4,155	0%	11,526

PART 3 -- ASSISTED/AFFORDABLE HOUSING INVENTORY AND PROGRAMS

Existing Units	<30%	31 – 50%	51 – 60%	61 – 80%	81 -120%	Total
<i>Families/Singles</i>						
Deep Subsidy Rentals	1039					1039
Affordable/Workforce Rentals	32	833	873	12		1866
Homeowner Assistance	1	13	111	504	52	720
Rehab w/ 10+ Yr. Restrictions		24	4			28
<i>Seniors</i>						
Independent Living	434	133	45	64		676
Congregate/Assisted	81	194				275
Skilled nursing	48					48
Total	1635	1197	1033	580	52	4497
Under Development Units						
<i>Families/Singles</i>						
Rent Subsidies	10					10
Deep Subsidy Rentals	18					18
Affordable/Workforce Rentals			205	15		220
Homeowner Assistance		5	535	206	38	784
Rehab		15				15
<i>Seniors</i>						
Independent Living		100	50			150
Congregate/Assisted						
Total	28	120	790	221	38	1197
At-Risk Units						
	2004 - 2009	2010 - 2014	2015 - 2019	2020 - 2029	2030- 2039	Total
<i>Families</i>						
Rent Subsidies	14	17				31
Deep Subsidy Rentals	164					164
Affordable/Workforce Rentals	14	101	27	179	38	359
Homeowner Assistance	18	1			38	57
Rehab	21	7				28
<i>Seniors</i>						
Independent Living	130					130
Congregate/Assisted						
TOTAL AT RISK	361	126	27	179	76	769
Wait Lists						
	<30%	31 – 50%	51 – 60%	61 – 80%	81 -120%	Total
Total						2191

Housing Rehabilitation

Long's Peak Energy Conservation operates a county-wide housing rehabilitation program with a total projected budget for 2005 of \$745,000, with which an estimated 99 units will be rehabilitated. Of this total, \$185,000 from the City of Boulder's CDBG entitlement allocation will rehab 32 units. Longmont is providing \$310,000 from their CDBG allocation for an estimated 50 units. LPEC received a \$250,000 grant from the Colorado Division of Housing which will be used to rehabilitate an estimated 17 homes in Boulder County's smaller communities and unincorporated areas.

**Funding Sources and Tools Utilized
Boulder County Housing Authority Totals**

	Percent
CDBG	20%
HOME	50%
General Funds	40%
Local fees/taxes	15%
Inclusionary zoning	5 – 20% (As allowed per jurisdiction)
Incentives	5%- 10% (Increased density with affordable)
State Div. of Housing	50%
Tax Credits	10%
CHFA programs (not incl. tax credits)	6%
HUD programs	80%
Boulder County	70%
FHLB	50%
Other Private Bank Financing	50%
Rural Development	8%

Note: total exceeds 100% due to combination of multiple sources the same units.

Housing Programs

See Community Reference Reports for Boulder, Longmont, and Lafayette.

	Yes	No
Is there a local Housing Authority?	X	
If yes, is it staffed?	X	
Does this jurisdiction contract with Boulder County Housing Authority?	N/A	
Are General Funds used to support housing?	X	

PART IV -- SPECIAL NEEDS POPULATIONS AND HOUSING

	AMI	Unmet Need
Special Needs	0-80%	5,439

**Homeless and Special Needs Populations
Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/Gap
Individuals				
Beds	Emergency Shelter	150		910
	Transitional Housing	68		123
	Permanent Supportive Housing	16		26
	Total	234		1059
Persons in Families with Children				
Beds/Units	Emergency Shelter	127		727
	Transitional Housing	78	14	86
	Permanent Supportive Housing	102		85
	Total	133	14	898

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1.Homeless Individuals	421	96	992	1509
2.Homeless Families with Children	259	57	277	593
2a. Persons in Homeless Families with Children	739	200	997	1936
TOTAL (lines 1 + 2a)	1160	296	1989	3445
Part 2: Homeless Sub-populations	Sheltered	Transitional	Unsheltered	TOTAL
Chronically Homeless	182	49	179	410
Seriously Mentally Ill	159	44		
Chronic Substance Abuse	140	38		
Veterans	137	38		
Persons with HIV/AIDS	24	7		
Victims of Domestic Violence	91	25		
Youth	33	9		

	Households	Units	Unmet Need
Elderly	6,549	3,602	2,947
Frail Elderly	2,080	1,061	1,019
Severe Mental Illness	3,674	3,160	496
Developmentally Disabled	1,500	1,065	435
Substance Addictions	3,473	2,987	486
HIV/AIDS	398	342	56
	17,674	12,219	5,439

PART 4 -- LAND USE, COMPREHENSIVE PLANS AND ZONING

Housing Element of Comprehensive Plans

Date of most recent update: Boulder County - 11/30/1983

	No	Yes	If Yes, summarize
Quantitative Goals/Objectives	X		
Location Policies	X		
Income Policies	X		
Relationship to Employment Policies		X	Directed to Community Service Areas as defined by municipal comprehensive plans where there are a full range of urban services and employment opportunities
Other		X	BCCP Policy HO 1.04 "Special attention should be directed to providing for dispersal of housing for low and moderate income families and low income senior citizens throughout the residential areas of the county with due consideration to other elements of the Comprehensive Plan and the availability of water and sewer service, fire protection, public transportation, employment, shopping, schools, social services and recreational activities". (In essence affordable housing should occur in municipalities and/or along their perimeters)

PART 6 -- LOCAL ECONOMY, EMPLOYMENT AND COMMUTING

	# (2000)	% (2005)	# (2005)	% (2015)
Jobs ¹	187,180	-	182,605	-
Service	82,480	44.1%	80,464	44.7%
Retail	28,726	15.3%	28,024	15.9%
Production	48,422	25.9%	47,239	25.5%
Other (contract/self employed)	27,552	14.7%	26,879	13.8%
Jobs/employee	1.11	-	1.11	-
Employees ²	168,524	-	164,405	-
Live in Area (incl. incorporated)	118,197	70.1%	115,308	70.1%
Commute In	50,327	29.9%	49,097	29.9%
	% (2000)	% (2002)	% (2005)	
Unemployment Rate ¹ (Boulder County)	2.4%	5.4%		

Commuting

<i>Where BOULDER COUNTY Residents Work</i>			<i>Where BOULDER COUNTY Workers Live</i>		
	% (2000)	2005 estimates		% (2000)	2005 estimates
Profiled Communities:			Profiled Communities:		
Boulder	46.2%	67,429	Boulder	26.4%	43,436
Longmont	15.0%	21,852	Longmont	17.9%	29,427
Other Boulder County	8.1%	11,829	Other Boulder County	12.8%	21,092
Louisville	4.8%	7,063	Lafayette	5.6%	9,272
Broomfield	4.6%	6,718	Louisville	4.6%	7,497
Lafayette	2.7%	3,971	Broomfield	3.2%	5,179
Superior	0.6%	838	Superior	1.9%	3,185
Erie	0.3%	423	Erie	1.2%	1,907
Other Denver-Metro	14.1%	20,583	Other Denver-Metro	16.4%	26,923
Weld County	1.4%	2,075	Larimer County	4.5%	7,467
Larimer County	0.9%	1,370	Weld County	4.1%	6,717
Other CO/State	1.1%	1,662	Other CO/State	1.4%	2,303
Total (Working Residents)		145,812	TOTAL (Boulder County Workers)	100%	164,405