

**City Council
Agenda
October 25, 2016
City Services Facility
739 104th Street**

**Special Meeting – Executive Session
6:00 PM**

1. **CALL TO ORDER**
2. **EXECUTIVE SESSION**

PENDING LITIGATION

(Louisville Charter, Section 5-2(d) – Authorized Topics – Consultation with an attorney representing the City with respect to pending litigation, and C.R.S. 24-6-402(4)(b))

City Manager and City Attorney are Requesting the City Council Convene an Executive Session for the Purpose of Consultation with Respect to Pending Litigation

REAL PROPERTY ACQUISITIONS AND DISPOSITIONS

(Louisville Charter, Section 5-2(c) – Authorized Topics – Consideration of real property acquisitions and dispositions, only as to appraisals and other value estimates and strategy, and C.R.S. 24-6-402(4)(a))

City Manager is Requesting the City Council Convene an Executive Session for the Purpose of Consideration of Potential Real Property Acquisitions and Dispositions Concerning Properties in Louisville Area

- **Requests for Executive Session**
- **City Clerk Statement**
- **City Attorney Statement of Authority**
- **City Council Action on Motions for Executive Session**
- **Council Convenes Executive Session**
- **Council Reconvene in Open Meeting**

3. **REPORT – DISCUSSION/DIRECTION/ACTION – PENDING LITIGATION & REAL PROPERTY ACQUISITIONS AND DISPOSITIONS**
4. **ADJOURN TO REGULAR MEETING**

Study Session
7:00 PM

Note: The time frames assigned to agenda items are estimates for guidance only. Agenda items may be heard earlier or later than the listed time slot.

- | | | |
|-----------------------|-------------|--|
| 7:00 p.m. | I. | Call to Order |
| 7:00 p.m. – 8:00 p.m. | II. | Presentation/Update – Louisville Fire Protection District |
| 8:00 p.m. – 9:00 p.m. | III. | Presentation/Update – Boulder County Consortium of Cities/Boulder County Housing and Human Services
A) Permanently Affordable Housing Study
B) Regional Affordable Housing Efforts |
| 9:00 p.m. – 9:05 p.m. | IV. | City Manager’s Report & Advanced Agenda |
| 9:05 – 9:15 p.m. | V. | Identification of Future Agenda Items |
| 9:15 p.m. | VI. | Adjourn |

SUBJECT: PRESENTATION/UPDATE – LOUISVILLE FIRE PROTECTION DISTRICT

DATE: OCTOBER 25, 2016

PRESENTED BY: JOHN WILSON, FIRE CHIEF

SUMMARY:

Please see attached the power point presentation provided by Louisville Fire District Chief John Wilson. Board Members of the Louisville Fire District include:

- David Yost, President
- Chris Schmidt, President Pro Tem
- Terri Abbott, Treasurer
- Larry Boven
- Wayne Varra

RECOMMENDATION:

Disucssion

ATTACHMENT(S):

1. Presentation

Louisville Fire-Rescue

City Council Study Session

October 25, 2016



Louisville Fire Rescue

City Council Study Session

Current Response Profile

- 40 Volunteers with 26 Career Staff
 - *Minimum staff of 8 on duty*
 - *Average career at LFD experience - 4.2 years*
 - *Average career experience - 8.7 years*
 - *Training Hours for 2015 - 14,387.25 hours*
 - *Volunteer hours - 27,894*
- Mill Levy - *6.686 Mills*
- 2015 Budget - *\$4.86M*
- 2015 Fire Loss - *\$22K*
- Property Value at those fires - *\$1M*
- Calls for Service in 2015 - *3,196*



Louisville Fire Rescue

City Council Study Session

2011-2016 Comprehensive Planning Goals

(Reasonable & Achievable)



- Limit fire fatalities to one per 25,000 population per 20 years
- Limit fireground injuries to two per year
- Provide fire response within 10 mins. (90%)
- Provide ALS response within 8 mins. (90%)
- Support the City of Louisville and Boulder County in dealing with emergencies
- Maintain a high quality of life to District residents
- Be a model provider of customer service

Louisville Fire Rescue

City Council Study Session

Accomplishments

- ISO/ Fire Insurance rating was improved to a class 3 out of 10
- Member of the Boulder Valley Fire Consortium
- Working with Louisville Police on the Active Shooter / Rescue Task Force procedures
- Continue partnering with Rocky Mountain Fire in increased capacity and improved training in both districts
- Maintains about 40 volunteer staff

Louisville Fire Rescue

City Council Study Session

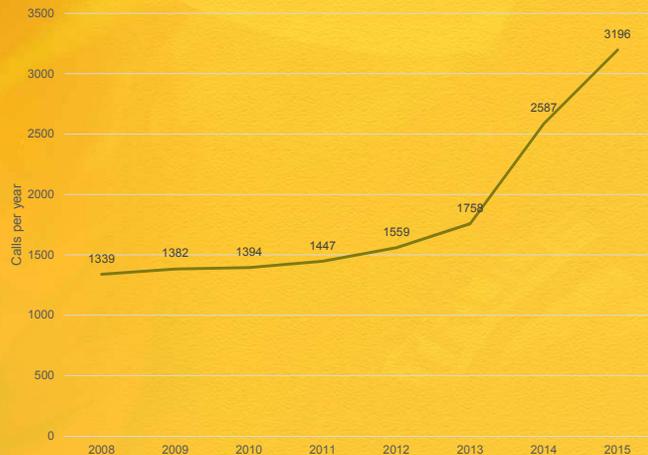
2016-2017 Work Plans

- Add 10 new volunteers in spring of 2017
- Staffing a second engine more consistently
- Remodel Station 2 (895 Via Appia)
- Finish second floor at Station 3 (2095 Boxelder)
- Continue working with city departments (Police, Planning /Building, Water, and Public Works) with good communication and cooperation
- Hazardous Material Response Team
- Support Special Events in Louisville
- Vehicle Maintenance with the City Shop

Louisville Fire Rescue

City Council Study Session

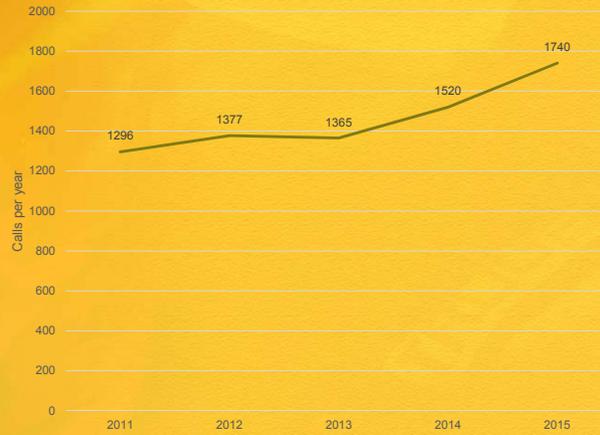
Total Call Load



Louisville Fire Rescue

City Council Study Session

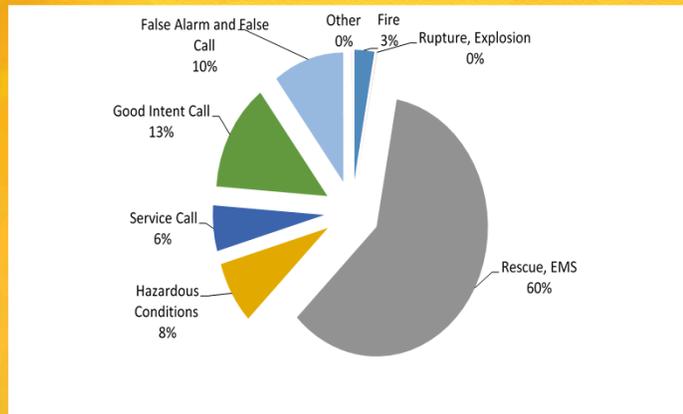
Total Call Load in Louisville only



Louisville Fire Rescue

City Council Study Session

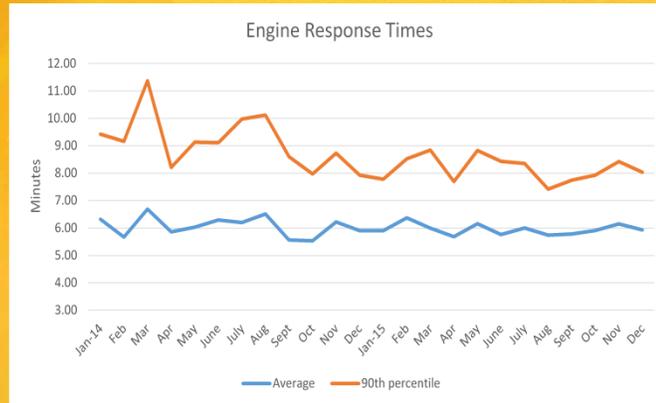
Incident by Type (2015)



Louisville Fire Rescue

City Council Study Session

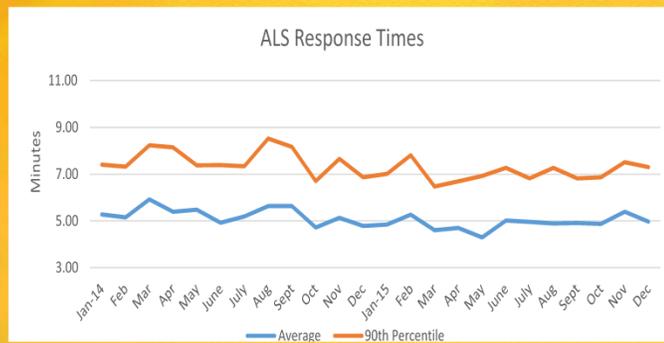
Engine Response Times (Time from tone to first suppression unit arrival, Louisville calls only)



Louisville Fire Rescue

City Council Study Session

Ambulance Response Times (Time from tone to first ALS unit arrival, Louisville calls only)



Louisville Fire Rescue
City Council Study Session

Questions?

Comments?

Concerns?

SUBJECT: PRESENTATION/UPDATE – BOULDER COUNTY CONSORTIUM OF CITIES/BOULDER COUNTY HOUSING & HUMAN SERVICES AUTHORITY

DATE: OCTOBER 25, 2016

**PRESENTED BY: MALCOLM FLEMING, CITY MANAGER
HEATHER BALSER, DEPUTY CITY MANAGER**

SUMMARY: The Boulder County Consortium of Cities commissioned a study on Permanently Supportive Housing in 2016, and the results are attached. Louisville and the other Consortium members/municipalities provided funding for this study as well as Boulder County. Boulder County Housing and Human Services and the Consortium have encouraged members to disseminate these materials to residents and government officials. In addition, Boulder County Housing and Human Services have offered to attend meetings of member City Councils to provide an overview of the study and answer questions. In September, Councilor Chris Leh, Louisville’s liaison for the Consortium, invited BCHA to make such a presentation to City Council. Further, the housing authorities in the County are currently meeting to discuss regional issues as it relates to affordable housing and County staff will provide an update on that work. Frank Alexander, Director of Boulder County Housing and Human Services will be at the October 25 study session to summarize the study, discuss regional efforts around affordable housing in Boulder County and answer any questions City Council may have on these topics. Lastly, Boulder County Housing and Human Services staff has provided some information on Housing First for Families in Crisis as well as some fact sheets regarding affordable housing services in Louisville.

RECOMMENDATION: DISCUSSION

ATTACHMENT(S):

1. Permanently Supportive Housing Study
2. Housing First for Families in Crisis
3. Fact Sheets & Louisville Residents Served by BCHA’s Affordable Housing Portfolio



Boulder County Permanent Supportive Housing Study

Prepared by:
Community Strategies Institute
P.O. Box 140387
Edgewater, CO 80214

Prepared For:
Boulder County Consortium of Cities
10 Year Plan to End Homelessness Advising Board

June, 2016



The Community Strategies Institute was formed in 2003 to provide fiscal and economic analysis, education and training to individuals and groups wishing to better understand and improve the economic and social factors influencing affordable housing development, housing conditions and community infrastructure as those elements influence the economic mobility of low-income populations. The Institute Directors and Members have diverse backgrounds in housing development, finance, management, policy and research. The Institute can be your partner in designing research, programs, and investments for expanding opportunities for individuals to become economically stable members of caring communities.

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Visit our website:
www.csicolorado.org



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EXECUTIVE SUMMARY

In February of 2016 the Boulder County Consortium of Cities and the 10 Year Plan to End Homelessness Board of Directors engaged the Community Strategies Institute to provide an assessment of the need for Permanent Supportive Housing throughout Boulder County, focused on chronically homeless individuals. The assessment was to identify the number of chronically homeless individuals in Boulder County and provide a profile of their needs, identify current resources available to these individuals, identify barriers and challenges to development of permanent housing solutions for these residents, and identify the types of properties and projects that could be developed in Boulder County to meet housing needs.



The permanent supportive housing needs assessment plan called for completing the following tasks:

- ✓ reviewing local plans, data, reports that pertain to housing and homeless needs and local planning and zoning within Boulder County; CSI completed the review of over 50 local documents for this task;
- ✓ CSI performed key informant interviews with homeless service providers, shelter operators, housing authorities, local planning departments, data resources and local government staff;
- ✓ CSI reviewed all homeless data sources from agencies, governments and coordinating bodies in Boulder County to create a profile of the chronically homeless in Boulder County and their need for housing;
- ✓ CSI identified barriers to development of permanent supportive housing in Boulder County, including a regulatory analysis, land use policy analysis, housing market analysis, and land and development cost analysis;

- ✓ CSI identified policy and regulatory changes necessary to overcome barriers to developing more permanent supportive housing in Boulder County communities;
- ✓ CSI reviewed current real estate listings for land, hotels, and commercial buildings, current and future redevelopment plans and other potential parcels for creating new permanent supportive housing units or facilities, and created six example site analysis for various types of properties;
- ✓ CSI conducted best practices research using information obtained from key informants and from an extensive review of the literature discussing programs and plans to provide permanent supportive housing to chronically homeless populations. CSI has included seven Best Practices write ups as part of this report.
- ✓ CSI is including a range of charts and documents which provide background information and data which has been used to guide the findings of this report.

The Boulder County Consortium of Cities provides an organizational structure to promote interaction and communication among local governments for the benefit of the organizations and their residents.

Boulder County
City of Boulder
Town of Erie
Town of Jamestown
City of Lafayette
City of Longmont

City of Louisville
Town of Lyons
Town of Nederland
Town of Superior
Town of Ward
Broomfield (non-voting)

CSI has prepared a final report with conclusions about the need for permanent supportive housing throughout Boulder County, the barriers to creating permanent supportive housing opportunities in Boulder County, and recommendations for action. The recommendations for action cover multiple areas including regulations, development incentives, policy and practice approaches, financing models and incentives for developers. A summary of recommended actions follows below:

- ✓ Municipal Comprehensive Plans should be expanded to specifically elucidate affordable housing needs and Permanent Supportive Housing needs countywide.
- ✓ Flexibility in the application of various zoning and development regulations should be emphasized to planning and review officials. This flexibility is encouraged under Fair Housing laws and the Americans with Disabilities Act.
- ✓ Use of the group home model may provide an expedient and cost effective approach that would house some chronically homeless individuals more quickly than the timeframe needed for new construction of supportive housing units.
- ✓ An inventory of potential development sites should be maintained at the municipal level. This inventory should be updated regularly and include potential development and redevelopment sites controlled by local government and tax exempt organizations in the county.
- ✓ In the City of Boulder, the redevelopment of the former Community Hospital complex may offer opportunity to include PSH dwellings in the redevelopment. If not, there may be other publicly controlled parcels that will become surplus as a result of the redevelopment of the hospital site.
- ✓ A county wide effort to address chronic homelessness could open new possibilities for dispersal of PSH in communities which may have greater land availability. A county wide effort linked with agreements for resource sharing may also be an effective way to link financial resources with potential development opportunities.
- ✓ Addressing the housing shortage for chronically homeless individuals, families and youth is a capital intensive endeavor. The development costs for new construction are equal to or greater than the cost for construction of new affordable or market rate apartments. At the same time, the future tenants of such housing, will have little money to contribute for rent payments. In order to create, financially viable housing facilities, there will be no room for mortgages or payable loans in the financing structure.

- ✓ The Housing First approach for Permanent Supportive Housing has demonstrated cost savings to communities because chronically homeless households decrease their utilization of other publicly funded services such as police, jails, emergency rooms and the courts.

There is a need for additional permanent supportive housing units for chronically homeless individuals, youth living on their own, and families throughout Boulder County. Strategies for meeting these needs vary depending upon the population being served and the community where service is needed. The housing market in all Boulder County communities is expensive, and a lack of affordable housing opportunities for low income, working class, and middle income households is a challenge. This challenge is even greater for those Boulder residents who are or have been homeless.

Development costs and land availability to develop any kind of housing are also a challenge in Boulder County, and again, these challenges are greater for agencies trying to provide housing for the lowest income residents who often have little ability to pay rent. Chronically homeless residents require services, which are an additional cost that homeless and housing providers much budget for when planning to build, acquire or rehabilitate housing units. Therefore, most permanent supportive housing units or housing assistance programs are not built or acquired using any debt, and must have operating subsidies to cover property operating costs, and subsidies to provide client services. The cost to acquire land on the free market, the cost of existing buildings and units, and to construct new housing in Boulder County require providers to seek and secure multiple sources of local, state and federal equity and subsidies to bring these projects to fruition.

Despite these and other challenges, including NIMBY (not in my backyard), homeless and housing providers are moving forward with plans to build, acquire, and subsidize new permanent supportive housing units throughout Boulder County. These current efforts, and a coordinated effort among all Boulder jurisdictions and state agencies, can reduce the number of chronically homeless individuals living on the streets, in cars, and in shelters in Boulder County and greatly improve the lives of these individuals and families.

Profile of Homelessness in Boulder County

What is Chronic Homelessness?

Homelessness is an issue experienced by individuals and families across the nation. The causes of homelessness are many, including loss of work and low wages, increased housing costs, unexpected medical costs, mental health issues, and substance abuse issues. A survey of Boulder County residents found that almost half of Boulder County residents (46%) have a friend or family member who has experienced homelessness¹. Many persons and families experience homelessness once and are able to get back on their feet. Others cycle through homelessness periodically due to instable income or housing and low incomes.

According to HUD, a “**chronically homeless**” individual is defined to mean a homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility. In order to meet the “chronically homeless” definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven.

Chronically homeless families are families with adult heads of household who meet the definition of a chronically homeless individual. If there is no adult in the family, the family would still be considered chronically homeless if a minor head of household meets all the criteria of a chronically homeless individual. A chronically homeless family includes those whose composition has fluctuated while the head of household has been homeless.² This definition is used by HUD and many homeless providers using HUD and other similar funding resources. While chronically homeless individuals are not the largest homeless population in Boulder County or in most areas of the country, they use a high proportion of services available to homeless persons as well as public health services, and resources within the criminal justice system. Freeing up these service dollars to help those who need short term assistance to get back on their feet would allow Boulder County homeless providers to serve more people each year, and save local communities money spent on emergency room visits, jail and court expenses.

What is Permanent Supportive Housing?

Permanent Supportive Housing uses the Housing First approach to serving persons experiencing homelessness that centers on providing homeless people with housing quickly and then providing services as needed. According to the National Alliance to End Homelessness “what differentiates a Housing First approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. A Housing First approach rests on the belief that helping people access and sustain permanent, affordable housing should be the “central goal” of those working with persons experiencing homelessness.³ Housing First is used for both individuals and families. Agencies in Boulder County use a Housing First approach to serve many homeless households. According to the Boulder County 10 Year Plan to End Homelessness members, the program has been very successful. After two years in the program, 70% of Housing First clients retained their housing and 90% of Housing First clients increased skill, income, and self-determination.

Permanent Supportive Housing is a type of housing designed to meet the long term housing and service needs of chronically homeless individuals and families, and proven to be effective. According to the Corporation for Supportive Housing, it “combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy and dignity. Supportive housing improves housing stability, employment, mental and physical health, and school attendance, and reduces active substance abuse.” People living in supportive housing would not be able to stay housed without a wide range of supportive services. Most “have a long history of homelessness and often face persistent obstacles to maintaining housing, such as serious mental illness, a substance abuse disorder, or a chronic medical problem. While services are necessary to help tenants maintain stability, being housed is an essential first step in addressing these conditions that often have gone untreated for many years.”⁴ Permanent Supportive Housing does have basic lease compliance guidelines and expectations for residency that clients must meet, but tenants are supported with case management and other services to help them achieve successful residency and live within the guidelines of their community or program.

Permanent Supportive Housing also is a cost effective way to serve the chronically homeless residents of a community, and those in danger of becoming chronically homeless. Chronically homeless individuals and families utilize many costly local services, including shelter services, hospital emergency room and public safety resources, social service and crisis management resources. By providing a safe, decent, place to live with access

for residents to the services they need to live off the streets, Permanent Supportive Housing saves money otherwise spent on high cost crisis care and emergency housing, and allows these resources to be used on other individuals and families.

The recently published *Housing Stability* report by Boulder County Housing and Human Services notes that the Denver Housing First Collaborative estimates cost savings of \$31,000 per person over a two year period as a result of comprehensive housing and supportive services.

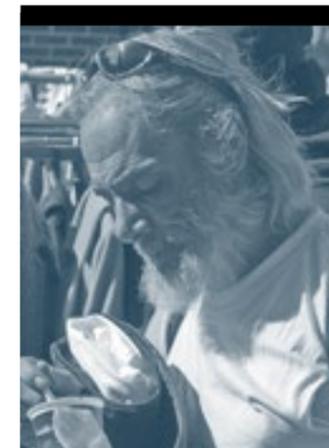
The Supporting Housing Network of New York reviewed more than 16 national studies that analyzed the cost of permanent supportive housing vs. the cost to public services for chronically homeless residents. The Network summarized the overall savings in usual care vs. supportive housing care for three cities:

- In Chicago, when supportive housing was offered to 200 people with chronic illnesses, their use of hospitals decreased by 45%. The program saved a total of \$900,000 in 18 months.
- Seattle, Washington offered supportive housing to chronically homeless alcoholics, and public costs were reduced by more than 75%.
- In New York, NY 4,000 homeless, mentally ill residents were offered permanent supportive housing and their annual inpatient Medicaid costs decreased by 35%.

The study also notes that in eight different cities, the use of emergency room care was reduced up to 74% after qualified tenants moved into supportive housing. The use of hospitals in eight areas fell as much as 75%.⁵ Many other studies and reports of PSH programs across the nation conclude that there are cost savings in multiple public systems from placing chronically homeless individuals in PSH.

Homeless providers in Boulder County have estimated the cost of serving homeless persons living on the streets in Boulder County. Agencies estimate this cost at \$43,300 per year, due to expensive emergency shelter, the cost of emergency room care, police and jail time, and court time among other factors. By comparison, the cost of providing a Permanent Supportive Housing unit in Boulder County is only \$11,700 per year, providing a savings: \$31,600 per year.

Of the 658 homeless people in Boulder County in 2015, 57% had been homeless for more than 1 year, or about 375 persons. At \$43,300 per year, these 375 people cost the community over \$16 Million per year. If they were housed with a Permanent Supportive Housing solution, it would save the community over \$11 Million per year.



¹ Perspectives on Homelessness in the Denver Metro Area: Key Findings from Opinion Research to Guide Public Will-Building, January 14 – 22 2015 Resident Survey.

² HUD 24 CFR 91.5, 24 CFR 578.3, Final Rule December 2015.

³ What is Housing First? Solutions Brief, November 2006. National Alliance to End Homelessness.

⁴ Supportive Housing Research FAQs: Who Lives in Supportive Housing? Corporation for Supportive Housing.

⁵ Supportive Housing Reduced Spending on Services, The Network, The Supportive Housing Network of New York, 2010.

Chronic Homelessness In Boulder County

Chronically Homeless persons living in Boulder County include individual adults (age 25 and older), transition age youth age 18 – 24 living on their own, and families. This report is focused on exploring solutions to the need for housing of individual adults age 25 and older, although CSI has collected data and will also provide some potential suggested solutions for chronically homeless youth, and families. All three groups of residents have a need for more stable housing opportunities throughout Boulder County.

The number of homeless residents can be challenging to determine. Without a permanent address, many persons experiencing homelessness live in the shadows, in shelters, in cars, on friend's couches, or outside. There are a number of ways that agencies serving Boulder County's homeless population count persons experiencing homelessness and identify the needs and characteristics of these residents.

The annual Point-in-Time count is conducted throughout the Metro Denver area on one January night yearly and is overseen by the Metro Denver Homeless Initiative. A count specific to Boulder County is overseen by local homeless providers and advocates. The Point-in-Time is meant to provide an annual snapshot of persons experiencing homelessness. The numbers are dynamic, and change annually with population trends and changes in the housing market. People are counted at shelters, at homeless agencies throughout the County when they come to access services, and throughout the day in parks, parking lots, soup kitchens, day shelters, and wherever else local agencies know to find homeless individuals and families. In January of 2015, there were 117 chronically homeless persons counted throughout Boulder County. In the past four years, there has been an average of 108 chronically homeless persons counted in the annual PIT in Boulder County. These individuals represent 18% of the homeless persons counted in Boulder County in 2015.

Chronically Homeless Persons Counted Boulder County, 2010 – 2015 Point in Time

2012	89
2013	101
2014	125
2015	117

Many homeless providers express concern that the Point-in-Time undercounts the true number of homeless persons in any community. In addition, the HEARTH Act and federal regulations require communities to develop a mechanism for common assessment and coordinated access to homeless services. The need for a practical, evidence-informed system to satisfy federal regulations while quickly implementing an effective

approach to access and assessment, has led the Denver Metro Homeless Initiative and many other Continuum of Care's nation-wide to adopt the Vulnerability Index-Service Prioritization and Decision Assistance Tool (VI-SPDAT).

The VI-SPDAT tool combined two widely used existing assessments, the Vulnerability Index street outreach tool which helps determine the chronicity and medical vulnerability of homeless individuals, and the Service Prioritization Decision Assistance Tool (SPDAT), an intake and case management tool that helps service providers allocate resources in a logical, targeted way. The individuals and households most in need of services and housing can be more quickly placed with providers able to serve them using the VI-SPDAT system. The tool is meant to determine the best type of support and housing intervention for an individual by relying on three categories of recommendation: permanent supportive housing, rapid re-housing, and affordable housing. Therefore, results from the index can be used to estimate the need for permanent supportive housing in Boulder County.

Many Boulder homeless providers are using the VI-SPDAT tool in conjunction with the Metro Denver Homeless Initiative (MDHI) Continuum of Care, in which they are participants. However, not all agencies use this tool, and it is currently not used for homeless youth (a youth VI-SPDAT is currently being piloted in Boulder County). Still, the tool gives the most accurate estimate of the total number of chronically homeless persons in need of Permanent Supportive Housing in Boulder County. According to MDHI and homeless providers, individuals with a VI-SPDAT score of 10 or more on the assessment, who are not housed, are those in need of a PSH unit. In Boulder County in April of 2016, that number was **225 households**. Homeless providers agree that the score of 10 or more screens out some individuals and households who could use Permanent Supportive Housing because scoring criteria are so stringent that some that meet the HUD definition of chronically homeless do not meet the VI-SDAT definition of chronically homeless. Still, agencies agree that the estimate of 225 is better than the PIT count estimate or any other "count" of chronically homeless individuals.

In Boulder County, local homeless providers and Boulder County have developed their own coordinated entry system to best and most quickly place homeless individuals and households with the appropriate services and housing available to them. The Boulder County Community Housing Resource Panel (CHRP or "The Panel"), accepts referrals of homeless or marginally housed individuals and families from a network of seven community partners and two school districts. In 2015, the Panel screened approximately 400 households for eligibility and resources. Referring agencies include homeless providers serving various populations working throughout the county, child protective services, domestic violence providers, the criminal justice system, mental health and community health providers, the County, and others. The Panel recently completed an estimate of the number of applicants who would meet the definition of needing a Permanent Supportive Housing Unit, and not other

more appropriate housing solutions. Agency staff estimate that 20 – 25% of those screened, or **10 per month (120 per year), would be referred to Permanent Supportive Housing if it was available.**

Another coordinating group in Boulder County working with chronically homeless individuals is the C4, or the Complex Client Community Collaboration, made up of Clinica Family Health and other agencies, emergency room behavioral health staff, staff from mental health agencies, Bridge House, Boulder Shelter, the jail and detox, and approximately 17 total homeless service agencies. This group estimates that there are **50 known homeless individuals considered a "High Utilizer Group"** who would benefit from permanent supportive housing, of these, 40 are included in the VI-SPDAT estimate of 225.

The Boulder Outreach for Homeless Overflow day shelter had 19 people who had more than 20 visits to the day shelter in January of 2016. They have 120 – 130 per night in their emergency warming shelter during the winter months, 30 – 40 single men and women in their resident shelter, which is open all year, and **60 qualified chronically homeless individuals in their residency program who could benefit from Permanent Supportive Housing.** Bridge House, which operates the Resource Center in Boulder, and acts as a one stop service center for homeless persons needing assistance, refers approximately 10 persons to the VI-SPDAT system to access homeless and permanent supportive housing per month. Clients of both programs should be reflected in the VI-SPDAT estimate of demand for PSH.

The Veteran's Administration works with the Boulder County Housing Authority to support the VASH veteran tenant based voucher program. The VA has provided 60 vouchers to the Housing Authority, 58 of which were being utilized in April of 2016, and two which are being re-issued to new veterans. There is a waiting list of three veterans for vouchers. The program

provides rental subsidy to homeless veterans using the Housing First model, and intensive case management and services are provided by trained VA staff. Currently, there are two social workers who support the 60 VASH voucher holders. VA staff indicates that they have been successful finding units for their clients, and often an estimated 20 are housed within Boulder County Housing Authority properties. The VA does have some voucher holders being displaced at properties that no longer take rental assistance vouchers, due to rising private market rents and low vacancies. The program is successful in large part due to the ability of the VA to provide intensive case management and mental health services to the veteran residents.

Homeless persons being served by local agencies using HUD homeless funds must report the characteristics of those served through the HMIS data system. CSI obtained HMIS data for 2015 that included all chronically homeless persons being served by these agencies in Boulder County. While this data set has more personal detail than others, it leaves out many homeless individuals and households who have not accessed HUD assistance, either because the agency assisting them does not use these assistance types, or they have not sought help at one of these agencies.

In 2015, there were 95 chronically homeless individuals entered into the HMIS system who were served in Boulder County. Seven of these individuals were living at Lee Hill, the Permanent Supportive Housing project located in Boulder. Therefore, there were 88 without a permanent housing solution. Some were receiving assistance through rapid re-housing or transitional housing and were not on the street or unhoused any more. Most had been living in places not meant for habitation, hotels, or came out of jail before being served.

The total number of households in need of a Permanent Supportive Housing solution in Boulder County is *at least* 225, and most likely higher.

Chronically Homeless Unmet Need Estimate Recap

High Utilizer	HMIS	Panel	PIT	VI-SPDAT
50	88	120	117	225
High Utilizers are individuals who are often seen in the judicial system, emergency room, by mental health providers or others, most likely hardest to serve chronically homeless	Individuals identified as Chronically homeless in the HMIS system are being served by some Boulder County homeless providers	Chronically homeless households referred by most homeless providers to the Boulder County homeless coordinated intake panel	Persons counted on one night annually who meet the definition of chronically homeless	Persons who have had an intake assessment scoring high enough to be Chronically homeless and who have not yet received any housing assistance

Youth

Homeless youth living on their own are not always counted with adult individuals and families and Attention Home, the local organization serving homeless youth, does not send homeless youth through the VI-SPDAT or to The Panel, therefore these individuals are not always represented in the numbers given above.

The County Department of Human Services tracks youth in the Chafee program. The Chafee program is federally funded to provide ongoing supports to youth that have emancipated from foster care from age 15 – 21 with possible case management (15 – 21) and living stipends of 30% of living expenses (ETV voucher 18 – 21) when engaged in vocation and/or educational goals. Chafee is a voluntary program that can only support individuals after the age of 18 if they are in care on their 18th birthday. Boulder County serves an average of 50 Chafee youth at any time.

In March of 2016, there were a **total of 20 in temporary housing situations or without housing:** 12 Chafee youth temporarily housed through the Boulder County HSP program, six who were living on couches with friends or family or in cars, and two living in transitional housing in Longmont at the Inn Between. Data from 2012 provided by Boulder County Human Services staff show a similar number of homeless youth in need of a permanent housing solution. A survey of youth existing from the foster care system shows that finding, securing, affording and keeping permanent housing is a problem for this population.

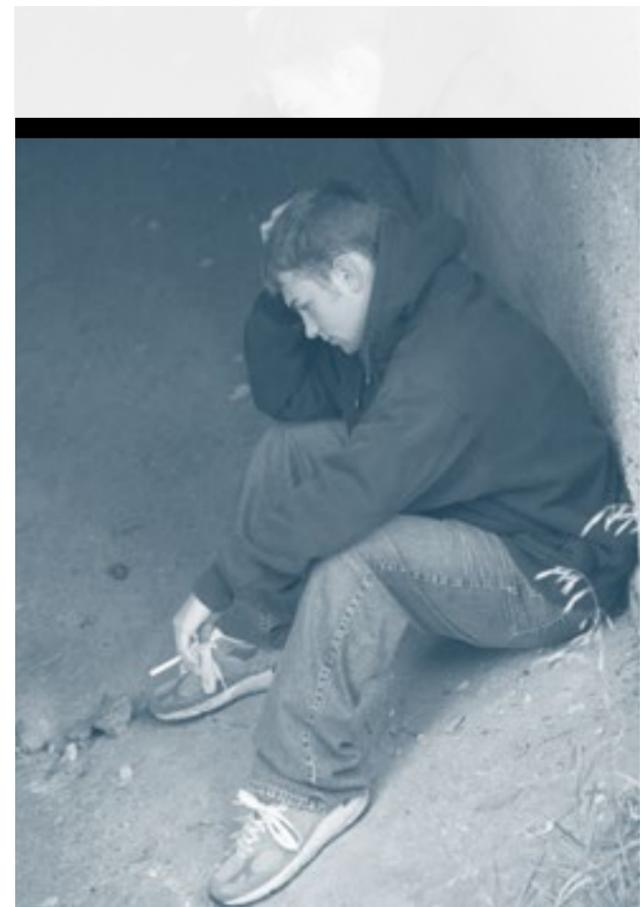
In addition to the 20 youth currently in need and counted through the Boulder County Chafee and FUP, McKinney Vento Homeless Act requires school districts to collect data about homeless students. **In the St Vrain School District, in 2015 there were 34 unaccompanied homeless high school students counted throughout the district. The Boulder Valley School District did not count any unaccompanied youth in the district in 2015. There were 403 homeless students counted in the Boulder Valley School District in 2015, 119 of whom are homeless high school students.** Depending upon their family status, these young adults may become young homeless individuals as they reach legal age and graduate from school.

In 2015, Attention Homes Runaway and Homeless Youth Programs served 742 unduplicated youth. Of those youth experiencing homelessness, 38% are “at-risk” of homelessness meaning that they are unstably housed, couch surfing, etc.–A full 41% are literally homeless, meaning that they are living on the streets, in a shelter, safe haven, or in a place not meant for human habitation, a car, etc. Of the literally homeless (N=257), 174 are chronically homeless (not officially verified).

100% of the Transition Age Youth (18–24 years old) that Attention Homes works with have experienced trauma. Trauma from living on the streets, abuse and neglect in their homes, being ostracized by family or community, assault and relationship violence or simply feeling disconnected and alone. As a result,

Attention Homes utilizes a relationship based approach to service engagement and case management. While specific traditional and nontraditional clinical interventions and treatments are integrated into the agency service approach, the primary intervention is to create healthy relationships in partnership with youth. Attention Homes’ relationship (case management) approach is a developmentally appropriate, client-centered, collaborative, strengths based and trauma informed approach. One of the most significant protective factors for youth that have trauma histories is a sense of belonging and community. Resultantly, Attention Homes intentionally focuses on fostering a community where all are welcome, safe and invited to contribute.

Youth in need of Permanent Supportive Housing come with individual and complex barriers and issues that may include, and are not be limited to: abuse and neglect, identifying LGBTQ, emerging or chronic mental and behavioral health concerns, substance use and eating disorders, lack of education and employment skills, minimal healthy coping mechanisms or support systems, poverty, survivors of domestic violence and commercial sexual and labor exploitation (trafficking) and aging out of foster care. Understanding the trauma that youth have experienced and incorporating a trauma informed approach creates an environment and community where youth are safe to pursue their goals and resolve the trauma of their past.



Family Chronic Homelessness

While most permanent supportive housing programs have historically concentrated on individuals, the largest group of chronically homeless persons, national research indicates that permanent supportive housing is effective for some homeless families as well, those with long histories of homelessness who face the greatest challenges to stability and self-sufficiency. These families have adult household members with mental health and substance abuse problems, were older than sheltered mothers, suffer from extreme poverty and unemployment.⁶ In Boulder County, Sister Carmen Community Center, Emergency Family Assistance, Our Center, Safe Shelter of St Vrain and Safehouse Progressive Alliance for Non-violence (SPAN) serve homeless families. Each has identified families that struggle to maintain housing without intensive supportive services, and who often cycle back through homelessness multiple times. These families would benefit from a Permanent Supportive Housing solution.

A study by the Corporation for Supportive Housing of 100 families living in supportive housing units found that after one year after enrollment, two programs had nearly all residents still housed, and others have between 65 – 70% housed. While families still struggled with economic independence, reunification rates for those who had lost children were very high, and income rose slightly. The services for families in need of Permanent Supportive Housing differ in part from those needed by chronically homeless individuals in need of Permanent Supportive housing. Families benefit from childcare, income support, education and job training, employment assistance, case management, services designed for children, and housing advocacy. The families also need the same services as individuals: health, substance abuse, mental health and trauma services.⁷



For these reasons, Boulder County has developed a Continuum of Care that addresses the deeper wrap-around support needs for homeless families. Families struggling with chronic homelessness in Boulder County are referred to the Community Housing Resource Panel for housing supports. When approved for a housing resource, it is accompanied with intensive case management services similar to those listed above. The follow case-management housing resources on the Panel that can be accessed based on eligibility and availability are:

- Short Term Housing (requires child welfare open case status);
- Family Unification Program (requires risk of removal of children based on housing as the primary factor in the removal decision)
- Tenant Based Rental Assistance (TBRA) (requires homelessness by McKinney Vento definition, plus school-aged children)
- Emergency Solutions Grant (ESG) (families who appear to be cycling through the system and are literally homeless).

A 5th resource on the Housing Panel is the Housing Stabilization Program (HSP). This also includes intensive case management services, however HSP is awarded to households who seem like they will successfully self-sustain within 12 months of the HSP award by the Panel instead of these more limited resources.

Even with these supports in place, there is a need for PSH for families within Boulder County. The FUP, TBRA and ESG resources are meant for scattered site housing-choice vouchers. With the tightening rental market, families awarded these vouchers are sometimes unable to lease up due to poor rental histories, past evictions, and other disruptions in their lives from mental health and substance use issues.



⁶ Supportive Housing Research FAQs: Is Supportive Housing Effective for Families? Corporation for Supportive Housing.
⁷ Is Supportive Housing Effective for Families? Corporation for Supportive Housing, 2007.

Existing Referrals from Panel – Boulder County

Agencies overseeing the Housing Panel have developed a system that maximizes resources and services and individualizes the plan for each household referred to the Panel. Those involved who were interviewed for this study note that the missing piece of the Panel resource puzzle is more Permanent Supportive Housing opportunities throughout the county that these residents can be referred to.

In 2015, The Panel reviewed 400 homeless households in need of a housing solution. Of these, 102 had child welfare concerns, and 54 were directly from domestic violence shelters. An additional 37 households were referred through the school districts, and 15 were highly vulnerable families with infants who were enrolled in the Mental Health Partner's Community Infant Program. Some homeless agencies interviewed as part of this study, especially those in Longmont, indicated that they do not always refer needy individuals and families to the Panel,

because there are not enough resources to serve every household in need of the housing services the Panel provides. They feel that there are many more households in need throughout Boulder County than may be reflected than those who went through a Panel review. Longmont agencies cite an estimate of 100 chronically homeless individuals in that community alone and a need for more housing resources for all homeless households.

The following chart shows how homeless residents who are reviewed by the Panel are placed in various programs, depending upon their needs and household type. Families have more options than individuals, and can utilize the Short Term Housing program, Vouchers, and Family Self Sufficiency vouchers. The following chart includes Permanent Supportive Housing, but there are currently no options for referral to a PSH program from the Panel, and individuals are served through the short term Emergency Solutions Grant (ESG) program.

Existing Referrals from Panel – Boulder County

	Short Term Housing	PSH Units	Vouchers (TBRA/FUP/PSH/VASH) ⁸	ESG ⁹ (< or = 2 Yrs) (single persons only)	HSP ¹⁰ - HSSN Funding (< or = 1 year)	FSS ¹¹ (< or = 5 Years)
Population	families involved child protection	Individuals/Families	depends on voucher - TBRA for homeless families with kids, FUP for families who need to reunify with kids, VASH for vets,	individuals	homeless households	
Client Portion	\$0	30% of Income	30% of Income	0%	flexible (0 - 75%)	30%
Landlord	Boulder County - units float within certain properties for up to 3 month stay, though can end up staying in unit	None Currently	Any Landlord	Any Landlord	Any Landlord	Any Landlord
Funding Source	100% County Funds	None Currently	HOME, other voucher programs	ESG	HA/County	Federal
Voucher	"lease in place"	Need to Find Funding for this Solution	were 12 TBRA vouchers, now 4 (unfunded)	get a preference for a voucher	No	get a preference for a voucher

8 Denver Metro Apartment Vacancy and Rent Survey, Denver Metro Apartment Association, 3rd Quarter 2015.
 9 Status of Children in Boulder County 2015, Boulder County Movement for Children, 2015.

10 The Self-Sufficiency Standard for Colorado 2015, Colorado Center on Law and Policy, 2015.
 11 Czb Notes for Boulder Housing Partners, March 2014

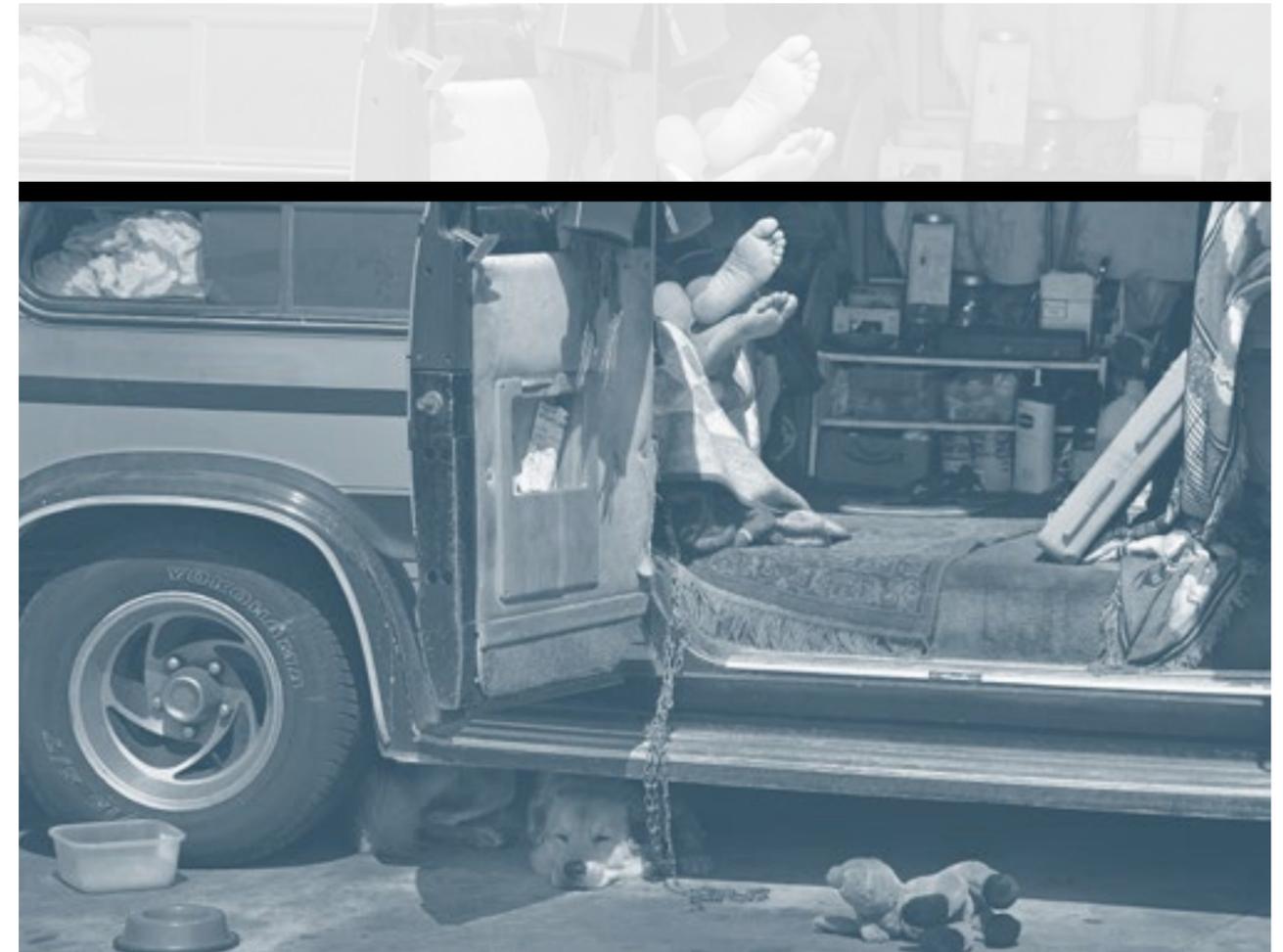
Fifty of the individuals referred to the Panel were "high utilizers", known by police, the public health clinic, Clinica, other agencies and Emergency Behavioral Health staff, as chronically homeless persons in frequent contact with these public safety and health providers. Boulder County staff shared Boulder Policy data, showing that in 2015, there were between 30 – 63 homeless arrests for people who were unhoused in any month. Citations to those who were unhoused rise in the summers, with colder month citations per month ranging from 25 – 56 per month. These numbers double between May and September.

Boulder County providers have been working on a new intake system, called the Coordinated Assessment and Housing Placement (CAHPs) 25 Cities Pilot. The Metro Denver Homeless Initiative is overseeing this effort, which will upgrade the technology used to intake and track homeless individuals and households, from the current VI-SPDAT system. Boulder County providers expect that this new system will be streamlined, and better able to match clients in need with the programs and resources that they need.

A December 2014 report to Judge Linda Cooke, Boulder Municipal Court Regarding Homeless Defendants, studied the

relationship between the Boulder Municipal Court, the City of Boulder Probation Department, and homeless providers in Boulder. The report notes that Boulder's defendants in the criminal justice system fall into three major categories: travelers, people with anti-social personality disorders or features, and people with mental illness and substance abuse disorders.

Travelers are moving through Boulder and do not intend to stay, and are not interested in services. Often these defendants pay a fine or perform community service and move on out of the community. They may have drug or alcohol issues. Those with anti-social personality disorders or features also do not accept services, may have criminal activities, and do not comply with the criminal justice system. They are permanent Boulder residents. The largest number of defendants is people with mental illness. Many have PTSD, and may have other mental disorders, either before they become homeless or as a result of being homeless. Many of these defendants also have substance abuse disorders. These homeless individuals are referred to Bridge House and Mental Health Partners for services, and are run through the VI-SPDAT assessment tool to assess how best to serve them. The Boulder Shelter for the Homeless sets aside 3 – 4 beds at the shelter for homeless defendants coming from the 20th Judicial District's Integrated Treatment Court.



Demographics Of Chronically Homeless in Boulder

CSI collected information about the characteristics of homeless persons screened through multiple Boulder County screening tools. While this data does not provide a count of chronically homeless individuals, it does provide a profile of where homeless individuals have come from, and the issues that they face that may have led to their homelessness.

The Metro Denver Homeless Initiative was able to provide detailed information about the individuals from Boulder County who have had a score of 10+ VI-SPDAT score in the past 12 months, totalling 225 individuals. This information is the best detail of the struggles chronically homeless persons in Boulder County face, their impact on the Boulder County public support system, the effects that homelessness has on them, and needs for service once they are housed.

In the past three years, how many separate times have you been homeless and then housed again? Average = 1.5 times

In the past three years, what is the total number of months you have been homeless (living on the street, in Emergency Shelters or Safe Haven)?
Average = 27.9 months

During the last three years, have you been continuously homeless for at least a year? Yes = 83.6%

In the past six months, how many times have you been to the emergency room? Average = 2.74 times

In the past six months, how many times have you interacted with police? Average = 5.3 times

In the past six months, how many times have you been taken an ambulance to the hospital? Average 1.3 times

In the past six months, how many times have you used a crisis service, including distress centers and suicide prevention hotlines? Average = 1.3 times

In the past six months, how many times have you been hospitalized as an inpatient, including hospitalizations in a mental health hospital? Average = 1.1 times

Do you have any money coming in on a regular basis, like a job or government benefit or even working under the table, dumpster diving or bottle collecting, sex work, odd jobs, day labor, or anything like that? Yes = 67.2%

Do you have enough money to cover all of your expenses each month? Yes = 10%

Do you have now, have you ever had, or has a healthcare provider ever told you that you have any of the following medical conditions?

Kidney Disease/End-Stage Renal Disease or Dialysis: Yes = 5.6%

Several cases of Frostbite, Hypothermia, or Immersion Foot? Yes = 28.4%

Liver diseases, Cirrhosis, or End-Stage Liver Disease? Yes = 25.6%

HIV+/AIDS? Yes = 1.2%

History of Heat Stroke/Heat Exhaustion? Yes = 43.6%

Heart disease, Arrhythmia, or Irregular Heartbeat? Yes = 35.2%

Emphysema? Yes = 13.2%

Diabetes? Yes = 12%

Asthma? 30.8%

Cancer? Yes = 12%

Hepatitis C? Yes = 25.6%

Tuberculosis? Yes = 2%

Have You....

Ever have problematic drug or alcohol use, or been told you do? Yes = 84%

Ever been treated for drug or alcohol problems and returned to drinking or using drugs? Yes = 55.6%

Have you ever been taken to a hospital against your will for a mental health reason? Yes = 52.8%

Have you gone to the emergency room because you weren't feeling 100% well emotionally or because of your nerves? Yes = 60.8%

Have you spoken with a psychiatrist, psychologist or other mental health professional in the last six months because of your mental health - whether that was voluntary or because someone insisted that you do so? Yes = 73.2%

Have you had a serious brain injury or head trauma? Yes = 60.8%

Have you ever been told you have a learning disability or developmental disability? Yes = 50.8%

Have you experienced any emotional, physical, psychological, sexual or other type of abuse or trauma in your life which you have not sought help for, and/or which has caused your homelessness? Yes = 82%

Have you ever been in Foster Care? Yes = 26%

Have you been in Jail or Prison during the last 6 Months? Yes = 41.6%

Have you ever served in the U.S. Military? Yes = 14%

Where do you Sleep Most Frequently?

Shelter	79	32%
Street, Sidewalk or Doorway	80	32%
Car, Van or RV	20	8%
Bus or Subway	1	0%
Beach, Riverbed or Park	46	18%
Other	24	10%

What is Your Race?

American Indian or Alaska Native	8	3%
Asian	3	1%
Black or African American	12	5%
Native Hawaiian or Other Pacific Islander	1	0%
White	205	82%
Doesn't Know	5	2%
Refused	4	2%
Other	12	5%

Where do You Usually Go for Healthcare or When You're Not Feeling Well?

Hospital	70	28%
Clinic	111	44%
VA	3	1%
Other	15	6%
Do not go for care	50	20%
No Answer	1	0%

What is Your Gender?

Female	56	22%
Male	189	76%
Transgender male to female	2	1%
Transgender female to male	0	0%
Doesn't Know	0	0%
Refused	0	0%
Other	3	1%

The Chronically Homeless individuals screened through the VI-SPDAT system have been homeless an average of 27.9 months in the past three years, or most of the past three years, and 83.6% were continually homeless for at least a year. These individuals have high instances of contact with emergency rooms and hospitals, the police, emergency ambulance services, and crisis services. The most common medical conditions they experience could be the result of homelessness itself and the conditions that led to homelessness, including frostbit and hypothermia, liver diseases, and Hepatitis C. Other chronic conditions include asthma, heart disease, and diabetes. The majority have had problems in their lives with alcohol and drug abuse, and mental health issues. Over one quarter lived at some point in Foster Care. Boulder County's chronically homeless are living in shelters, on the street, and in parks and cars. These are overwhelmingly white, and male.

The Boulder County Self Sufficiency Matrix is used by multiple public assistance agencies throughout the County to assess the needs of residents entering the assistance system, either for homeless assistance, for family assistance, work support, housing, or other support. The matrix scores households on a variety of factors. Homeless agencies and advocates agree that the factors most impactful to homelessness that are tracked in the Self Sufficiency matrix are:

- Mental Health Issues
- Substance Abuse Issues
- Unstable Housing
- Income Instability
- Lack of Access to Benefits

Other factors that can contribute to homelessness, but that may not be the driving factor, are:

- Lack of Employment or Underemployment
- Physical Health
- Support System
- Criminal Justice System Involved
- Lack of Transportation

CSI was given access to atomized SSM data for households with baselines administered for 2015 in Boulder County. Those with a score of 1 or 2 for Housing are considered homeless or precariously housed, and in danger of becoming homeless. Of all households entered into the system in 2015, 1,557 were homeless or in danger of becoming homeless. Of the total 1,557, the following are issues that these households faced that relate to homelessness:

Mental Health Issue	14%
Substance Abuse	3%
Income Instability	83%
Access to Benefits	18%
Unemployment or Underemployment	69%
Physical Health	10%
Support System	21%
Criminal Justice System Involved	3%
Transportation	18%

Many homeless providers interviewed for this study reiterate that mental health issues are a challenge a large segment of their clients face. The Boulder Shelter has determined that 85% of their clients have a mental health issue that either has caused their homelessness or been a barrier to regaining stability in their lives. Other issues highly impacting homelessness are substance abuse and a history with the criminal justice system. Income instability, a lack of access to benefits and unemployment are the economic challenges faced by homeless persons that make transitioning to stability difficult.

For those chronically homeless individuals in the HMIS data system who were served in Boulder County during 2015, the following is a demographic profile. Almost 25% were age 55 and over. Two thirds were men, and almost 10% were veterans. Mental health issues affect over half, and almost half have physical disabilities.



HMIS Data Profile

Men	65%
Women	34%
Transgender	1%

Age 25 or Younger	14%
Age 55 or Over	23%
Average Age	44

Veterans	9%
Developmental Disabled	9%
Mental Health Issues	54%
Alcohol Problems	16%
Drug Problems	7%
Both Drug/Alcohol	8%
Physical Disabilities	43%
HIV/AIDS	2%

According to the Corporation for Permanent Supportive Housing, the demographics of those Boulder County residents counted in HMIS as chronically homeless follows national demographic trends. Tenants are disproportionately men, single, and tend to be older compared to the general homeless population. Levels of employment are also low, as are those being served in Boulder County, and those who have been through the Boulder County self-sufficiency matrix. Often, upon occupancy or upon beginning case management, chronically homeless individuals are able to access public services and income sources that they were eligible for but not accessing, such as social security disability, SNAP food benefits, and Medicaid or Medicare.

The County Emergency Solutions Grant (ESG), which is provided to households who have been cycling through homelessness, served 31 households in 2015. The following demographics were collected by the County about these households:

Adults	37
Children	47

City of Origin	
Boulder	9
Longmont	21
Superior	1

Demographics From Provider Referrals	
Single Adults	5
Families	4
Single, Transitioning Youth	3
Child Welfare Involved Families	13
Families Referred from Domestic Violence Provider	6

Many of those served by the ESG program are families and not individuals, though there were three youth transitioning from foster care and five single adults served in 2015.

CSI reviewed the files of households on the waiting list for ESG funding who have been approved for service and housing from the panel, but who have not yet been able to secure housing assistance. In March of 2016, there were 29 persons in 15 households on the waiting list for ESG assistance. The following chart provides information about these households. Almost all households waiting for assistance have been living in Boulder County for over five years. They come primarily from Longmont and Boulder, but households also had last permanent residences in Lafayette and Evans. Almost all were adults age 25 to 61. Most are staying in shelters, couch surfing, and living in cars.

Household Size	
1 Person	6
2 Person	5
3 Person	1
4 Person	1

Adult Ages	
18-24	4
25 - 61	16
62+	0

Tenure in Boulder County	
Less than 1 Year	3
1 - 5 Years	3
6 - 10 Years	3
11 + Years	5

Community Living In	
Boulder	6
Longmont	5
Lafayette	3
Evans	1

Where are You Living Now?	
Shelter	5
Couch Surfing	4
Car	3
Hotel/outdoors	2

Challenges

Individuals and families living in Boulder County who are in need of PSH and intensive services are not only challenged by issues related to mental health, substance abuse, trauma, and income instability. They are also challenged by living in a high cost housing market with rising costs, low vacancies, and landlords who can be choosy about whom to rent units to. All housing and service providers interviewed during the development of this study stressed the challenges faced by their clients and agency staff in finding housing units for the homeless, even those who have been offered some sort of temporary or permanent rental assistance.

Individuals in need of Permanent Supportive Housing often do better in a setting where the building is 100% PSH units, services are brought or are housed on site, and the property has features such as 24-hour security and staffing, and group meeting areas. Families also benefit from central coordination of services, though they may access some services on site and other in the surrounding community. Families benefit from being surrounded by other families, either others in a PSH program or other families who are not necessarily in a specific program for homeless families. Being close to a social network is usually beneficial to homeless parents. Being close to schools, childcare, and employment is important for families.

Providers in Boulder County indicate a need for PSH for families, with a preference for set asides of units within properties serving the broader population. Homeless families in Boulder County live throughout the County, and units should be available in the City of Boulder, Longmont, Louisville, Superior and other communities. Service providers have case management staff who can visit families and ensure that they have access to needed services and supports, but long drives and a scattered client base are a challenge, according to staff at EFFA. Another challenge faced by homeless families and agency staff is finding housing units that will lease to their tenants.

The following section of this report will highlight the Boulder County Housing market and the challenges faced by homeless families and individuals, and other low and moderate income households looking for an affordable, available housing unit.

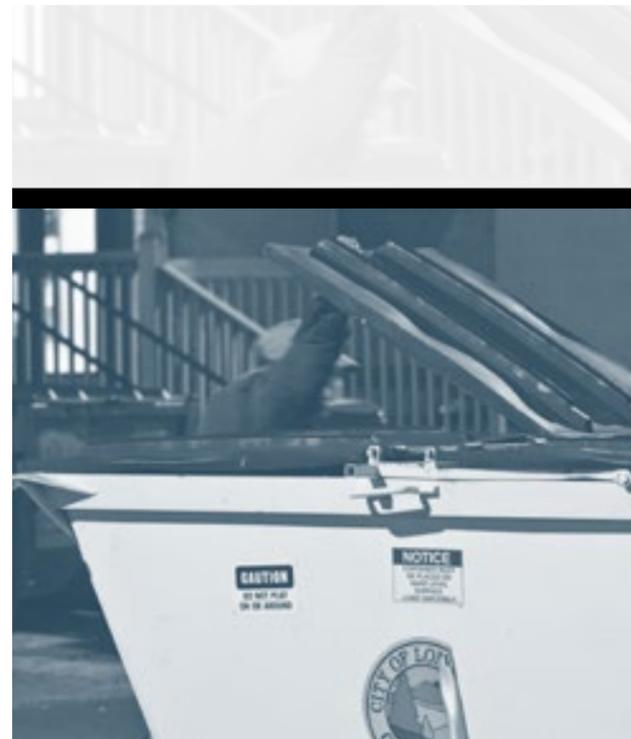
Need Conclusions

While data related to chronically homeless individuals and families is collected by a variety of agencies and coalitions with different complex methodologies, it is clear that **there is a need to provide Permanent Supportive for at least 225 unserved chronically homeless individuals throughout Boulder County.** There is also a need to provide PSH to families with a chronically homeless adult, and for youth on their own. The number of people counted in any of the data systems used in Boulder County is going to vary as chronically homeless people are served, stop working with service of agencies, or move to other communities. Solutions need to be built around the best estimate possible, and measured over time as the coordinated intake systems continue to get better.

Boulder County's chronically homeless individuals are predominately male, older than other homeless persons, and have been homeless on average, for over two years. While a third sleep in shelters, the other two thirds sleep on the streets, on sidewalks, in doorways, parks, in cars, vans and other places not meant for human habitation.

As by definition, most have disabilities that include problems with emotional, physical or sexual trauma, problems with drugs or alcohol, or mental health issues. They frequently visit the emergency room, take rides in ambulances, are hospitalized and have frequent interactions with police. The estimated cost of these public services is \$43,300 per year.

By comparison, the cost of providing PSH in Boulder County is approximately \$11,700 per year. Boulder County communities could realize a \$31,600 cost savings per year by providing PSH to their chronically homeless residents.



Boulder County Housing Market Overview

Boulder County Human Services recently published a report titled *Housing Stability*. The report highlights the greatest hurdles faced by low and moderate income households living in Boulder County in the current housing market. Since 2011, rents in Boulder County have increased between 14 and 50%, depending upon the community a unit is located in. While rents have escalated, from 2009 to 2013, the Boulder County median income rose just 4%. The market conditions make it even more challenging for those living in poverty.

Sixty-seven percent (67%) of respondents to the 2015 Point-in-Time homeless count in Boulder County said that an inability to pay their rent or mortgage was contributing factor to them becoming homeless – the top reason among all options provided on the survey. Boulder County has the second highest number of homeless persons counted in the 2015 Point in Time survey of all seven Metro Denver counties, behind only Denver. Boulder County also had the second highest recorded number of chronically homeless individuals after Denver. The following investigation into housing costs reveals why housing costs are the largest contributor to homelessness in Boulder County.

The Denver Apartment Association publishes a quarterly survey of rents and vacancies throughout the metro Denver area. In the 3rd Quarter of 2015, the average vacancy rate for Boulder and Broomfield Counties was 3.6% for all rental units, and the **average rent was \$1,504**. A worker earning \$10 an hour in Boulder County can afford a housing payment of \$520 per month. The average rent is three times this amount. A household needs to earn just over \$60,000 per year to afford the average rent without being cost burdened.

Vacancy rates in Boulder in the 3rd Quarter of 2015 ranged from 3% in the CU area and in Longmont, to 4.3% in the City of Boulder.¹² When a community has a vacancy rate of 5%, it is considered to be in market equilibrium. Rates below this indicate a lack of housing and demand that exceeds supply.

When housing costs rise at a faster pace than wages, the cost burden placed on households to pay for housing increases. Households paying more than 30% of their income for housing are considered “cost burdened”. Currently, 59% of Boulder County renters are housing cost burdened, a significant increase since 2000 when 41% of renters were cost burdened.

Severe cost burden occurs when a household pays 50% or more for housing expenses. In Boulder County, 30% of all renter households are severely cost burdened. Low income households are more likely to be severely cost burdened. Those at 30% AMI or less have a severe cost burden rate of 75%, while 28% of those earning between 31 and 50% AMI were severely cost burdened. As households struggle to pay for housing, they become more **housing insecure**. The loss of wages, unexpected medical costs,

or the cost of childcare and transportation can push families and individuals into homelessness. This is especially true for low income households, who have less savings and personal safety net than other higher income households.

The Status of Children in Boulder County 2015 report monitors many factors related to child welfare in Boulder County. The 2015 report compares how children are faring throughout the County in 2015 compared to past years. The percentage of children living in poverty in Boulder County in 2014 increased 74.2% from 9.3% of all children to 16.2% of all children. The study notes that the child poverty rate has not declined since the end of the recession to pre-recession levels. The study also notes that in 2014, 15.6% of all children living in Boulder County live “at the edge of poverty, with family incomes between 100% and 200% of federal poverty. Nearly 1 in 3 Boulder County children were below 200% of poverty.”¹³ Boulder County is an expensive community for families to live in, and housing costs are one of the most expensive items a family must budget for.

The Colorado Center for Law and Policy published The Self-Sufficiency Standard for Colorado annually. The standard is the amount of income, calculated by hourly wage or annual income, that it takes households in each Colorado County to afford basic housing, childcare, food, transportation, health care and other day to day costs. The 2015 self-sufficiency standard for a family of four in Boulder County with one child in school and one preschooler is a household income of \$86,644, behind only Douglas, Summit, Pitkin and Routt Counties. This annual income is 313% of the federal poverty level for 2015. In comparison, the same family would need \$63,069 to live in Denver County. For single adults in Boulder County, the self-sufficiency standard was \$28,209 or a wage of \$13.36 per hour.¹⁴

Not only are low income households paying more for housing in Boulder County, and a higher percentage of their income, the number of affordable rental units is declining. A study by czbLLC for Boulder Housing Partners in 2014 found that there was a decline of 5,650 private market rental units with affordable rents in the City of Boulder between 2000 and 2012, or 471 units per year. The study forecasts that increasing declines will leave no affordable rental units in the City of Boulder by the years 2017 or 2018.¹⁵ The loss of affordable rental units is not just an occurrence in the City of Boulder. Rising rents in Longmont, Louisville, Lafayette, Lyons, and in the unincorporated areas of Boulder County leave low income residents with little income growth with fewer and fewer choices of where to live.

US Census data shows that there has been a loss since 2009 of 4,135 rental units priced at \$750 or less in Boulder County, or 36% of all units that had been available in this price range in 2009. Households earning HUD's extremely low income maximum of 30% of the Area Median Income with four house-

¹³ Status of Children in Boulder County 2015, Boulder County Movement for Children, 2015.

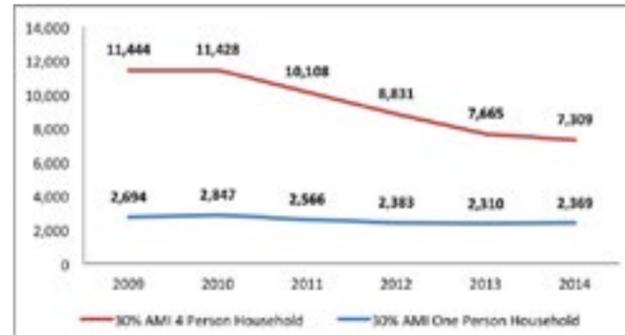
¹⁴ The Self-Sufficiency Standard for Colorado 2015, Colorado Center on Law and Policy, 2015.

¹⁵ Czb Notes for Boulder Housing Partners, March 2014

¹² Denver Metro Apartment Vacancy and Rent Survey, Denver Metro Apartment Association, 3rd Quarter 2015.

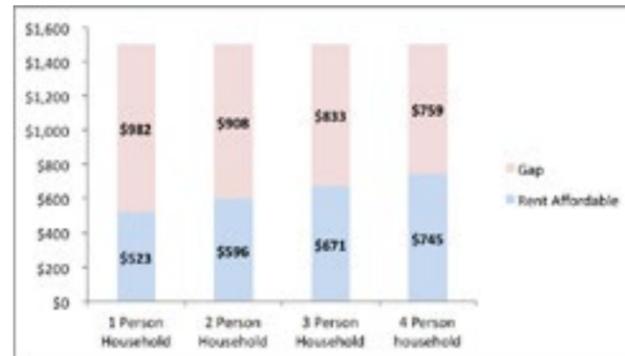
hold members can afford a monthly rent of \$745 per month. Households with only one member at 30% AMI can afford only \$523 in rent per month. While the number of units in this price range have not declined dramatically, there were very few available in 2009 or in any year since.

Units Affordable to Households at 30% AMI Over Time, 2009 – 2014



Source: American Community Survey

Gap Between Median Boulder County Rent and Rent Affordable to Households at 30% AMI



Source: American Community Survey

Agency staff interviewed for this study expressed frustration with finding units for their clients. Households who have secured a rental assistance voucher, allowing them to find a unit under a maximum federal threshold in the private market with a rent subsidy paid by HUD, cannot find landlords willing to take the vouchers. Some landlords who used to take vouchers are now turning them away as higher income households can pay more than the voucher payment standards. Some older, lower cost properties that providers had relied upon to take their clients have been sold to investors, who undertake major renovations and increase rents significantly. Other properties are being torn down for the construction of high end luxury housing units. Often, voucher holders are competing with each

other and many additional households for units within properties owned by local housing authorities, other nonprofit organizations or in privately held properties with income and rent restrictions. Waiting lists for these units are long, and vacancies are rare. Agencies stressed that many households who are able to secure a housing first or transitional housing rental assistance voucher often have to turn them back because they are unable to find a unit to live in.

Families and individuals seeking an affordable housing unit or housing choice voucher face long waits throughout Boulder County. The Longmont Housing Authority has a waiting list of 412 households for Housing Choice Vouchers. In the past 14 months, the agency has been able to serve 14 families that were on the list.

Boulder Housing Partners, which serves the City of Boulder, opened their application process in April of 2016. Applicants had choices for Housing Choice Vouchers, and three properties. There were a total of 1,538 applications for the Housing Choice lottery 650 of whom received a local preference (they live and/or work in the City of Boulder and are a family, elderly person or a person with a disability). Households from this lottery will be accepted into units or receive a voucher as they become available in the next 12 months. According to BHP, households can wait for years to secure a unit.

The Boulder County Housing Authority keeps multiple waiting lists. There are a total of 1,768 households on the waiting lists for Housing Choice Vouchers (1,032), and at nine properties located throughout the County. With such long waiting lists, homeless households cannot be guaranteed any sort of permanent housing solution upon exiting short term housing programs, and can end up facing the same instability that they did when they first became homeless.

Homeless households, especially chronically homeless households, have the added burden when trying to find an affordable rental unit, of poor rental histories. Often these households have multiple evictions, poor work histories or are unemployed, have criminal records and other issues that make them less desirable to landlords than other potential tenants. Though they may have the support of an agency that will provide case management and services, landlords are still not often willing to lease to them. Agencies that have secured rental assistance vouchers targeted to homeless and chronically homeless persons are having an increasingly difficult time using this scattered site approach to providing permanent (or short term) supportive housing for the homeless in Boulder County.

With rising rents, low vacancy rates, and reductions in available rental housing stock, affordable housing providers throughout Boulder County are finding it increasingly difficult to serve those in need within their existing properties and are continually working to develop or acquire new rental housing units throughout the county. The Colorado Multi-Family Affordable Housing Vacancy and Rent Survey for the third quarter of 2015 reported a 1.1% vacancy rate in Boulder and Broomfield Coun-

ties for price restricted rental units. A vacancy rate of 5% is considered market equilibrium, and 1% indicates that units are only vacant as they are prepared for the next tenant to move in.

Market Conclusion

Rents throughout Boulder County are rising at a rate much higher than incomes. Vacancy rates indicate a tight housing market, where development has not kept up with demand. The loss of over 4,000 affordable units since 2009 highlights the struggle many Boulder County households face in finding a housing unit. Homeless and formerly homeless households, and the agencies serving them, are having an increasingly difficult time finding any housing unit that is affordable or available to these lowest income households.

Because of market challenges in Boulder County, multiple strategies must be used to provide Permanent Supportive Housing to Boulder County residents, and local communities must think creatively to execute these strategies.



Constraints and Barriers Affecting the Supply of Permanent Supportive Housing

Market Conditions and Constraints

The Colorado Front Range is currently experiencing robust population growth. Demographic and population data show that for the past several years, Front Range communities have gained record setting increases in population. Population growth has a symbiotic relationship with economic activity and as communities receive more new residents, the level of economic activity increases to serve the needs of both migrants and present residents. Both growth and economic activity have powerful influences on the real estate and housing markets.

The Great Recession of 2008 severely disrupted the housing production system. Because demand became soft and uncertain and financing tools largely disappeared, housing producers cut back on the number of for-sale and apartment products they were introducing into the market. As the Colorado economy made a strong recovery, the housing production system fell behind in producing the needed number of units to keep pace with demand and to hold prices stable. At the same time, because rents were increasing, and there was an under supply of for-sale homes, in some Boulder County communities, older rental non-deed restricted, complexes which were affordable, were upgraded or redeveloped and converted to higher priced rental dwellings. This factor makes it more challenging for households with limited income to continue to compete in the rental housing market because there are fewer “affordable” units available.

Builders are striving to rapidly expand the supply of both for-sale and rental housing to meet the increased demand that has grown due to population growth and job expansion. The cost and availability of suitable green field land has risen significantly and in most Boulder County communities, there is a very limited supply of parcels that would be suitable for development of new, denser rental and for-sale product. Apartment building is proceeding at a robust pace in some areas of Boulder County and adjacent Broomfield County but because of the cost of land, hard costs and soft costs, the new units placed in service are priced at levels in excess of \$2,200 per month for two bedroom two bath units. While the rent rates are necessary for builders to cover development costs and return on investment, the prices demanded are not affordable to those with incomes less than \$60,000 per year.

Increased employment and economic activity are placing further demands on a limited land supply. In most communities in Boulder County, new commercial and industrial development is also reducing the potential supply of land suitable for residential development. New and expanding businesses are constructing new retail and service outlets, office buildings, warehouses and distribution centers to accommodate the need to provide physical platforms to serve the growing sectors of the Boulder County economy. The years following the 2008 economic meltdown saw empty commercial buildings and facilities that potentially could have been repurposed to provide more residential uses. This surplus of commercial real estate has been absorbed. In surveying potential development opportunities for Permanent Affordable Housing, CSI discovered that there are very few existing buildings or commercial parcels available that could be redeveloped as housing facilities. Conversion of existing commercial parcels into residential uses is a challenging process not only because of the extensive construction activities needed for conversions, but also because in many municipalities, housing is not a use by right in commercial zones.

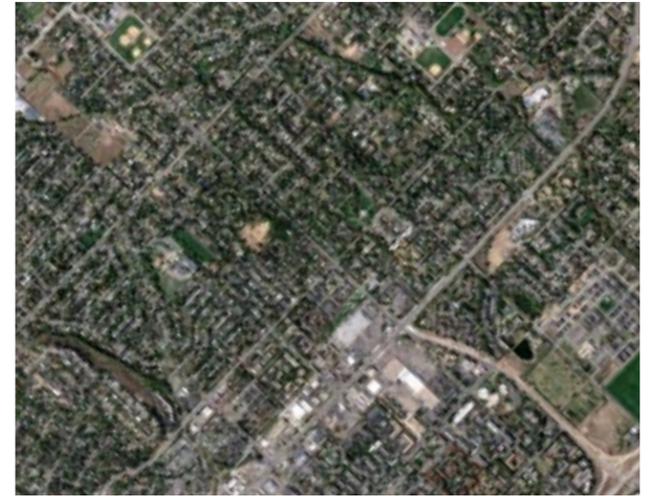
Population growth and increased economic activity have resulted in a limited supply of buildable land and a limited inventory of commercial buildings and parcels that could be converted to residential uses such as the Bridge House conversion. The high demand for development opportunities exceeds the available supply of parcels and represents a challenging constraint to increasing the availability of affordable housing and in particular, Permanent Supportive Housing.

Land and Development Costs

Both the availability of land and the cost of land are barriers to developing new permanent supportive housing throughout Boulder County. CSI reviewed publically available land offerings in May of 2016 and found few parcels for sale. There were no parcels for sale in Louisville or Superior. There were few in the City of Boulder, City of Longmont and City of Lafayette. Parcels in unincorporated areas for the most part are either large acreages with use restrictions with no access to municipal water and sewer, or rural lots in the foothills suitable for single family “mountain” house type construction. CSI also conducted a search for suitable redevelopment sites and parcels as part of our potential development site analysis. This search also resulted in few available parcels on the private sales market suitable for construction of housing throughout Boulder County.

The following table provides a summary of land costs of various types and in different communities throughout the County. Prices vary greatly, depending upon the location of land, with the most expensive land within the City of Boulder municipal boundaries, within existing subdivisions, and zoned for multi-family housing. The cheapest land was found to be residential lots in Lafayette, zoned for single family homes, and which includes utilities. Other less expensive land is undeveloped and located along municipal borders, without access to utilities. There were two vacant commercial properties listed for sale in Lafayette with commercial zoning and with an average price of \$9.60 per square foot.

A lack of suitable building sites and high land costs reduce the options for new housing construction of any type, especially price restricted and special needs housing.



Types of Vacant Land Parcels	Price Per Square Foot	Uses
Developed Lots, City of Boulder	\$37 - \$75	residential lots with utilities
Undeveloped Land, City of Boulder/Edge of Boulder	\$7 to \$10	larger lots for one home, no utilities
Developed Lots, City of Longmont	\$2.50 - \$7.50	lots with utilities in town
Commercial Parcel/ Vacant Land, Longmont	\$13.50	vacant land in commercial area
Developed Lot / Lafayette	\$3.50	residential lots with utilities
Commercial Parcel/ Vacant Land, City of Lafayette	\$9.25 - \$12	vacant land in commercial area
Undeveloped Land, City of Lafayette	\$4	residential up to 13 units with utilities

Source: Zillow.com

Many homeless service providers and affordable housing developers are looking for low cost or no cost land, to reduce the amount of subsidy needed to construct housing units. Free sources of land can be unused or underutilized properties owned by local governments, and land owned by charitable organizations such as churches. Two examples and one case study included in this report highlight projects that are able to afford development costs by using land owned by local churches, or parts of church properties adjacent to a churches and which do not have structures on them.

Construction and development costs are high in Boulder County, regardless of the type of housing being built. Market rate rentals and affordably priced rentals must all meet the same development requirements. Affordable properties often strive to include energy savings measures and material with long lifespans to reduce maintenance and renovation costs over time. Permanent Supportive Housing units, whether within a 100% permanent supportive housing complex, or a set aside portion of a large projects, most often cannot be paid for with debt. The rent affordable to households with little or no income is low, and

even with rent subsidies, it can be difficult to cover the operating costs of units for these lowest income households. Developers must rely heavily upon equity sources such as Low Income Housing Tax Credits, City and County general fund and other local public funds, federal funds such as HOME funds and CDBG funds through the Cities, County and State, and grants from philanthropic sources such as local foundations. It often takes a dozen or more funding resources to cover the cost of project development. Thus, high development costs have an even greater impact on construction of permanent supportive housing than on market rate or other affordable housing products.

Permanent Supportive Housing units also are tied to some sort of case management and services. These services are sometimes covered in part by operating income, partner service agency operating budgets, and in some recent cases, Medicaid reimbursements for qualified tenants with service costs eligible for a Medicaid reimbursement.

The following table shows estimated total development costs per unit and per square foot for recent price restricted housing units, some of which include permanent supportive housing units. The average per unit development costs of recent price restricted rental housing in Boulder County is \$285,436 per unit, or \$307 per square foot. The Suites in Longmont has lower costs per unit and square foot as a redevelopment project. Communities planning to build, or acquire and rehabilitate properties to create new permanent supportive housing units in Boulder County should anticipate raising this average cost per units in order to pay for construction and land.

Property	Price/Unit	Type of Property
Kestrell	\$389,377	Affordable rentals with a 20% set aside of PSH
Palo Park	\$368,872	Newly constructed affordable rentals
Suites Longmont	\$157,839	acquisition and rehabilitation of a hotel
Lee Hill (2013)	\$225,656	Newly constructed 100% PSH - three years old

Source: Longmont Housing Authority, Boulder County Housing Authority, CHFA, Colorado Division of Housing, Attention Home



Governmental Regulations, Policies and Constraints

Federal Level

The housing production system in the U.S. is arguably, one of the more complex sectors of our economy. Government at all levels, impacts the cost and availability of suitable housing for the wide range of households and incomes in our communities. Federal monetary policy, Civil Rights laws, environmental regulations, tax laws and trade policies all impact the private sector's ability to produce housing products that match the needs and incomes of our population. There is at least a tacit agreement that federal policies place burdens on the ability of private businesses to respond to the demand for housing that a growing population requires.

At least on one level, the various federal housing programs and tax rules are designed to mitigate some of the disruptions the complex regulatory approach creates in the housing market. The federal mortgage interest deduction is the single largest investment the federal government makes in lessening the cost burden that regulations create for housing consumers. Federal housing assistance programs, administered by HUD and the IRS, are designed to provide incentives to builders and benefits to households that cannot be served by the private market. Federal assistance programs are designed to provide monetary resources to "buy down" the cost of housing for those whose incomes are not sufficient to afford the housing produced under a costly regulatory system. Because of the composite impact of federal regulation, producers have to add the cost of regulation to the sale price of apartments and for-sale homes. This cost burden represents a substantial constraint in the private market's ability to produce housing products for the lowest price possible.

Federal wage policies are also a constraint on the production system because more and more households are not able to afford the available housing. Various economic studies have validated that for many working families in the U. S. and in Boulder County, wages have not grown in real dollars since the 1990s. This stagnant wage environment is more acute for those households which earn the minimum wage. Federally, the minimum wage sits at just over \$7.00 per hour. Studies completed in Colorado by the Colorado Fiscal Policy Institute, have estimated that a livable hourly wage in Colorado needs to be \$18.00 per hour for a household to cover its shelter and other basic expenses. Because Boulder County reports some of the highest housing costs in the Denver Metro Area, that livable wage rate is probably too low for Boulder County residents. Low wages constrain housing consumers from attaining decent housing in the marketplace.

Since the passage of the first federal housing acts in the 1930s, the federal government made a commitment to provide housing assistance to those poor households which could not afford the housing produced by the private market. Historically, federal housing policies were focused on providing capital to public

housing authorities so that they could construct and operate decent housing for low income households. This approach eventually evolved into the Section 8 Voucher Rental Assistance Program that provided subsidies to low income households that could be used to procure housing in the private market. The Section 8 Voucher program was designed to create greater freedom of choice for low income households in choosing a dwelling. Like all federal programs, the Section 8 Voucher program is subject to Congressional appropriations. During the 1990s Congress regularly increased appropriations in order to serve more households. During this period, the number of households in need, still exceeded the number of vouchers appropriated by Congress. In recent decades, however, Congress has reacted to federal budgetary and deficit challenges by freezing Section 8 appropriations which has had the effect of limiting the number of vouchers available. Because rents have continued to increase, static appropriations have had the effect of actually decreasing the number of vouchers available because subsidy amounts per voucher have had to increase thereby lessening the number of vouchers that housing agencies could make available to eligible populations.

The challenges low income populations face in securing decent housing have been exacerbated by the failure of Congress to follow through on its commitment to provide housing support for those who cannot successfully compete in the private market. Other federal housing assistance programs, including the HOME program, the CDBG program, and other more specialized programs have all seen reductions in Congressional appropriations. On the positive side, there have been increases in appropriations to address homelessness and additionally to decrease the number of homeless veterans. The burden of federal regulation and appropriation shortfalls have resulted in constraints in the affordable housing support system's ability to provide housing for all who need it. These federal policies and actions create disequilibrium in the housing market because suppliers don't have the ability to produce housing products that match the affordability needed by many housing consumers.

Some housing analysts posit that the increase in homelessness and the growing number of cost burdened households are attributable to the retrenchment of federal programs that were designed to offset the inefficiencies in the housing market that regulations cause. The deinstitutionalization of individuals with mental health and other behavioral challenges has also contributed to increases in the number of people who are harder to house. The housing production system also has to contend with state and local policies and regulations which also impact the market's ability to supply decent, affordable housing products to the large number of households in need.

State Level

State housing policies are limited in scope and in Colorado, local governments have fairly broad authority in determining land use, construction standards, and public improvement policies relating to housing development. There are some areas of State Statute that do impact local housing markets and the ability of private entities to address affordable housing needs. In recent years, the State Legislature and Executive Branch have acknowledged the affordability challenge that exists in many local housing markets in the state. State Government has made greater monetary resources available to support affordable housing programs. Through appropriations for Housing Development Grants and a state administered housing tax credit, local producers have greater access to capital that in some respects helps fill the gaps created by the federal reductions in resources.

State Statutes do impact the ability of local communities to address the housing needs of special needs populations and chronically homeless populations through the use of group care homes. Two statutes, CRS31-23-303(municipal) and CRS30-28-115(county), set certain standards for group homes in municipalities and counties. These two statutes place occupancy limits on group homes of 8 persons per facility. They also establish distance limits for spacing of group homes. The Statutes place a limit of 750 feet distance between group homes but provide the flexibility for local governments to establish shorter spacing requirements between facilities if the jurisdiction so desires.

These statutes apply to state licensed group care facilities and are intended to apply to homes for developmentally disabled, mentally ill and elderly populations. The statutes are silent on requirements for group care facilities that would serve chronically homeless clients who may have a variety of other special needs than those listed in the statutes. This absence of regulation in State Statute creates both opportunities and challenges for local communities. The group care home model represents a viable option for serving chronically homeless individuals in communities in Boulder County which are facing pressures on the supply of land for building other types of structures for Permanent Supportive Housing. Typically, the group home approach involves purchasing an existing residential structure and placing clients in the home which provides a residential setting for those special needs populations. Later in this report, a more detailed discussion on the use of this model for Permanent Supportive Housing will be discussed.

Absent statutory requirements at the state level, Boulder County communities could use the residential care home option as another housing form to address the need for more PSH options. Communities may wish to modify their land use and zoning codes to address the use of group homes for populations that are not referenced in state statutes. Communities may choose to impose limits similar to what is contained in their local codes for other types of group homes or they could choose to remain silent on the matter.

State level constraints on housing production are minimal. Depending on the location of a proposed housing development, connectivity issues with State Highway right of ways could be problematic. In some cases, the Colorado Department of Transportation requires developers to provide access lanes to adjoining parcels so that cars traveling on state highways are not impacted by cars entering or turning off state right of ways. These acceleration and deceleration lanes can be costly and add considerably to the development costs of residential units.

Local Level

Local government comprehensive plans, land use rules, building codes and zoning codes all influence the ability of the market to produce needed housing in a timely and cost effective manner. CSI conducted a general review of municipal and Boulder County comprehensive plans, land use regulations, zoning classifications and other regulations that define the built environment in Boulder County communities. Comprehensive Plans form the basic vision and context for defining both the physical and social functionality of a community. Comprehensive Plans touch on a wide variety of elements and for purposes of this review, the focus was placed on the housing elements of those Comprehensive Plans.

The general Comprehensive Plan review covered the plans of the following municipalities: City of Boulder, Lafayette, Longmont, Louisville, Lyons, Superior and Boulder County.

The general impression of the housing element of these plans is that they all lack much detailed comment on affordable housing and there is in general, a lack of any substantive commentary relating to homeless housing needs, or the needs and issues surrounding PSH for chronically homeless populations. The housing elements in general do not reflect the substantive challenges facing Boulder County housing consumers in obtaining a decent dwelling that is affordable. The City of Boulder has adopted the most detailed housing element and that plan does address some of the critical aspects of housing affordability, but does not provide a comprehensive description of all the actions that are needed. The City of Boulder and Boulder County both utilize the Boulder Valley Comprehensive Plan. The County generally has a low key role in housing regulation and encourages multifamily development to be sited in municipalities that are served by city utilities and other services provided by the municipalities.

Formulating a community wide, detailed housing element, is important because the Comprehensive Plan is a foundational document that should inform other policies and actions that relate to housing and also serves as a testament to the priorities the community will pursue. Since the Comprehensive Plan is the overriding policy document that represents the collective vision for the future of the communities, if it is lacking any detailed discussion of housing affordability and how the community intends to deal with the stated challenges, community stakeholders cannot fully grasp the critical importance of housing

affordability. A more robust housing element in the Comprehensive Plans could also be an effective educational tool to move public opinion to a more favorable outlook on efforts to address the housing gaps in the community. Neighborhood resistance to affordable developments was highlighted by key informants as a significant constraint in moving projects and programs through the review system in a timely and cost effective manner.

The housing element of the plans reviewed could be improved by addressing the following concepts:

Include summaries of housing need assessments, and market analyses completed including information from the Boulder County Housing Consortium Consolidated Plan document.

Use market information and stakeholder input to identify priorities.

Include basic implementation strategies to address priority needs.

Set measureable goals to address the countywide need for affordable housing and housing for special populations such as chronically homeless.

Support and describe the role and work of community organizations and other municipal agencies which address both the housing and service needs of low income populations

List and promote development incentives (both cash and non-cash) the jurisdiction is willing to provide. Include regulatory concessions such as fast tracking of development proposals, density increases, reductions in parking and open space requirements.

Promote and describe a wide range of special needs housing particularly for homeless, disabled persons and those facing challenges of living independently.

Describe the coordination of housing for special needs with human service programs which provide essential services for independent living in the community.

Describe the efforts to address needs countywide and how the municipal effort will contribute its fair share to county needs.

Encourage and describe participation in countywide organizations to address priority needs and to better coordinate and share resources.

The Comprehensive Plans provide the framework for the policies and guidelines that are included in other regulatory documents such as land use guidelines, zoning codes and building codes. CSI made a general review of those regulatory items and for purposes of simplicity and compactness of this report, general planning factors will be discussed with some commentary referencing specific municipal policies. Communities

included in this review of regulatory documents include: City of Boulder, Lafayette, Longmont, Louisville, Lyons, Superior and Boulder County. Areas of review include: (a) zoning classifications, (b) density/building height limitations, (c) mixed use zoning, (d) permission for diverse housing types, (e) development incentives for affordable products, (f) review and permitting processes, (g) building regulations (h) accommodation for group care homes.

(a) Zoning classifications

The communities all have diverse residential zoning classification systems which designate land uses in fairly specific terms. Given the topographical features and historic development pattern in Boulder County communities, residential uses allow for a range of lot sizes and other considerations having to do with setbacks, accessory buildings, accessory dwelling units (ADU) of varying types. In general, the Boulder County land use forms have tended to be lower in density than other more urbanized communities along the Front Range. While the lower densities can create a constraint on housing affordability, the zoning rules, county-wide tend to preserve the existing land use patterns while also accommodating growing populations. Requirements and definitions vary from community to community.

All communities have a variety of zoning classifications that apply to multifamily uses. Generally, the multifamily zone districts are divided into classifications and allow low density for structures which can be single family homes or 2-4 unit structures. Medium density classifications generally allow for apartment buildings with densities up to 14 units per acre. In the larger communities of Boulder and Longmont, there are designations for higher density districts in some specified areas of the jurisdiction. The City of Boulder has more classifications than the other municipalities and the Boulder code describes land uses in a number of areas that allow for higher densities in those areas. In addition to the residential classifications, the Boulder code also contains mixed use and downtown zone districts that allow for higher densities and in some cases, permits the mixed use of business with residential housing in the same structure and surrounding properties. The City of Boulder has approximately 27 zone districts that could potentially accommodate housing in some form. Not all of those residential districts permit multifamily housing. The city allows affordable multifamily housing in a range of zoning districts.

The City of Longmont utilizes approximately 14 zoning classifications for residential uses. Not all of those permit multifamily housing. In general, the zoning code limits multifamily densities to not more than 25 units per acres. In several zone districts, the zoning code has allowances for greater densities for affordable housing and complexes with other public amenities that may be included in a development plan. Longmont has several classifications that facilitate mixed uses including housing. The city allows affordable multifamily housing in its

industrial zoned districts with certain conditions. The city has provided a positive level of flexibility in the siting of affordable product in a wide range of zone districts within the jurisdiction.

The three smaller communities, Lafayette, Louisville and Superior have fewer zoning classifications within their land use rules. The City of Lafayette utilizes 4 multifamily code districts, a special use review procedure for certain types of multifamily housing and a Planned Unit Development designation that would allow for multifamily developments. The Lafayette zoning code uses medium and high density terminology in two of the multifamily districts but there is not a numerical value assigned to those density designations. Louisville's zoning code contains two multifamily zones, medium density for duplexes and townhomes and a high density zone that would allow apartments. There are also two other zoning designations that could accommodate multifamily housing, Commercial Neighborhood and Planned Community. The Commercial Neighborhood allows mixed use development including commercial and multifamily residential. The Planned Community zone requires a parcel of at least 30 acres. Development plans would need to specify residential uses and the proposed densities. The Town of Superior has a restrictive zoning code in the case of multifamily dwellings. There is one residential zone which allows medium density multifamily uses up to six units per acre. This zone in practicality, would allow duplexes and depending on the size of the parcel, perhaps four plexes or a six plex. The residential multifamily zone allows multifamily apartments and attached dwellings but all development proposals are subject to a special use review. This zone district does not have specified density minimums or maximums.

The Town of Lyons is in a unique planning environment because of the loss of housing caused by the recent flood. Town officials indicate that their planning and zoning policies are in flux because of the changes in terrain and the presence of the flood zone following the flood. Presently, the assessment by town representatives, is that there are not parcels zoned appropriately for multi-family housing. There is a not enough available zoned land on which to replace the number of housing units that were lost in the flood. A recent proposal by the Boulder County Housing Authority, that would have utilized a portion of public land for a multifamily development, was denied by voter initiative. The town is presently developing a framework to both annex and rezone land along highway 66 east of the center of town. The plan is to create parcels with the proper zoning to accommodate both small lot single family development and multifamily apartments.

The Boulder County zoning regulations reflect the fact that for most areas of the unincorporated County, basic infrastructure facilities are not available. The zoning code allows multifamily uses in two zones. Any proposed development would need to be located on a subdivided parcel within a community service area. The multifamily and transitional zones allow multifamily dwellings as a use by right subject to a subdivision review process. There are some parcels in the county that do have access to special district utilities and could support multifamily housing.

Conclusion: The zoning and land use classifications used in the communities reviewed, present some constraints for those who would try to develop new PSH units in the communities. In most cases, the limitations on the placement of multifamily properties, coupled with scarcity of land ready for this type of development will continue to make it challenging to find feasible sites in most communities. It is difficult to determine how great the shortfall, because communities do not maintain an inventory of suitable parcels that are ready for development for this type of housing. Expanding residential uses in some commercial districts could present new opportunities for conversion of existing commercial buildings such as offices and hotels in to long term residential uses.

(b) Density, building height limitations

The historical land use pattern in Boulder County has been lower density development. The City of Boulder and the City of Longmont have provisions in their zoning codes that allow for higher density development and those communities do have provisions for waivers and density bonuses in certain situations. Generally, medium density development is encouraged in the multifamily zones. Medium density categories generally don't exceed 14 units per acre. Mixed use areas which permit a combination of commercial and residential uses allows in some locations up to 18 units per acre. There are other zones including Boulder Downtown zoning district allows for higher densities up to 27 units per acre, subject to review. The City of Boulder also allows an affordable housing density bonus in the RMX2 district that ranges from 5 to 10 units per acre depending on the size of the parcel under consideration. However, this zoning classification has little relevance in addressing current needs because most of that land has been redeveloped as part of the Holiday Drive In Theater redevelopment.

Longmont also allows greater densities up to 25 units per acre or less in the mixed use district(MU). The eastern communities of Lafayette and Louisville also place limits at the medium density range for multifamily projects. Superior also permits a medium density for multifamily with the possibility of greater density in some Planned Community areas.

Generally, communities under review for this report place a limit on building height at 35' or three stories in the structure. The City of Boulder allows for a taller building height in some situations, subject to review. This height limit (35') is consistent

with the densities allowed in the multifamily zones. Depending on the internal configuration of the units, three stories above the finished grade should accommodate densities proscribed in the various multifamily zoning districts.

Conclusion: Building height limits work with the densities allowed for multifamily developments. The City of Boulder is grappling with intense growth pressures that may require an expansion of the current height limits if there is going to be the possibility of accommodating more residents who work and want to live in the City of Boulder. There have been proposals to increase density in some zoning districts in the City of Boulder but those proposals have not been approved by the Planning Board at this time. As land and other costs of development continue to increase, the densities presently allowed for multifamily housing make it more challenging for affordable developers to create development budgets that will produce adequate cash flow without greater and greater equity and operating subsidies.

(c) Mixed use zoning

Mixed use zoning classifications provide opportunities for affordable housing development including PSH, that are often not available under other zoning code classifications. The mix of commercial and residential uses, usually allows for some of the greater opportunities for denser development in a community. All of the communities surveyed, except Lyons, have mixed use categories that allow the combination of multifamily residential with commercial uses. Because there is generally greater human activity and traffic activity in commercial areas, greater densities of dwellings don't impact other residential uses. In all the communities with mixed use zones, redevelopment is also encouraged which in a market of limited greenfield parcels, provides multifamily opportunity that wouldn't exist otherwise. Both Boulder and Longmont offer various development incentives for inclusion of affordable multifamily housing in mixed use zones.

Conclusion: Mixed use zoning classifications offer development opportunities in Boulder County communities which are constrained by limited amounts of greenfield land available for new development. Within the City of Boulder, the Inclusionary Housing Ordinance does provide impetus for developers of mixed use developments to include affordable units in their developments. The other communities may be able to increase the stock of affordable units and or PSH units by requiring that some units in mixed use developments meet targeted affordability requirements.

(d) Diverse housing types

All the communities in their comprehensive plans, provide some support for a diverse supply of housing types. The types enumerated usually include large and small single family homes,

manufactured homes in parks and on permanent foundations, multifamily residences ranging from two units up to many units, group care homes and elderly housing including assisted living and nursing homes. Boulder, Longmont and Lafayette expand that list to include accessory dwelling units with varying procedures for accommodating those types of dwellings. Boulder also includes coop housing as another housing type that is permitted in the city. None of the communities surveyed for this report, presently have guidelines or regulations in place to address the growing trend of incorporating tiny houses or micro dwellings (both apartment and homes) into their land use regulations. The acceptance of micro units in the rental inventory is not a radical variation on historic use patterns. The Single Room Occupancy Hotel or Residence has long been used as a way of providing basic, livable rental units to a population that often could not afford larger units with more amenities.

Conclusion: A regulatory structure which encourages housing diversity is an important tool for expanding the supply of affordable housing. While affordable housing per se, is not the focus of this report, Permanent Supportive Housing is a type of affordable housing and if a community makes greater opportunities available for affordable housing, those expanded possibilities also offer greater opportunity for the inclusion of PSH either in affordable developments or as stand-alone facilities. Any expansion of housing that provides more, lower-priced, alternatives expands housing choice in the community.

(e) Development Incentives for affordable housing

Incentives are provided to developers so that they may lower the total development costs of the planned housing. As a result of lowering those development costs, the rent or sale price of the affordable product can be reduced to reflect those savings or cost reductions. Development incentives are classified as being either cash incentives or non-cash incentives. For example, if a community has a policy in place to provide either local or federal funds as development subsidies for affordable units, that grant or donation would be considered a cash incentive. Local governments also have a number of tools at their disposal that don't actually entail the transfer of cash to a developer. By allowing regulatory concessions and waivers, the total development cost of a project may be lowered without a cash outlay from the government agency. The menu of incentives varies among Boulder County communities. Boulder and Longmont both have more formalized policies that provide both cash and non-cash incentives for affordable housing development. Lafayette and Louisville have less formalized policies and handle most affordable housing support on an ad hoc basis. Identifiable cash and non-cash incentives are listed for each community.

Municipality	Cash	Non-Cash
Boulder	HOME, CDBG, Affordable Housing Fund, Community Housing Assistance Program, Commercial Linkage Fees as yet not earmarked	Density bonuses in select zones, exemptions for building permits waiver of Growth Management Allocation requirements. Waiver of Housing Excise Tax, for higher percentages of AH, waiver of other excise taxes.
Lafayette	No established cash incentives, may consider fee waivers and other financial assistance on a case by case basis	Possible waiver of some development requirements considered on a case by case basis, exemption for building permits under growth management policy
Longmont	HOME, CDBG, Affordable Housing Fund, bond refinancing fund	Fee waivers and offsets funds paid on behalf of developers. Modifications, variances of development standards, lot and set back minimums, density limits, for affordable projects that meet city affordability policies, fast tracking of affordable development review applications
Louisville	No established cash incentives, may consider fee waivers and other financial assistance on a case by case basis	Possible waiver of some development requirements in certain zone districts considered on a case by case basis
Lyons	No established cash incentives, may consider on a case by case basis	May consider donation of land or waiver of development standards on high priority proposals
Superior	No established cash incentives, a general policy against fee waivers	No established policy or practice on approving waivers to development standards, some flexibility on PUD applications
Boulder County	General fund used for land acquisition, Worthy Cause Fund	No established policy on waivers of development requirements, may consider if project is located in a community service area

Conclusion: City of Boulder, Longmont and Boulder County have provided a menu of incentives for affordable development. Those incentives have been used consistently by affordable housing developers. Both municipalities and the county, have successfully partnered with private and community based developers to create a variety of affordable products including permanent supportive housing projects. Affordable development has occurred at a more infrequent pace in the communities without formalized policies and programs to address affordable housing need. The lack of more proactive policies in the communities without affordable housing policies, is a constraint to development in those jurisdictions. Research completed by CSI in other communities, indicates that homeless individuals and households, who are experiencing homelessness or the threat of homelessness, will pursue assistance in communities that have a more robust infrastructure for meeting their needs. It is likely, that residents in Lafayette, Louisville and Superior are accessing support in other Boulder County communities that have a range of housing and services to address homelessness.

(e) *Review and permitting processes*

The complexity of the local government review process can impact the development costs of affordable projects as they work their way through the process to obtain the necessary regulatory clearances to begin construction. Depending on the scope of the project, it is not unusual for a multifamily, new construction development to spend two years in the pre-construction pipeline. Before a project is ready for review, developers spend significant amounts of cash creating architectural and engineering plans, as well completing other technical and legal activities to complete the “due diligence” necessary to demonstrate to lenders and funders that the project is economically feasible. The expenses for these activities are usually paid through high interest pre-development loans. The longer the review period continues, the more money will be spent on carrying charges for the predevelopment activities.

This timeline can be shortened by the jurisdiction’s willingness to adopt a fast tracking review procedure that places affordable housing developments on the top of the pile of applications. By giving preferential treatment to those projects, the jurisdiction can shorten the time a proposal is under review. In addition to moving those priority projects to the front of the line, the jurisdiction can institute other time saving procedures to shorten the review period. Giving authority to planning and city administrators to approve projects through an administrative review rather than conducting ongoing hearings and public reviews is one method to shorten permit timelines. Some municipalities have moved to an electronic submittal system that allows developers to submit required plans and supporting documents electronically. Electronic distribution of the application packet can speed up the time needed for various departments and authorities to review proposals because they can all receive the packet at the same time instead of waiting for one

office to sign off before the packet gets passed to the next signatory authority. By conducting concurrent reviews, approvals and necessary communication between agencies can occur much faster than waiting on a more sequential and linear process.

Conclusion: Longmont has a policy that spells out the availability of a fast track review process. The city sets an expectation that eligible affordable projects will be reviewed in half the time it would ordinarily take for other development projects. Based on the research and key informant interviews conducted in preparation of this report, Longmont is the only municipality with a fast track review policy in place. The City of Boulder has a lengthy development review process and affordable projects in the pre-development phase could benefit financially from the adoption of a fast track review process. The other, smaller communities, do not have fast track review policies but based on the review of their development and permit application processes, the amount of information required for submission is less than is required in the larger jurisdictions. Savings on carrying costs for projects in the review pipeline could be achieved in the communities which have not adopted fast track and concurrent review policies for affordable developments by shortening the time period needed to move to the construction phase.

(g) *Building regulations*

The communities and Boulder County surveyed for this report all administer the International Building Codes and the National Electrical Code. Longmont and the County have updated their codes to the 2015 versions of the International Building Codes. The other municipalities, except Lyons utilize the 2012 version of the International Code. Lyons has adopted the 2006 version of the IBC. All of the municipalities and the County have adopted amendments to the national codes which reflect unique conditions in the jurisdiction that are not adequately addressed in the national code. Because of recent experience with forest fires, several of the jurisdictions have banned the use of wood based roofing materials. Boulder County has also adopted amendments that address unique topographical and climatic conditions in the diverse parts of the County including the mountain areas.

Some of the communities have design standards that require or deny the use of certain finish materials particularly for multifamily and mixed use developments. Those stipulations result in exterior finishes that are more durable and present a more upscale appearance from the street. While those items do contribute to new construction costs, the trade-off is that larger buildings in the community will experience less exterior deterioration due to climate conditions. The design guidelines also enhance the appearance of the built environment.

Conclusion: Building regulation requirements do contribute to the cost of development. However, the extra investment is offset by the benefits of health, safety, energy conservation, less maintenance and greater aesthetic appeal for the community.

(h) *Group care homes regulations*

An important finding of this report is that there is a deficit of suitable land for development of new permanent supportive housing complexes. While the need is a pressing current need there are not many viable options that are suitable for immediate development. One opportunity for housing some of the chronically homeless populations is the use of the group home model. Group homes could be utilized to house smaller numbers of individuals in residential settings that could be acquired and modified to accommodate groups of same sex residents more quickly than the time needed to develop new stand-alone complexes.

There are some regulatory issues with the use of group homes for chronically homeless. State statute defines group home uses for developmentally disabled, mentally ill and elderly. The statutes do not speak specifically to the use of group homes for chronically homeless. The local jurisdictions have generally followed the dictates of state statute in how they address group homes in local zoning codes. Most of the local group home code items, stipulate that such facilities have a state license. However, there is no state licensing process for homes serving chronically homeless.

State statutes proscribe occupancy limits for the homes. Those limits are placed at 8 residents not including any live in staff. The state statute also contains spacing restrictions that allow for a spacing requirement of 750 feet between group homes. Many of the local ordinances follow the state statute on occupancy limits. One municipality limits occupancy to six residents. One city bases occupancy levels on the factor of having 200 square of living space per resident in the group home. One city allows the City Manager to make an administrative decision allowing up to 10 residents in a home. Some communities reviewed, consider group homes as a residential use by right and don’t require special permitting in order to place a group home in a residential zone. Several of the communities and the County, treat group homes as a non-conforming use in residential zones and require a special use review for approval. Some communities have adopted spacing requirements that are more liberal than the state limits and allow for group home spacing to be separated by 300 feet.

The communities with group home zoning regulations, should review their regulations and determine if they are compliant with Fair Housing Laws. The U.S. Department of Justice and the Department of Housing and Urban Development have issued a joint opinion (<https://www.justice.gov/crt/us-department-housing-and-urban-development>) on the relation of local zoning and land use regulations and the Fair Housing Act. This opinion questions the legality for local jurisdictions to place any special restrictions on group home occupancy in zone districts that allow residential uses. The federal opinion views occupancy limits, spacing limitations and special permitting procedures as potentially discriminatory against protected classes under the Fair Housing Act.

The opinion is clear that federal law does not preempt local land use regulations but cautions that if protected populations are denied a reasonable accommodation under local ordinances that the local jurisdiction may be subject to suits by those who feel aggrieved by local restrictions. Because the population of chronically homeless is comprised of many with various disabilities covered under Fair Housing Law and the Americans with Disabilities Act, homeless agencies could request accommodation for the placement of group homes serving chronically homeless in local communities. Some Boulder County communities may choose to accommodate chronically homeless populations in a group home setting and follow their local guidelines for those facilities. Other communities may choose to amend their group home regulations to define a group home use for chronically homeless. Others may choose to remain silent on a new classification and treat requests as they would any other residential use.

Conclusion: The group home model may be a cost effective and expedient way of providing decent housing to chronically homeless individuals. The group home facility is probably not a good model for families and it may not be feasible to open group homes serving mixed sexes. Housing and service providers would also have to consider the feasibility of coupling service needs to a relatively small population at one location. Because of the challenges of managing a population with multiple disabilities and behavioral challenges, it may be necessary to provide resident staffing in such facilities. However, the group home model could house some chronically homeless individuals faster than the time needed to design and construct new, stand-alone PSH units.



Identification of Example Development Sites

CSI interviewed local government staff, local housing agencies and authorities, private developers, local planners and members of the real estate community to develop a list of six sample sites to develop or acquire where new permanent supportive housing units can be created, which are located throughout Boulder County. The following sites are only examples of sites that could be used to create new units and were included because they seem feasible, the sites are available (or have potential for availability), represent a variety of methods for creating new PSH units, and are located in multiple locations throughout the County. Photos are not of properties in Boulder County, but used only to illustrate the example, while costs are based on properties in Boulder County.

Our list of types of properties to study included hotels that could be converted to small efficiency or suite units, such as The Suites in Longmont. We could not find any recent listings for hotels/motels in any Boulder County communities to use as an example of this change of use. We also reviewed current large redevelopment efforts in Boulder and Longmont, such as the former Community Hospital in Boulder. This is a large redevelopment site and until the planning process is complete and a basic site use and development plan has been identified, we could not create a site analysis for a portion of this site. Another upcoming redevelopment site is Boulder Junction where land is being freed up for residential development and commercial, near 30th and Pearl Street in Boulder. This area has the potential for newly developed residential building sites and is an area where there will be Transit Oriented Development opportunities.

We did not find any other large scale redevelopments which could be profiled at this time, but homeless and housing providers should continually review plans for redevelopment throughout the County to determine if there are potential sites where permanent supportive housing could be constructed or where a building could be converted to permanent supportive housing.



We also reviewed listings for commercial buildings, in the hopes of finding a building within a zoning classification that would allow multi-family housing, and which could reasonably be converted to housing. We did not find any listings for properties like this throughout the County. Bridge House, a local homeless provider, was able to find a commercial building with zoning that allowed housing, and convert it into a very successful transitional housing project for homeless individuals. This model could be replicated if a similar property was found.

As was mentioned in the land availability and cost section, buildable, appropriately zoned land with reasonable access to public utilities is scarce in Boulder County. Vacant sites included in these sample site analysis are owned by local churches and are targeted for homeless housing projects by local agencies which have close relationships with these churches. These are excellent examples of partnerships to create a public benefit and use on underutilized land.

CSI spoke to planners and reviewed land listings for parcels outside either the City of Boulder or Longmont but within Boulder County. Sites zoned for multi-family development by Boulder County where there is the ability to tap into existing municipal water and sewer systems or existing water districts are also good opportunities to find underdeveloped sites not far from urban transit corridors, amenities and employment centers.

The following profiles provide a sample of the sites and rough development costs at these sites for new permanent supportive housing units. They include a single family home which could be converted to a group home, the acquisition of existing rental properties, development of new units on vacant land and donated land, redevelopment of an urban site, and redevelopment of a site just outside the municipal boundaries. Each includes a general development cost estimate, development potential, and pros and cons of developing new housing at the site.

Boulder County Permanent Supportive Housing Study
Potential Development Site Analysis

Acquisition of Existing Rentals + Rehabilitation, Boulder



Site Size	1.2 acres/buildings are 17,138 sf
Site Zoning	RM-1 Residential Medium Density
Proposed Height Restriction	NA – existing
Proposed Density	Property has 16 units
Number and Types of Units	4 one bedroom, 9 2-bedroom, 3 3-bedroom units
H + T Index/Walkability Score/Transit Score	Walk Score 82 (very walkable), Transit Score 48 (some transit), Bike Score 100 (bikers paradise); Transportation Cost H + T Index = 16% (Boulder County 19%, Boulder 19%)
Nearby Amenities	Groceries, Parks, Open Space, Retail and Jobs
Site Assessor's Value/Sales Price	Sales Price \$5,300,000

Site Current Conditions:

This existing property, for sale by a private owner, is currently occupied and ready for occupancy. It is an example of the type of property available for sale in Boulder County that could be used as Permanent Supportive Housing for families or individuals. One larger unit could be converted to a meeting/office space for services and management.

Boulder County Permanent Supportive Housing Study Potential Development Site Analysis

Vacant Land, Unincorporated Boulder County, Longmont Annexation



Site Challenges:

Because this is not new construction, tenants may have to share units depending upon family type, there is no common area within one building, and services may have to be provided within one unit converted for community uses. However, having all units in one place would allow for better service provision than at scattered sites with tenant based vouchers.

Because the property is occupied, current tenants would need to be moved after their leases expire, or relocated under the Uniform Relocation Act. Relocation costs would be an additional cost to acquire and occupy the property.

Units in the sample site are not on ground level or accessible by elevators. Modifications would need to be made to allow residents in wheelchairs access either in garden level or first floor units. This could be a potentially expensive retro-fit.

Site Opportunities:

This example site is already zoned for multi-family housing and would not need to go through a zoning change. It is existing and ready for occupancy. The estimated development costs assumes some modifications and rehabilitation will need to be made for fire safety and accessibility.

Site Transit and Service Access:

The site has excellent access to transit, services within walking distance, and is very bike-able. Groceries, services, and employment are close by and accessible by bike.

Other Considerations:

This property could house individuals or families, depending upon the agency owning and operating the units.

Development Potential Proforma:

Total Cost to Acquire and Rehabilitate 16 Units is \$5,885,000

Potential Funding Sources:

This project example is too small to use many financing and equity resources, such as Low Income Housing Tax Credits or Private Activity or Housing Authority Bonds. However, other sources of local and federal funding could be used, such as HOME funding and City of Boulder Funding, Boulder County Worthy Cause funding, and funding through the Metro Denver Homeless Initiative for acquisition or for rental subsidies. Other potential sources are the Colorado Division of Housing National Housing Trust, Housing Development Grant funds, and Section 811 project based rental assistance vouchers if some tenants had identified disabilities.



Site Size	6 Acres
Site Zoning	Boulder County A (Agriculture)
Proposed Height Restriction	With rezone, two stories
Proposed Density	Rezone./annex 14 units per acre
Number and Types of Units	36 total, 2, 3 bedroom
H + T Index/Walkability Score/Transit Score	Walk Score 43 (car dependent), no transit or bike score
Nearby Amenities	Grocery , Gas
Site Assessor's Value/Sales Price	Valued at \$313,600 by County

Site Current Conditions:

Currently, the six acres is vacant land zoned for agriculture.

Site Challenges:

The site does not have infrastructure and is zoned for agriculture. It would need to be annexed into the City and rezoned for multi-family housing or a mixed use to develop housing units.

Site Opportunities:

This site has the potential for the development of multi-family housing units, tiny houses, or multiple uses. The land will need to be rezoned and infrastructure will need to be brought to the site for whatever type of development occurs, but it could accommodate a mix of short term shelter and long term permanent supportive housing opportunities for individuals from the City and throughout Boulder County.

Site Transit and Service Access:

There are bus lines .2 miles from the site that travel into town.

Other Considerations:

The site is large enough that it could accommodate permanent housing for homeless individuals or families. It could be possible, depending upon political and neighborhood support, to develop somewhat of a campus, with a “tiny home” village for individuals, or a multi-family housing development like Lee Hill in Boulder or Red Tail Ponds in Fort Collins, with small one bedroom units for individuals or larger units for families, with room for service provision on site.

CSI has prepared a cost estimates for a development scenarios with both tiny homes and apartments. These cost estimates and development scenarios are very general in nature, and do not represent a development plan, but do point out the potential for development at this site by local agencies.



Development Potential Proforma:

The following basic development proforma uses costs per square foot from the recently financed Kestrel development being constructed by the Boulder County Housing Authority. The cost per square foot includes construction, on and off site infrastructure, permits, and soft costs such as financing. The total cost of permits and infrastructure requirements are unknown at this time and would depend upon the type of housing constructed at the Longmont site.

The cost for “tiny homes” is also based upon the Kestrel square foot costs, which may be high for this type of construction, and are therefore a conservative estimate of the cost to place tiny homes on the site, which would include water, sewer, and electricity to each unit. We assume each unit has a bathroom with a shower, heat, electricity and a small porch, as well as a microwave and refrigerator. Please see the Quixote Village Cottages case study for more information about this type of project.

Total Cost to Construct 36 Rental Units and 24 Tiny Homes = \$10,000,000

Potential Sources of Funding:

This project example can use a mix of financing and equity resources, such as Low Income Housing Tax Credits (9% or 4%), Private Activity or Housing Authority Bonds, HOME funding and City of Longmont federal funding, Boulder County Worthy Cause funding, and funding through the Metro Denver Homeless Initiative for acquisition or for rental subsidies. Other potential sources are the Colorado Division of Housing National Housing Trust, Housing Development Grant funds, and Section 811 project based rental assistance vouchers if some tenants had identified disabilities.

Boulder County Permanent Supportive Housing Study
Potential Development Site Analysis

Single Family Home Example



Site Size	.27 acres
Site Zoning	RL-2 Residential
Proposed Height Restriction	NA
Proposed Density	Existing unit and density stay the same
Number and Types of Units	One large unit – five bedroom, 3 ½ bath – 3,457 s.f.
H + T Index/Walkability Score/Transit Score	Walk Score 45 (car dependent), Transit Score (some transit) Bike Score 90 (very bikable); Transportation Cost H + T Index = 17% , City 19%
Nearby Amenities	Bike path, City park, Hospital, grocery store, restaurants
Current Ownership	Private Individuals
Site Assessor’s Value/Sales Price	Listed for \$635,000

Site Current Conditions:

This example home is existing and within the City of Boulder city limits, located in a residential neighborhood. The house has fairly good access to public transportation, shopping, and amenities. The example home would need some accessibility and fire system modifications to ensure that residents were safe and could live in the building with some disabilities.

Site Challenges:

The RL-2 zoning allows three individuals to live in the home, however, under the City of Boulder’s zoning code, group homes can have 8 individuals living in them, or up to 10 with city manager approval. This site would be best for 8 residents and a residential staff person. The home will need some modifications for accessibility and fire safety.

Making changes to the group home zoning regulations in other Boulder County communities could allow similar large homes to be used as –permanent supportive housing for individuals, families, and youth.

Site Opportunities:

Using the group home zoning allowed by the City and smaller residential buildings, homeless providers can provide low-density supportive housing without the long, drawn out, planning, zoning and financing processes required for larger, newly constructed buildings. Large homes could be purchased in multiple communities as suitable homes appear on the market, and with some rehabilitation, be ready for occupancy in a fairly short timeframe.

Site Transit and Service Access:

This sample site is near bus stops, as well as two blocks from a bike path. Service and employment opportunities are not far, and there is a grocery store within a mile of the property. Finding properties near public transportation is a key consideration, as are homes that are walkable to amenities and services.



Other Considerations:

Cities who have used larger homes as permanent supportive housing group homes have required that the property house one sex only, and often choose residents carefully to ensure that a group living environment is appropriate and beneficial to the individual and group.

Development Potential Proforma:

Total Cost to Acquire and Modify for Group Use = \$697,700

Potential Funding Sources:

This project example is too small to use many financing and equity resources, such as Low Income Housing Tax Credits or Private Activity or Housing Authority Bonds. However, other sources of local and federal funding could be used, such as HOME funding and City of Boulder or Longmont Funding, Boulder County Worthy Cause funding, and funding through the Metro Denver Homeless Initiative for acquisition or for rental subsidies. Other potential sources are the Colorado Division of Housing National Housing Trust, Housing Development Grant funds.

Boulder County Permanent Supportive Housing Study
Potential Development Site Analysis

Acquisition + Rehabilitation, Longmont



Site Size	16,000 sf of residential space
Site Zoning	Low Density Residential
Proposed Height Restriction	NA – existing
Proposed Density	Current is 25 units/acre – 18 units on .7 acres
Number and Types of Units	18 current units in two buildings; 10 one bedroom; 8 two bedroom
H + T Index/Walkability Score/Transit Score	Walk Score 86 (very walkable), (no transit or bike score available); Transportation H+T Score 18% (City 19%, Boulder County 19%)
Nearby Amenities	Downtown Longmont, library, parks, restaurants
Site Assessor’s Value/Sales Price	Listed for \$2,575,000

Site Current Conditions:

The property is older and it is assumed that units will need some rehabilitation. The building is currently not accessible, and a ramp and modifications to some first floor units would be required to comply with ADA.

Site Challenges:

The units are older and may need some rehabilitation, including accessibility improvements. Tenants would either need to move when their leases are expired.

Site Opportunities:

There is shopping, transportation, services and other amenities within walking distance of the buildings.

Site Transit and Service Access:

The site is very walkable and close to many bus stops.

Other Considerations:

A complete physical needs assessment of any older property would need to be completed to ensure that rehabilitation costs were not prohibitive to making this a financially feasible project.

Development Potential Proforma:

Acquisition and Rehabilitation of 18 units = \$3,552,500

Potential Sources of Funding

This project example can use a mix of financing and equity resources, such as Low Income Housing Tax Credits (4% potentially, though this is a small project which may be too small to use this resource), HOME funding and City of Longmont federal Funding, Boulder County Worthy Cause funding, and funding through the Metro Denver Homeless Initiative for acquisition or for rental subsidies. Other potential sources are the Colorado Division of Housing National Housing Trust, Housing Development Grant funds, and Section 811 project based rental assistance vouchers if some tenants had identified disabilities, or Division of Housing/Longmont Housing Authority project based vouchers.



Boulder County Permanent Supportive Housing Study
Potential Development Site Analysis

Redevelopment Site and New Construction



Site Size	2.38 acres
Site Zoning	MF Boulder County
Proposed Height Restriction	50' Height Restriction – FM Zone Boulder County
Proposed Density	24 Units/10 units to the acre
Number and Types of Units	24 one bedroom or studio units/1 or 2 story flats
H + T Index/Walkability Score/Transit Score	Walk Score: 17 (car-dependent), Transit Score 37 (some transit nearby), Bike Score 80 (very bikable) Transportation Cost H + T Index = 19% (Boulder County 19%, City 19%)
Nearby Amenities	Parks, grocery, shopping
Site Assessor's Value/Sales Price	Sales Price \$1,750,000, \$735,294 per acre

Site Current Conditions:

This site has a one story building on it that has most recently been used by by a nonprofit organization. The existing building could be converted to a residential use, or could be torn down and approximately 24 units could be constructed on the site. The site currently has access to Left Hand Water District water and has a septic system. To develop residential units, the parcel would need to tie into City municipal sewer systems.

Site Challenges:

The lack of sewer is the largest challenge with this site. However, the site could tie into the Boulder municipal water/sewer system through an agreement with the City. The site could also be annexed into the City of Boulder and zoned for multi-family development, though this option may cause delays or NIMBY concerns.

Site Opportunities:

This site has public transportation access to town. A zoning change would not be required and while there are residential units nearby, there are no residences adjacent to the parcel, which should make acceptance of a permanent supportive housing use more acceptable to nearby residents.

Site Transit and Service Access:

Bus lines are located within a few blocks of the site that could bring tenants into downtown Boulder.

Other Considerations:

This site may have a new tenant. Sites like this example may come with tenants and leases, which would need to be considered and negotiated to either end or extend for a certain length of time until development could occur.

Development Potential Proforma:

Total Development Budget for 24 Rental Units and Community Building - \$7,096,000

Potential Sources of Funding

This project example can use a mix of financing and equity resources, such as Low Income Housing Tax Credits (9% or 4%), Private Activity or Housing Authority Bonds, HOME funding and City of Boulder Funding (if annexed), Boulder County Worthy Cause funding, and funding through the Metro Denver Homeless Initiative for acquisition or for rental subsidies. Other potential sources are the Colorado Division of Housing National Housing Trust, Housing Development Grant funds, and Section 811 project based rental assistance vouchers if some tenants had identified disabilities.



Boulder County Permanent Supportive Housing Study
Potential Development Site Analysis

Infill Development on Nonprofit Land Lease



Site Size	26,481 square feet, .608 acres
Site Zoning	RH-2 (allows 27.2 units/acre)
Proposed Height Restriction	35' – development based on increase to 46'
Proposed Density	40 units
Number and Types of Units	38 efficiencies, 1 2 br
H + T Index/Walkability Score/Transit Score	Walk Score 97 (Walker's Paradise), Transit Score 64 (Good Transit), Bike Score 99 (Biker's Paradise), Transportation Cost H+T Index = 16%, City = 19%
Nearby Amenities	Shopping, Schools, library, restaurants
Current Ownership	United Church of Christ
Site Assessor's Value/Sales Price	Land lease with church, value of church site is \$4,780,600 (assessor)

Site Current Conditions:

Currently, the development site is a parking lot owned by a local church. The development will encompass three lots and will involve moving one house. Two homes will remain next to the property, as will the existing church.

Site Challenges:

The site has a few challenges. A developer must ask for an increase in height restrictions to build three stories and make the development financially feasible. Parking will also be a challenge without a waiver from city parking requirements for new development.

Site Opportunities:

There are few vacant infill development sites available within Boulder County cities, and cost is often prohibitive for those that are available. A long term land lease for from churches or other nonprofits can make it possible to develop housing for homeless individuals with existing financing resources. The site has central access to jobs, schools, services, and amenities.

Site Transit and Service Access:

This site has an excellent Walk Score, and access to public transportation. Residents can easily walk or bike to work, to shopping and services. It is possible to build offices and space for service provision on site, so that residents are supported as they transition to independent living.

Other Considerations:

This is an excellent example of using land owned by a benevolent owner for a much needed public purpose. Around the country, permanent supportive housing is being built on church lots, city and county land, and other centrally located cost free parcels, meeting charitable and public missions and development budget restraints.

Development Potential Proforma:

Development Cost for 40 small Rental Units = \$10,000,000

Potential Sources of Funding

This project example can use a mix of financing and equity resources, such as Low Income Housing Tax Credits (9% or 4%), Private Activity or Housing Authority Bonds, HOME funding and City funding, Boulder County Worthy Cause funding, and funding through the Metro Denver Homeless Initiative for acquisition or for rental subsidies. Other potential sources are the Colorado Division of Housing National Housing Trust, Housing Development Grant funds, Section 8 project based vouchers, and Section 811 project based rental assistance vouchers if some tenants had identified disabilities.

**Other Solutions for Providing Permanent Supportive Housing**

As described throughout this report, Permanent Supportive Housing (PSH) is evidence based housing intervention that combines wrap-around supportive services and non-time limited affordable housing assistance for people experiencing homelessness and for other people with disabilities. The “Permanent” means that length of residency is determined by the participant unlike some other subsidized housing programs. Participants may live in their homes as long as they meet their obligations of tenancy. Participants may be encouraged to participate in a variety of services but all participants may choose their own services and level of participation in them.

Research shows that Permanent Supportive Housing reduces the use of publicly funded crisis services, including shelters, hospitals, psychiatric facilities, jails and prisons, while increasing housing stability. For previously homeless individuals with a mental health diagnosis, home visits or meetings in the community with their service provider may help identify a need that may otherwise have gone unnoticed. The availability of service providers for PSH participants can help prevent crises, hospitalizations and/or future homeless episodes.

Permanent Supportive Housing (PSH) operates much like other housing as residents all have a private space with similar rights and obligations as residents of any other type of housing. The difference is that residents can readily access services which support housing stability. Independent living skills, assistance integrating into community and assistance and connections to treatment, employment services, benefits, and community based health care are examples of PSH services.

Similar programs in other municipalities have shown that once these individuals have stable housing, they begin to work on other issues in their lives. Studies have also shown that Housing First programs are highly cost effective as they significantly reduce demand on hospital emergency rooms, jails and court systems, and human service agencies.

Currently there are six existing PSH programs in Boulder County to address various populations of homeless and at-risk individuals and families.

Purpose Built or Single Site New Construction: This model consists of new construction of multiple rental units at one location for low-income homeless families and individuals with service needs. These properties often incorporate meeting space for residents to meet with their service providers one on one and in group settings to reduce isolation and build community. One example of this model is Lee Hill in north Boulder. 1175 Lee Hill is a two-story apartment building located on the corner of Lee Hill and Broadway with 31 fully-furnished one bedroom apartments. This is a Housing First development which aims to support the chronically homeless in obtaining and maintaining permanent housing. In addition to housing, residents receive

support services from case managers. All units at the Lee Hill Property receive Project Based Rental assistance from HUD. Project Based Rental Assistance consists of Housing Vouchers that are dedicated to a specific property to subsidize all or a block of apartments permanently. In this model, the subsidy stays with the building and is not portable by the participant to another property.

Acquisition and Rehabilitation: This model involves acquisition/ purchase and/or renovation of an existing property for the purpose of providing Permanent Supportive Housing. One example of this type of project is the Suites in Longmont. The Suites was purchased and renovated by the Longmont Housing Authority in 2011 to meet the housing and service needs of eligible individuals and families. This building provides 70 fully-furnished 1 and 2 bedroom apartments with collaborative supportive services to address community needs. The Suites also receives Project Based Rental Assistance from HUD for all of the units.

Unit Set-Asides: This model typically consists of an agreement where an affordable housing provider or an owner of a market rate rental property agree to “set aside” a certain number of units specifically for PSH participants (individuals or families). In this model, the units are subsidized with project-based rental assistance. An example of this model in Boulder County is BCHA’s Kestrel Property in Louisville. In this model, a portion of the property (20 units) receive Project Based Rental Assistance to provide affordable housing opportunities to chronically homeless families.

In the Unit Set Aside model, the subsidy can be provided through the housing provider or with project based vouchers from another source. Set aside units may exist in a privately owned property if a housing or service provider has a master lease and vouchers, or other rental assistance exists to subsidize the individual rents. The housing provider may partner with one or several service providers to assist those residents or may provide their own services. Like the other models, services may be provided at the property in designated community space, at the apartment of the participant, or in the community.

Scattered-site housing: Scattered-site units are located in a variety of locations in the private market or in various existing affordable properties. Service providers then visit the individual participants at those locations as well as providing services in other settings. Unlike project based vouchers, tenant based vouchers may be utilized in any location within the service area that the tenant chooses and where a willing landlord/owner will accept such assistance.

There are two scattered site tenant based voucher programs currently operating in Boulder County. **Mental Health Partners (MHP)** administers 79 units of tenant based PSH Shelter

+ Care scattered site vouchers (provided by the Colorado Division of Housing) for individual consumers of mental health services. The program strives to increase success of its participants in obtaining and maintaining housing. They also provide consultation and support regarding housing and landlord issues. **The Boulder Shelter** administers 22 tenant based scattered site PSH vouchers for their clients.

Tenant based Housing vouchers can be issued by a public housing authority (PHA) directly to an individual (or family) who then search (often with assistance of a service provider) for an apartment in the private market. This model proves to be the most challenging in high cost markets with low vacancy rates. **The Veteran's Affairs Supportive Housing (VASH)** program is one example of this. The VA refers eligible veterans to the housing authority for a VASH voucher and then assists them in finding apartments in the community. In addition to housing search assistance, VASH services include on-going case management, home visits, mental health and substance abuse treatment coordination and assistance with obtaining health care and other community services.

Boulder County's Tenant Based Rental Assistance (TBRA) program is a State-funded 2-year program providing housing vouchers and intensive case management to families who are homeless or are at risk of becoming homeless with children in the local school districts. It works closely with McKinney-Vento school liaisons and life skills programs to positively affect the academic, attendance and behavioral performance of children, and their parents' education and employment goals, through housing stabilization.

Boulder County's Family Unification Program (FUP) is another model of tenant based rental assistance with supportive services. The FUP program consists of an early intervention program that provides housing with supportive case management services to both families with identified child welfare concerns and youth transitioning out of the foster care system within the County. The objective is to promote family reunification, with the end result being the prevention of the removal of children from their parents due to housing instability. FUP also addresses the needs of homeless youth that have spent considerable time in the foster care system by offering supportive services, enhancing their opportunity for self-sufficiency and transition into adulthood.

Existing Boulder County Permanent Supportive Housing Resources

	Units	Type	Location	Description
Lee Hill	31	PB	Boulder	newly developed 100% PSH property in Boulder
The Suites	70	PB	Longmont	100% PSH for individuals
Boulder Shelter	22	TB	Boulder	scattered tenant based vouchers
Mental Health Partners	79	TB	Boulder	DOH vouchers for scattered tenant based vouchers
VASH	60	TB	County-wide	homeless veterans
BCHA	20	PB	Louisville	Kestrall - families mixed in new development
Total	282			

Conclusions: Best Solutions for Providing Additional Permanent Supportive Housing in Boulder County

Boulder County's tight housing market and challenging development climate make the provision of permanent supportive housing a significant challenge. There are many successful models for providing permanent supportive housing to various populations, and each can work for any of them. However, there are differences between chronically homeless individuals in need of PSH, youth on their own, and families, and various types of PSH housing solutions work better for each.

The following table provides recommendations for the best program models for serving individual adults, families, and youth on their own in Boulder, and presents pros and cons of each method. With so much need, limited resources and real estate market challenges, no solution should be off the table for any population group. However, as Boulder County agencies strategically plan to seek new subsidies and acquire and develop real estate, focusing on a priority solution for each population will help move the county towards filling the gap in housing solutions for chronically homeless residents throughout the County.

	Scattered Site Vouchers/Units	Set Aside of Units within One Building	100% PSH Building
Individuals	Most chronically homeless individuals need more intensive case management than a scattered site voucher allows, though some may benefit if a unit can be found that accepts the voucher or units can be set aside by private landlords under contract with service agencies	Some individuals can thrive with off-site case management and a unit within another property.	A dedicated rental building with the ability for service providers to work with clients on site is best for chronically homeless individuals with issues such as substance abuse and mental health issues. A group home, housing a small group of individuals. This model can be especially effective in smaller communities.
Families	This option can work for families if units are available in the market, which is difficult throughout Boulder County	Having families at one property will assure that providers will have units for their clients, but clients do not need intensive services and amenities within the property, can interact with other families, and live near schools	
Youth	This option can work for some youth if units are available in the market, which is difficult throughout Boulder County, but youth may be isolated and unable to access services	Some individuals can thrive with off-site case management and a unit within another property but youth may be isolated and unable to access services.	A dedicated building with the ability for service providers to work with clients on site is best for chronically homeless individuals with issues such as substance abuse and mental health issues. Youth can live with other youth and have youth focused services.
Pros/Cons	Client has access to public transportation route or has car. Service provider may need to visit client. Can be used in all communities throughout the county. Units must be available in the private market.	Client has access to public transportation route or has car. Units can be located in properties in multiple Boulder County communities and not subject to long development schedules.	Client can access services in their building. They will need transportation to access amenities such as the grocery store or pharmacy. Units should be located in multiple Boulder County communities.
Best Communities for Solution	All, but tough to find units especially in City of Boulder	Boulder, Longmont	Boulder, Longmont Small Group Homes – anywhere in the County

Conclusions Related To Policy, Practice and Regulatory Change Recommendations

- A. Comprehensive Plans could be expanded to more specifically elucidate affordable housing needs and to provide a policy perspective on the local community's plans to provide resources and guidance for addressing the needs of those who are the hardest to house: the chronically homeless. The section of this report which reviews the comprehensive plans of Boulder County jurisdictions provides a menu of items for consideration in updating the housing element of the comprehensive plans.
- B. As described earlier in this report, market conditions pose a serious constraint to the expansion of the permanent supportive housing inventory in the County. It is unlikely that development costs are going to decline in the future. Equity sources for financing the needed housing are probably not going to increase significantly. The challenge for both the public and private sector will continue to be how to provide the needed housing in the most cost effective manner possible. One aspect of the cost equation is the impact of regulation on the production of housing. Local governments can help lower development costs by incorporating some of the suggestions made in the section covering local regulation. For local government regulators, the most important principle is providing as much flexibility as possible in how regulations are applied to development proposals that include permanent supportive housing uses. There are opportunities under the concept of "providing reasonable accommodation" for special needs housing, that could allow more flexibility in the applications of regulations than would be available for conventional, market rate development.
- C. One of the more challenging aspects of dealing with housing needs of the chronically homeless is the lack of greenfield land and redevelopment opportunities on which to site PSH units. The real estate market is a fluid one and land availability changes frequently. Some communities in the U.S., maintain an inventory of potential new construction and redevelopment sites that could be available. An inventory at the local community level would assist affordable housing and PSH developers in having basic information on potential opportunity sites. Because there is such a limited supply of land zoned appropriately in the private market, such an inventory listing should also include lands held by public entities such as local governments, school districts, and other special districts. Boulder County likely has parcels in some of the municipalities that could possibly be used for PSH development but presently, there is no accessible inventory of those parcels. Charitable, tax exempt organizations, such as churches and fraternal organizations, may also have surplus land that could be used for the needed housing. Another potential source of development sites is existing municipal and county facilities. Some communities have combined housing construction with other public facilities such as placing housing units above a fire station or an office building. Such a model minimizes the cost of land to build the housing units.
- In searching for potential development sites or redevelopment opportunities, there were few readily available sites. Redevelopment of formerly commercial or industrial properties may offer more possibilities than are presently available for new construction. An inventory would be useful in keeping track of those potential redevelopment sites. As stated earlier, it may be necessary to make changes in some municipal zoning codes to allow housing in those districts.
- Creating a list of potential properties would be a large undertaking. Perhaps a working group of local government officials, civic minded Realtors®, affordable housing and homeless providers could work together in completing an inventory. Because conditions and zoning regulations vary from community to community in the county, an inventory should be categorized by municipal location. A property inventory would be enhanced if basic information about each site could be included. Such information might include: the availability of infrastructure, proximity to public transportation, access to basic services and retail, proximity to essential services such as medical and social services. A property description could also include any positive factors or negative factors that might make development on that site more feasible or less feasible.
- D. For the City of Boulder, the redevelopment of the former Community Hospital site presents an opportunity for inclusion of housing. The programming for that site will take some time and affordable housing and PSH providers should find a way to become involved in the community discussions that are already taking place about the redevelopment. Key informants indicated that there is considerable discussion around using at least a portion of the property for consolidation of City of Boulder offices and facilities on that site. If the parcel becomes a new municipal service center campus, there may be other redevelopment opportunities created with the vacation of some of the buildings the city currently uses to provide city services.
- E. Boulder County is the home of several diverse municipalities. County wide cooperation is a crucial element in addressing the affordable housing and permanent supportive housing needs that exist in the county as a whole. This report, commissioned by the Boulder County Consortium of Cities, is a county wide effort to more effectively deal with the challenges faced by those who find themselves in the chronically homeless category. There are further opportunities for multi-jurisdictional cooperation. For instance, City of Boulder has the tightest and most in demand housing and real estate market. However, the city

also has more substantial fiscal resources than some of the other communities. It may be possible to share some of those monetary resources with other communities that have fewer challenges in building new housing. Through intergovernmental agreements, revenue sharing arrangements could be made that would facilitate the creation of new supportive housing in nearby communities that could be accessed by Boulder residents as well as residents in other communities.

- F. A county wide discussion of the homeless challenge could also result in broader efforts to address the need at the county level. In conducting key informant interviews with various local government officials for this report, some of them don't believe that their community has a homeless population and definitely not a chronically homeless population. That belief doesn't acknowledge that when people need assistance, they are going to be drawn to communities that have a more robust safety net. Boulder County housing and homeless service agencies have formed county wide intake and assessment processes that work effectively across municipal boundaries. The homeless support organizations have the capacity and prior history to work effectively across jurisdictional boundaries. For new construction of supportive housing facilities, there may be more opportunity for land acquisition in the communities that do not presently have PSH units.
- G. Some communities around the country have used HUD Section 811 Disability housing vouchers as a way of providing ongoing subsidy to permanent supportive housing facilities. The use of 811 vouchers and other forms of "sticky" vouchers is an important resource for paying the ongoing operating expenses of permanent supportive housing units. A percentage of residents in supportive housing will have little or no income to pay minimum rent payments. Vouchers provide an ongoing source of rent revenue to cover operating and supportive services expenses for those residents with little or no income. Permanent Supportive Housing operators report that per unit, annual operating expenses can exceed \$7,000 per unit yearly. Whenever possible, development plans for new PSH units should attempt to utilize vouchers as one source of operating revenue. The annual operating costs of PSH exceeds the operating costs of other types of affordable housing products and consequently need steady revenue subsidies and also need to be free of debt. Developers and funders need to acknowledge the reality, that PSH facilities are challenged by the low operating revenues received in the form of rent. Ongoing subsidies are needed to meet operating and service costs and there really is no room for debt service in structuring economically feasible supportive housing facilities.

Best Practices

Sue's House - Project Overview

The Mesilla Valley Community of Hope (MVCH) is a non-profit collaborative organization serving homeless individuals and families in Las Cruces, New Mexico. In addition to being the umbrella organization for several providers and programs, it also owns and operates two group homes for chronically homeless men and chronically homeless women with disabilities. Sue's House is one of the two group homes owned and operated by MCVH. It is a single-family home in a residential neighborhood in Las Cruces. It was developed as a group home by MCVH to serve homeless women with disabilities. It has 4 private bedrooms and a shared kitchen. All bedrooms are occupied by formerly homeless women with disabilities with income levels at or below 30% AMI.

Supportive Services

MCVH service staff are actively involved with all residents and frequently visit the property to assist with maintenance, shopping, and various other issues as they arise. There is no live-in manager at the property. Residents also receive assistance from MCVH staff with basic needs, applying for benefits, obtaining medical and mental health care, and in pursuing volunteer and part-time employment activities.

Financing

Sue's House was developed in partnership with MCVH and the City of Las Cruces. It was a recipient of HUD Continuum of Care Permanent Supportive Housing (PSH) funds for services and operations. The purchase price of the home was \$163,608, and renovations cost \$47,059. Renovations were completed to make the home accessible. Some counters were lowered, doorways were widened and a wall was removed to combine two bathrooms into one which created common area bathrooms instead of having a master bathroom. The total project cost of \$210,667 was funded by City of Las Cruces NSP funds. As residents acquire some form of income over time, some rent is then collected and used to pay the telephone, cable TV and other minor expenses. Solar panels installed on the house keeps utility costs low.

Why is this a Best Practice?

Sue's House is a smaller community-based 4-bedroom property that has no debt. This allows the program to serve the women who are the most in need and have the most significant challenges in obtaining housing. Several public meetings allowed MVCH to educate those who initially opposed the project. The MCVH Executive Director worked with City Council and neighbors to educate them on the fair housing implications for protected classes (people with disabilities), and assured the neighborhood that the property would be maintained and well-managed. Over time, some neighbors have stated their appreciation for the project and even expressed regret for their initial opposition.

Source: Interview: Mesilla Valley Community of Hope Executive Director, Nicole Martinez <http://www.mvcommunityofhope.org/>

Nicollet Square - Overview

Nicollet Square is a nationally innovative model that implements the federal "fostering connections" initiative to support youth aging out of the foster care system. It is a mixed-use new construction property with 42 studio apartments of Permanent Supportive Housing for young adults transitioning out of homelessness and foster care. Eligible residents are between the ages of 16-21. Half of the units are designated for youth experiencing long-term homelessness, the remaining units for those transitioning out of foster care. The rent structure is innovative in that it does not raise rent when income is increased which incentivizes increased work hours/ income.

Supportive Services

YouthLink staff provide onsite supportive services and transition coaching on-site. YouthLink is a 40-year-old Minneapolis based non-profit organization that supports young people throughout the Twin Cities with short term and long term services. Nicollet Square is a Housing First, Work Fast model.

Youth who are not employed upon entry to the program are quickly connected to "HIRED" the on-site training partner. HIRED provides supportive employment opportunities through its on-site retail partner. The property has a 24 hour staffed front desk and an environmentally conscious design that reduces utility costs. The mixed use development enhances the neighborhood and provides community and on-site employment opportunities.

Developer/Owner/Sponsor

Plymouth Church Neighborhood Foundation is the non-profit housing developer and CPCNF Nicollet Housing Limited Partnership is the owner/sponsor. The mission of the Plymouth Church Neighborhood Foundation organization is to create housing to meet a range of community needs for homeless populations and other low-income working people in need of moderate rents and for those seeking homeownership opportunities.

Why is this a Best Practice?

The on-site service provider, YouthLink also operates a Youth Opportunity Center (YOC), that has attracted national attention and funding through its comprehensive approach to services and collaboration. Its ability to engage youth and provide short and long term services has become a model for many providers. Traditionally as income increases in subsidized housing, rent increases as well. The Nicollet Square model is innovative in that youth participants benefit financially from increasing productive work activities. The mixed use development enhances the neighborhood and provides community and on-site employment opportunities.

Financing

Nicollet Square received \$9,244,202 (\$6,093,729 Tax Credit Exchange and ELHIF) from the Minnesota Housing Finance Agency. Other funding sources include the City of Minneapolis (AHIF), Hennepin County (AHIF), Met Council Environmental, Nonprofit assistance Fund, Family Housing Fund, Westminster and Plymouth Churches, Thrivent Foundation, Phillips Family Foundation, McKnight Foundation, Pohlrad Foundation and individual donors.

Source: Corporation for Supportive Housing www.csh.org/wp-content/uploads/2011/12/Nicollet.pdf



Country View Townhomes - Project Overview

Country View Townhomes in Willmar, Minnesota is a six-unit 100% Permanent Supportive Housing property paired with a half time case manager for chronically homeless families. It is owned and sponsored by the Willmar Housing and Redevelopment Authority (Willmar HRA). The property is a new construction project consisting of two 2-bedroom units, three 3-bedroom units and two 4-bedroom units. The townhomes all have independent entrances to allow easy access to outdoors and on-site play equipment. Each unit is equipped with a washer and dryer. There is no shared community space. Referrals for the property come from several area social services agencies. Heartland Community Action provides a half time case manager and the Willmar HRA provides one full time employee to manage eligibility tenant selection and oversee maintenance. Services are voluntary. The focus of case management is to provide support to help families gain independent living skills. Residents may meet with the case manager to assess strengths/ barriers, to create a housing stability plan, and to obtain information and referrals specific to their needs.

Supportive Services

The Case Manager provides information and connections to services that include employment counseling, job development services, psychiatric case management, GED preparation, financial assistance with college tuition, emergency food and transportation, child care, health care.

Developer/Owner/ Sponsor

Southwest Minnesota Housing Partnership was the project developer. The Willmar HRA did not have significant development experience and partnered with the Southwest Minnesota Housing Partnership (SWMHP) to provide development and construction monitoring expertise. The property is owned and sponsored by the Willmar Housing and Redevelopment Authority (Willmar HRA).

Financing

Capital financing was secured through HUD's SHP for \$373,194. The Minnesota Housing Finance Agency (MHFA) provided \$263,194, The Federal Home Loan Bank-AHP provided \$60,000, Otto Bremer Foundation provided \$50,000, the Willmar HRA provided \$82,080. Country View also received MHFA Rental Assistance and HUD SHP and Kandiyogi HRA funds for services.

Why is this a Best Practice?

This property is a smaller 6-unit property that accommodates a variety of family sizes and fits in well to the surrounding neighborhood. It has only one half-time case manager but utilizes a variety of area providers. The units have independent entrances to allow for quick and easy access to outdoors and play equipment for children. The design minimizes noise from unit to unit. These multiple referral sources for the project assure that the residents are engaged in services upon entry which can increase chances for successful tenancy. It also assures that the property is serving people most in need. This model would also work well with acquisition of exiting small apartment or condo complexes.

Source: Corporation for Supportive Housing

www.csh.org/wp-content/uploads/2011/11/CountryViewTownhomesMN.pdf

Country View Townhomes, Willmar MN
Permanent Supportive Housing for Families

Project View Townhomes
Country View Townhomes is permanent housing paired with services for chronically homeless families. The six units are new construction and consist of two 2-bedroom units, two 3-bedroom units, and two 4-bedroom units.

Owner/ Sponsor: Willmar Housing and Redevelopment Authority (Willmar HRA)
Developer: Southwest Minnesota Housing Partnership
Property Management: Willmar HRA
Service Provider: Heartland Communication Action Agency
Tenant Profile: Chronically homeless and homeless families
Service Approach: Services are voluntary and are structured to enable the tenants to regain independent living skills while working on other issues that lead to being homeless.

Key Features and Innovations:

- Tenants hold leases with the owner and are not subject to limits on length of tenancy.
- Units have independent entrances to allow for quick and easy access to outdoors and on-site play equipment. The design further minimizes noise from unit to unit.
- Each unit includes a natural gas forced air furnace, water heater, air conditioner, stove, refrigerator, washer/dryer, patio and storage building. There is no on-site service space.
- Heartland Community Action provides a .5 FTE position for case management. The Willmar HRA provides 1 FTE position to manage the eligibility requirements, tenant selection, and oversee maintenance of the units.

Financing

Capital		
HUD Supportive Housing Program		\$373,194
MN Housing Finance Agency (MHFA)		\$263,194
Federal Home Loan Bank AHP		\$60,000
Otto Bremer Foundation		\$50,000
Willmar HRA		\$82,080
Southwest MN Housing Partnership		\$3,520
Total		\$831,968
Operating		
Rental Reserve		\$95,000/6 units
MHFA Rental Assistance		\$246,471/6 units/ 8,312
Annual cost to operate		\$7,305/ unit
Services		
HUD Supportive Housing Program		\$15,215
Kandiyogi HRA		\$10,785
Annual cost for services		\$26,999

Quixote Village Cottages - Overview

Quixote Village Cottages is a 100% Permanent Supportive Housing village of Tiny Houses in Olympia, Washington. The village was designed for formerly homeless adults ages 18-65 at 30% of the area median income or below. The community was originally a self-governing homeless tent camp that evolved to become a tiny house village. The Thurston County Commission was an early supporter of the Village idea and saw it as a model for affordable sustainable housing. The Village received substantial support from area faith communities, the residents who were living in tents, and local environmentalists who favored the idea of tiny house development.

Initiative Description

The Village consists of 30 tiny Permanent Supportive Housing (PSH) Cottages (144 sq. ft. each), a large community vegetable garden that is maintained by the residents, and a community building that contains showers, laundry facilities, a communal kitchen and living and dining space. All cottages have heat, electricity, half baths and small front porches and personal "door yard" gardens in front of each cottage. The entire village site is 2.17 acres and is staffed by a full time program manager and resident advocate who acts as a case manager and supports residents in obtaining the social services they need to stabilize and improve their lives. The mission and top priority of the non-profit sponsor, Panza was to make the community a good place to live and work and to provide residents with the services and experiences they need to help them achieve their goals. Panza's philosophy promotes an equal partnership between itself and the village resident council which includes all village residents. Panza organizes community volunteers, raises funds, hires and supports staff and acts as liaison with federal, tribal, state and local governments, foundations and community organizations.

Supportive Services

A Program Manager and Resident Advocate, staffed by Panza, assist residents in setting and attaining life goals. Services include substance abuse recovery, physical and mental health care disability benefits assistance, job training and educational opportunities. Volunteers bring recreational programs, meals and activities and are a link to the residents' involvement in the larger communities of Olympia and Thurston County.

Developer/ Owner/Sponsor

Panza is a non-profit organization that oversaw development of Quixote Village and now supports the ongoing operation of the Village. Panza is the primary service provider, legal owner and landlord.

Why this is a Best Practice?

Chronically homeless members of the community who previously were living in a tent encampment were engaged in the planning, development and ongoing maintenance of this affordable and sustainable village. Residents receive on-site help with mental health care, enrollment in health insurance, recovery programs, haircuts and many other services. The individual units offer privacy without isolation. The community garden and shared kitchen create collaborative opportunities where all residents can contribute. Quixote Village is a recipient of the Silver Medal for Urban Excellence in a national competition sponsored by the Rudy Bruner Foundation.

Financing

The Project cost \$3.05 million dollars. This includes all development costs, infrastructure, materials, labor, the community building, permits, fees, required road improvements, donated land services, etc.).

The cost for each cottage was approximately \$19,000. Its funding sources include State Capital budget (Department of Commerce Housing) Trust Fund, CDBG, other County Funds, and community and individual donations. The operating budget of \$240,000 annual operating budget is provided by federal state and local and tribal governments.

Source: www.Quixotevillage.com

<http://www.communityframeworks.org/ws-main/docs/FINAL%20Tiny%20Homes%20White%20Paper%20March%202015.pdf>



Sanderson Apartments - Project Overview:

The Sanderson Apartments is a 60-unit 100% Permanent Supportive Housing apartment project in Southeast Denver that will open in 2017. The project will provide Permanent Supportive Housing (PSH) to the City of Denver's homeless and most frequent users of Denver's court system, detox facilities and emergency rooms. This is a collaborative project between the Governor's Office, the City and County of Denver, Enterprise Community Partners, the Corporation for Supportive Housing (CSH), and the Colorado Coalition for the Homeless (CCH). This project will implement Colorado's first Social Impact bond (SIB) Program, a pay-for-performance model designed to yield public sector savings associated with the cost of addressing homelessness.

Social Impact Bond Program (SIB)

Social Investment Bonds (SIB) are an innovative financing tool that will allow Denver to use funds from private investors to house and serve chronically homeless individuals who frequently use expensive emergency services such as police, jail, the courts and emergency rooms. The savings and benefits from reduced costs in the safety net system will be captured by the city and used to repay lenders for their up-front investment to cover the cost of the program. Repayment to investors is contingent upon achieving certain program targets.

Project Details

The developers of Sanderson Apartments are the Mental Health Center of Denver (MHCD) and the Sabin Group. The property consists of 60 one-bedroom apartment units averaging 450 square feet in size. The building's design and amenities emphasize physical, psychological, and emotional safety for both residents and staff, thereby helping survivors rebuild a sense of control and empowerment. All spaces have an abundance of natural light, facilitating health and well-being. The targeted population includes homeless individuals and high utilizers of public safety net programs. The Sanderson Project is 100% Permanent Supportive Housing. MHCD staff will provide high intensity individualized and adaptable services, in an Assertive Community Treatment (ACT) Team Case Management model. ACT teams include clinical case managers, a psychiatrist, a nurse, a clinical supervisor and therapists. The ACT model of intensive intervention includes: outreach and engagement through strengths-based case management, medication evaluation and monitoring, benefits acquisition and management, group therapy, and referrals to primary care providers for integrated medical treatment. In addition to the ACT Team, there will be on-site residential staffing to support all residents.

Financing

Construction is funded with 9% LIHTC equity bridged by a construction loan, a Colorado Housing Investment Fund (CHIF) cash flow loan from the Colorado Division of Housing (CDOH), and HOME funds from CDOH and the City of Denver's Office of Economic Development (OED). The project will have no long-term (hard) debt. Operational expenses will be supported by 60 project-based vouchers, half of which have been awarded by the Denver Housing Authority. The property will have safety officers who will augment the on-site residential counselors. The supportive services staffing plan will include residential counselors who will office on-site, as well as the ACT Team noted above. Approximately 75% of these services are Medicaid eligible and will be billed accordingly. The remaining 25 percent will be covered by the SIB Initiative also noted above.

Why is this a Best Practice?

Sanderson Apartments is a collaborative project with experienced partners that is focused on ending the cycle of long term homelessness for the highest need populations in metro Denver. The evidence based approach of flexible, strengths-based case management and the design of the property to facilitate health and well-being are consistent with national guidance for best practices in PSH for this population. This project also incorporates the new Social Impact Bond Model which requires careful study of outcomes to the individual served and many other public entities. Its outcomes will likely shape public policy on housing and homelessness on a local and national level.

Source:

http://www.HousingFinance.com/developments/Denver-project-to-utilize-social-impact-bonds_o

<https://mhcd.org/sanderson-apartments>



St. Francis Apartments at Cathedral Square - Overview

St. Francis Apartments at Cathedral Square is an ideally located Housing First project for homeless adults in the Capital Hill neighborhood of Denver. The property is under construction and scheduled for completion in 2017. It will offer 49 units of Permanent Supportive Housing for homeless individuals at or below 30% of area median income and 1 managers unit. The highly walkable location and proximity to amenities and needed services make this an ideal location. The property will have one six-story building with podium parking and a lobby/reception area on the ground floor. The building's second story will contain common space that includes a large common/dining room, a meeting room, a library/computer lab, a central laundry facility, and six apartments. Floors three through five will each have twelve apartments and floor six will have eight apartments and a large outdoor terrace. St. John's Cathedral owns and operates the adjacent Dominick Park and is planning to re-open the park and make it available to residents of St. Francis Apartments.

Supportive Services

St. Francis Center is an experienced provider of services for this population. Service staff will develop individualized strength-based plans in partnership with the residents. These service plans incorporate goal planning related to health, mental health, employment, and any other identified needs. When residents are resistant to formal interactions with services staff, efforts will be made to increase rapport and motivation to participate.

Developer/ Owner/Sponsor

St. Francis Apartments are being developed by Blue Line Development. Blue Line Development is an experienced affordable housing developer and has completed over 50 housing complexes that have used funding sources such as LIHTC, HOME funds, AHP funding, project based vouchers, and NAHASDA.

Why this is a Best Practice

The land for this development will be leased from Clarkson Corporation/ St. John's Cathedral for \$1.00 per year for 55 years. Given this donation of land and increased project density on the site, the project is able to target the maximum number of units for the population most in need. The proximity to services, transportation and its walkability score make this an ideal location for the population to be served.

Financing

The primary funding source for St. Francis Apartments will be Low Income Housing Tax Credits allocated by CHFA (\$9,343,016), Colorado Division of Housing HDG Grant-\$490,000, City of Denver Loan \$490,000, Deferred Developer Fee-\$267,971. Project based vouchers will be requested from the Colorado Division of Housing for the units not subsidized by the Denver Housing Authority.

Source:

https://www.chfainfor.com/arh/lihtc/lihtcApplicationNarratives/SFACS%20Application_Narrative.pdf



Vida Nueva - Project Overview

Vida Nueva is the first green multi-family development in Rohnert Park, California to be certified under the “Build It Green” regulations. The 24-unit property contains native plants, fruit trees, edible berries and compost bins. It is fully fenced and has sight lines for the main building and the laundry room to allow children to play more freely. The property is 100% Permanent Supportive Housing. It provides affordable housing and supportive services for formerly homeless single parent families and/or adults living with disabilities such as mental illness or substance use disorders.

Supportive services

Supportive services provided include mental health and substance abuse support, employment readiness, parenting education and money management. There is also a Family Connection Program that utilizes volunteer mentoring teams to support families.

Developer/Owner/Sponsor

Community Housing Sonoma County is a nonprofit affordable housing developer with expertise in service enriched housing. Burbank Housing Development Corporation is a local nonprofit organization dedicated to increasing the supply of housing in Sonoma County for low income populations of all ages, backgrounds and special needs.

Why is this a Best Practice?

Vida Nueva is a best practice because it created an affordable, service-enriched community for vulnerable families and was recognized for exceeding the City’s Green Building Ordinance. The project’s partners incorporated thoughtful outdoor planning into the development to create a healthy and safe environment for children and families.

Financing

The total project cost for Vida Nueva was \$8,851,886. Sources of funding included SCCD HOME CHDO funds, 4% tax credits, City of Rohnert Park, Wells Fargo Construction Loan, MHP Supportive Housing Program, Mental Health Services Act, FHLB Affordable Housing Program. The CDC provided \$75,000 per year for five years to fund the supportive services.

Source: Community Housing Sonoma County

www.ch-sc.org/wp-content/themes/wcn/pdf/vida-nueva.pdf

www.alliantcompany.com/contact-us/lending/21-efa-contacts/47-general-loan-information

(Footnotes)

- 1 TBRA = Tenant Based Rental Assistance; FUP = Family Unification Program; PSH = Permanent Supportive Housing Voucher, VASH = Veterans Administration Supportive Housing Voucher, these are all rental assistance programs
- 2 ESG is Emergency Solution Grants
- 3 HSP = Boulder County Housing Stabilization Program
- 4 FSS = Family Self Sufficiency Program vouchers





Housing First for Families in Crisis

Research Review

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EXECUTIVE SUMMARY

Children living in either homelessness or extreme poverty experience statistically significant delays in cognitive and mental health development as compared to their middle class peers because of the higher levels of toxic stress which dampen development and result in behavior and academic problems (Shinn, Schteingart et al., 2008). An extensive review of research shows that improving household housing conditions can help close the gap between outcomes of homeless and low-income children (Buckner, J.C., 2008). Preventing homelessness should also be accompanied by plans to move the household out of extreme poverty, as a way to reverse these effects and re-set the life trajectory of children in vulnerable households.

Episodes of homelessness are statistically associated with increases in child welfare involvement and lengths of cases remaining open to child welfare services (Shdaimah, C.S. (2009), Ernst et al., 2004; Farrell, A.F., et al., 2010; Culhane, J.F., et al., 2003; Harburger, D.S. 2004; Fowler, P.J., et al., 2011). Child removals are statistically higher if a household has experienced an episode of homelessness or housing loss within the 12 months preceding intake (Courtney et al., (2004), Berger, L. M., et al., (2015)). According to Badeau and Gesiriech, neglect is the primary reason that children enter the child welfare system, and inadequate housing is one of the main causes of neglect.

Data of sample populations from more than 20 cities shows that having a homeless episode is significantly associated with a greater likelihood of mothers reporting a high level of physical aggression towards a child compared to the housed group (Park, J.M., et al., 2015). “Housing insecurity is directly associated with neglect risk and influences abuse and neglect risk through maternal stress. Our findings highlight the need for a more equitable housing assistance program that serves more low-income families that are at risk of maltreatment, as well as increased attention to housing insecurity by child welfare agencies as a point of intervention.” (Warren, E.J. and S.A. Font, 2015). In a 2004 study, 86% of families in the child welfare system were experiencing low housing quality (e.g. disrepair, vermin) or homelessness (Ernst et al., 2004).

Because out of home placement is extremely costly to both the child and taxpayer, supportive housing should be a tool in the caseworker toolkit. Supportive housing lowers the recidivism rate, reduces out-of-home placement and reduces lengths of stay in the system (Farrell, A.F. et al., 2010). The most effective way to reduce child abuse and neglect is to reduce poverty and its attendant material hardships (Pelton, L.H., 2015). The cost of supportive housing is 70 percent less than the cost of out-of-home placement (Harburger, D. S., 2004).

The Boulder County Department of Housing and Human Services (BCDHHS) coordinates a bi-weekly Community Housing Resource Panel (“Housing Panel”) that screens up to 40 households per month that are facing eviction, inadequate housing (including being “doubled up”) or literal homelessness. With the pool of locally-funded housing assistance dollars, the Housing Panel is able to award immediate assistance to 85 percent of vulnerable families so that they can avoid eviction or rapidly re-house. Referrals are accepted from community partners as well as from child-welfare workers. Community partners provide the large majority of case management, even when cases remain open to BCDHHS, in order to bolster natural community supports and connections so that the family has a local low-barrier support system in place for meeting basic needs even after the case closes.

Initial analysis of data shows the importance of an agile response when a family hits a housing crisis: if supportive housing can be awarded within the first three months of the original call, cases will close sooner and recidivism will be lower (Boulder County, 2016). The Housing Panel allows this service delivery model.

LITERATURE REVIEW

For those who are interested in the fields of housing and human services supports and programs, please accept our invitation to help us build a library of best-practices research that all can access. Our goal is to support national policies of a “Housing First for Families” approach when families are referred into child welfare. Boulder County’s experience in running the Housing Stabilization Program for over eight years has taught us the importance of a community response when working to stabilize a family. With respect to child welfare specifically, Boulder County’s shift toward prevention and early intervention coupled with the provision of comprehensive wrap-around supports – including but not limited to safe and stable housing – has led to a significant and safe reduction in out-of-home placements in recent years. Because children under the age of five are in a developmental window where effective supports can positively impact the trajectory of their lives, please join us in elevating this conversation in your community.

The following excerpts are from an array of academic research articles related to the topic of child well-being and housing insecurity. Highlights from the articles are grouped under the related sub-topic.

If you would like to be a part of creating and accessing a research library, please contact Daphne McCabe, Contracts and Data Manager, IMPACT Care Management Division, Boulder County Department of Housing and Human Services (dmccabe@bouldercounty.org). We are interested in your data as well as research articles or white papers or collateral that may be relevant to this topic. PSH and RRH housing applications, for example, could be useful to many counties that are “dipping their toes” into this field for the first time. Practice models and operational forms for programs can also be useful.

Overall Impact of Poverty and Homelessness on Child Development

- “In virtually all investigations...low income children scored worse on various outcome measures compared to norms based on children in the general population” (Buckner, J.C., 2008)
- “...almost all differences favored housed children [versus homeless children]” (Shinn, Schteingart et al., 2008)
- “We find that although these [homeless] children share many risk factors with other disadvantaged children, they are higher on an underlying continuum of risk” (Masten, Cutuli et al. 2014)

Behavioral Health Problems

There were significant correlations between early homelessness and behavioral problems in children: problems ranging from diagnosable mental health problems to emotional imbalances to misbehaving in the school and at home. Housing instability and especially the experience of homelessness in children of all ages leads to increased behavioral problems which can hinder academic achievement and lead to an increased dropout rate for homeless youths. Early preventive action should be taken to both keep children out of shelters and keep them stably housed. Behavioral issues in homeless or impoverished

children should be identified and treated early. Special attention and screening processes should be put in place for children in child welfare systems or coming from shelters to subsidized housing to prevent and address projected behavioral and emotional issues that can lead to worse outcomes (such as poor lifelong academic achievement and criminal activity). Attempting to keep children consistently enrolled in the same school would have many positive effects on behavioral and social issues. In addition to children who are homeless or at risk of homelessness, it is important that low-income families be treated as high-risk for behavioral issues as well.

Haskett (2016):

- Nearly 30 percent of homeless parents interviewed about their children’s mental health status had significant concerns about their social-emotional well being
- Homeless children are at risk for maladjustment: homeless / in-shelter children generally are facing maltreatment, separation, illness, exposure to substance abuse and violence—with the added stress of being in a shelter and having no home “base,” behavioral and emotional problems are imminent
- Yu et al. (cited on page 120) found that homeless children were 4.1 times more likely to meet the criteria for behavior disorders (unrecorded sample size but presumed relatively small)
- Lee et al. (cited on page 120) found that 43 percent of the “supportively housed” children in their study (once again, unrecorded sample size) were receiving special education services for Emotional/Behavioral disorder diagnoses
- Current study: 24.6 percent of shelter parents reported substantial concerns about their children’s mental health (diagnosable/treatment needed)
- Developmental delays and behavioral problem co-occur (this is true of the general population not just homeless children)
- Girls developed fewer behavioral problems

Buckner (2008):

- Seven of eleven studies conducted from 1987-2004 on the effect of homelessness on Mental Health/Behavioral Problems using assessment instruments with published norms found more problematic scores in children experiencing homelessness than their peers who did not
- The remaining four of eleven studies found an overall poverty effect where equal problematic scores were found in homeless and impoverished children, which collectively were both quite more problematic than the general population
- These studies show a negative overall effect of both impoverishment and homelessness

Chow, Mistry, and Melchor (2015):

- Mobility (i.e. changing schools in the middle of a school year) is a consequence of homelessness/low-income housing and can lead to social/psychological stunting
- Higher risk for internalizing (depression and anxiety) and externalizing (aggressiveness, hyperactivity, noncompliance) as well as feelings of isolation and embarrassment/shame (especially in older homeless youths)

- Teachers describe how homeless children have a lack of motivation, difficulty developing a relationship with peers, and externalizing behavior problems (elementary school kids)
- Shyness and introversion, lack of social skills (elementary school kids)—cautious about developing social ties because of their embarrassment about their housing situation
- Inability to create connections because of school mobility (direct and in anticipation)
- Instability, uncertainty, and insecurity lead to outward aggression and misbehaving and attachment issues

Ziol-Guest and McKenna (2014):

- Children who moved three or more times in the first five years of life had higher levels of externalizing behavior compared to children who never moved
- Largest standardized coefficients for externalizing behavior problems was residential instability (linear regression according to Rubin’s rules)
- Poorer behavior exhibited by those who moved three or more times but only in the poorer groups

Developmental Delays

Several studies found significant evidence that homelessness causes cognitive delays. Many of these studies focused on language/communication in their testing and found children that moved often and that had spent time without a home or in a shelter were lacking in verbal and nonverbal skills. In Fowler’s study (2015) it was discovered that depending on the age of homelessness or unstable housing situations, some of these cognitive delays could not be made up even if the child became stably housed in the future. Shinn et al., Haskett et al., and Fowler et al. (2015) found significant signs that homelessness, extreme poverty, and unstable housing early in life will set a child apart from stably housed, middle class children in terms of cognitive development. All studies suggest prevention and early intervention as the best combative approach to developmental delays that may end up affecting children from childhood into adulthood—especially those ages zero to six who are developmentally impressionable and highly affected by the stressful situations in their environment.

Shinn (2008):

- Children living in poverty and homeless children ages seven to 10 did not deviate on their WISC-R test scores; however, generally both groups scored a whole standard deviation below the standardized sample. The WISC-R intelligence exam tests for basic degrees of intelligence and cognitive thinking in children ages six to 16. The fact that homeless children and children in poverty uniformly tested below the standard score is telling of cognitive developmental delays due to the stress of being unhoused or poorly housed (as well as moving from house to house)
- “Significant negative association of homelessness with the Sattler Non-Verbal factor...and a marginally significant negative association of shelter with the overall Test Composite” (page 799) in children ages four to six: early cognitive development was clearly stunted by bouts of homelessness at an age where brain and intelligence development is essential

- Homeless and housed-but-impooverished children ages 11 to 17 did not differ on their WISC scores, but they were all below “normal” levels

Haskett (2016):

- Haskett et al. compared a well-sized sample group of children in shelters and a “norming” group and found that overall functioning development scores were significantly lower in the sheltered group, especially in language and communication (repeating the results of the Sattler Non-Verbal factor in Shinn’s study)
- Elementary school children were significantly below the norming group in development functions
- Toddler’s functioning in communication was significantly below the norming group
- “Developmental delays and behavioral health problems tend to co-occur among young children experiencing homelessness” (page 124)—this co-occurrence is a norm for all children, but clearly homelessness sparks an increase in both among the homeless child population

Fowler (2015):

- Fowler focused on non-stably housed children and the effects of frequent moves/upheaval on development and similarly found communication developmental delays in children involved in extreme housing mobility 12 months prior to the baseline test—that is, they tested lower than the standard for their age group in verbal and nonverbal communication
- “Housing instability threatened cognitive development beyond child maltreatment, family changes, poverty, and other risks” (page 104)
- Two or more moves in *infancy* led to significantly suppressed cognitive skills and development, this suppression remained consistent across time (these children did not rebound as expected—this is a serious side effect of moves even in extremely early childhood)
- Two or more moves 12 months before baseline indicated lower cognitive and verbal development that would *partially* rebound over time (three year follow up)—two or more moves is important as one move saw little to no cognitive delays in development
- At-risk children perform poorly in cognitive development and mobile children significantly poorer than that
- The most important take-away from this study is the fact that in the three year follow up, full rebounds and catching up in the cognitive processes was not seen in early-mobilized children, thus early intervention is necessary in the early stages of childhood

Buckner (2008):

- In 2 out of 3 studies from 1990 to 1998, homeless children ages zero to five were found to have greater developmental related problems than the general population

Truancy/Academic Outcomes

The developmental and behavioral issues experienced by homeless and impoverished children as detailed above are really the main contributing factors to what can generally be seen as poorer academic achievement, higher dropout rates, and lack of academic motivation across the board for these at-risk children. The first step toward fostering improved academic and educational outcomes will be to address the developmental delays experienced by children ages zero to six who are growing up unhoused or in mobile housing situations. The second step is to put priority on keeping children in one school – at least throughout the academic year – to address the behavioral and social problems that arise from constant moving and the resultant difficulty making social connections. Viewing developmental and emotional problems as facets of academic failures and truancy rather than as individual domains of risk for children will help to understand the ultimate effects of homelessness on children, which can culminate in lifelong academic failure and a higher likelihood for the cycle of poverty and homelessness to repeat itself. Early prevention and intervention to get children in stable homes and in safe environments can change the rest of their lives, promoting adjustment and success rather than irreversible isolation and poverty.

Shinn (2008):

- Mothers of 105 formerly homeless children (ages seven to 10) had extremely different school experiences compared to reports from mothers of 101 consistently housed children (over the past 5 years)
- Homeless children had attended more schools and had more negative school experiences
- At 11 to 17 years of age, homeless children had repeated more grades in school compared to stably housed children (Board of Education records)
- About to be homeless and housed children were both (equally) well below city norms in math and reading standardized testing
- When children became homeless, their scores dropped a third of a standard deviation compared to the housed children—changes over time and differences in groups were significant, however the homeless children rebounded somewhat eventually

Hong and Piescher (2012):

- This study focuses mainly on the longitudinal move from utter homelessness to supportive housing and the effects that this change has on educational outcomes
- “Significantly positive effects of recipients of supportive housing services were found in school mobility, school attendance, and math achievement” (page 1440)
- Even in homeless families where the children do not go to a shelter (they stay with a relative or organization), mobility between residence and schools is damaging and common (it is one of the best predictors of academic attendance and achievement)
- Prior studies: homeless children have high rates of absenteeism, grade repetition, and special education services

- With supportive housing, school mobility rates decreased overtime, attendance rates were generally higher, MCA II-Math proficiency increased from 29.4 percent to 31.3 percent, and there were positive effects on IEP status
- Comparative cohorts scores (non-housed groups) were decreasing or fluctuating in these areas during the study—supportive housing seemed to *begin* to reverse the adverse effects that homelessness had had on academic achievement, however the negative effects of homelessness on educational outcomes may still be present from years of manifestation

Buckner (2008):

- In seven out of nine studies conducted from 1987 to 2004, homeless children experienced more problematic scores in Education-Related Problems than the general population

Ziol-Guest and McKenna (2014):

- Moving three or more times in the first five years is associated with increased attention problems only among poor children (so a higher-income mobile family will not have children with deficient school-readiness on par with the deficiencies of lower-income children that have a mobile early childhood)
- Those who moved three or more times exhibited attention problems significantly greater than those who moved only once or twice
- Three or more moves in early childhood resulted in a 13.7 percent decrease in the probability of graduating from high school—school readiness in children about to enter school may explain these differences, so it is implied that the differences these children have in entering school that stem from housing instability may persist throughout years of schooling
- It is important to get young, low-income children stably housed as soon as possible to influence academic success in the future

Child Welfare Involvement

Inadequate and unstable housing, including homelessness, are correlated with substantiated findings of child abuse (Shdaimah, C.S. 2009). Housing instability is defined as frequent moving, overcrowding, or unsafe living conditions. Families with young children are often in a “no man’s land” with the federal department of Housing and Urban Development (HUD) because being doubled-up does not count as literally homeless, and therefore often puts housing supports out of reach until the family is in deep crisis.

Shdaimah (2009):

- Inadequate housing is correlated with substantiated findings of child abuse and neglect
- Housing problems are correlated with a greater risk of child welfare involvement
- Early intervention and assistance with housing problems could preventatively decrease risk factors
- Housing is a concern in a majority of child protective services (CPS) cases, whether or not it is the primary issue

- Early involvement with housing assistance could prevent CPS assistance
 - Housing problems often cause or influence other problems that are risk factors
 - Also makes reunification very difficult

Farrell (2010):

- High prevalence of abuse/neglect within impoverished/homeless population (47 percent with demonstrable harm and 96 percent of endangered children came from families with an income of less than \$15,000)
- Supportive housing availability would decrease out of home placement and save money (supportive housing programs cost far less than placing a child, not to mention the psychological damages caused by being taken away from a family)
- Most families (86 percent) in the child welfare system experience low housing quality, but, because they often do not own their housing, they may not have control over problems (e.g., disrepair, vermin) that place children at risk (Ernst et al., 2004)
- Substandard housing, instability, homelessness, and the absence of accessible and comprehensive supports for families are associated with increased likelihood of maltreatment and may precipitate out-of-home placement; further, these factors impede family reunification for children in foster care
 - Reunification rates are 50 percent lower for families with a homeless episode in the last year
- Supportive housing helps families prevent CPS involvement, allowing for financial savings and keeping families together
 - Supportive housing can decrease recidivism rates—avoids out of home placement (prevention) and reduces length of stay when possible (intervention)
 - “Because the cost of foster care is higher than that of SH, diversion into SHF may represent financial savings as projected by Harburger and White (2004), particularly if SHF clients demonstrate lower recidivism into child welfare and homelessness systems”
 - “Need to consider housing as a critical factor in families referred to child protection systems, advocate for expanded definitions of housing problems, and call for greater collaboration among housing and child welfare systems. Going forward, national and state policies should provide incentive for preventive cross-system collaborations”
- Collaboration of housing and child welfare services could assist in family stability, self-sufficiency, child safety, and potentially cost savings

Font and Warren (2013):

- Involvement with CPS is common among families experiencing inadequate housing conditions

- This study uses a nationally representative sample of child protection investigations to explore the associations between two types of inadequate housing—doubling up and experiences of homelessness—and system outcomes
- After accounting for other risk factors, inadequate housing is significantly associated with the receipt of services, but not directly associated with either substantiation or case closure
- While housing instability alone was not associated with increased odds of substantiation, it was associated with decreased odds of case closure for inadequately-housed families with substantiated cases
- Overall, inadequately-housed families were more likely to receive services, suggesting that CPS generally identifies housing instability as an issue in need of addressing vis-à-vis services, even if the family has not maltreated their child
- A recent estimate using a sample nationally representative of all families involved in the child welfare system indicated that 25 percent of all caregivers and half of caregivers whose children were placed in out-of-home care were reported as having difficulty providing basic needs, including housing (Barth, Wildfire, & Green, 2006)
- Doubling up can lead to frequent moves, non-permanent housing, overcrowding, difficulty in attending school or other obligations, and exacerbated poor parenting behaviors; it is difficult to get assistance because doubled up families are only considered homeless if they are going to lose their housing
- According to the Joint Center for Housing Studies of Harvard University (2011), 28 percent of privately owned housing stock that rents for \$650 or less per month had been demolished or lost by 2009, leaving 16.3 million very low-income renters to compete for 12 million affordable rental units
- One result of this shortage of affordable housing and housing assistance is that families with children comprise over one-third of the homeless population in the U.S. (Cortes et al., 2011)

Fowler (2011):

- Impact of family supportive housing service receipt on child protection involvement of homeless children
 - The proportion of children with child protection involvement for the supportive housing group sharply decreased over time
- Research has shown that coupling permanent housing with supportive services is highly effective at maintaining housing stability; it also helps improve health outcomes and decreases the use of publicly-funded institutions (Harburger & White, 2004)
- Children receiving supportive housing services had declining levels of child protection involvement while their homeless peers showed no reduction in child protection involvement over time
- Children receiving supportive housing services had declining involvement in child maltreatment reports, determinations of maltreatment, and out-of-home placements, whereas their homeless

peers had increasing involvement in these areas over time

- Descriptive analysis suggests that supportive housing services are beneficial in reducing children's need for public child welfare system intervention

Fowler (2013):

- Involvement with housing and homelessness services contributed to risk for subsequent out-of-home placement (Cowal et al., 2002; Fowler et al., 2011; Park et al., 2004)
- Using nationally representative data, the study suggests housing problems increase the risk for out-of-home placement among one in six intact families under investigation by child protective services
- There is a need to attend to housing as a meaningful risk for out-of-home placement, as well as a delay in the reunification of families

Berger (2015):

- Socioeconomic disadvantage has been described as “the most consistent and strongest” predictor of child protective services (CPS) involvement
- Experiencing a foreclosure filing is associated with increased risk of a CPS involvement
- An examination of the timing of these events reveals that increased risk of CPS involvement is apparent as much as 12 months before a foreclosure filing, although households continue to be at heightened risk of CPS involvement through the 6 to 12 months after the filing
- Foreclosure appears to be a symptom of larger economic problems that create stress within the family, especially for relatively advantaged families that are not usually thought to face such pressures
- Child maltreatment prevention practices and policy would be well served by supporting all households that experience an adverse economic shock

Park (2015):

- Adverse parenting behaviors were common among all low-income families regardless of whether they had experienced housing instability; mothers with a homeless or doubled-up episode reported higher rates of physically and psychologically aggressive behaviors towards a child compared to the housed group
- Having a homeless episode was significantly associated with a greater likelihood of reporting a high level of physical aggression towards a child
- Homeless families were the most disadvantaged in terms of their socioeconomic characteristics, health, behavioral issues, and parenting stress, followed by the doubled-up group, and then by the low-income housed group; the pattern was similar in the extent of physical and psychological aggression

Pelton (2015):

- The most effective way to reduce child abuse and neglect is to reduce poverty and its attendant material hardships
- Poverty produces material hardships that can lead to parental stress, which can cause anger in parents that might eventuate in child abuse, or depression that might eventuate in neglect
- The material deficits of poverty, such as the health and safety hazards of inadequate housing, can directly lead to child harm and endangerment, with the parents being implicated for child neglect for not sufficiently protecting the child from those hazards

Warren and Font (2015):

- Housing insecurity is directly associated with neglect risk and influences abuse and neglect risk through maternal stress
- Findings highlight the need for a more equitable housing assistance program that serves more low-income families that are at risk of maltreatment, as well as increased attention to housing insecurity by child welfare agencies as a point of intervention
- With Neglect Risk Only: Housing instability is directly associated with neglect risk; the presence of housing instability is associated with a 15 percentage point increase in the neglect risk
- However, housing instability is also directly associated with abuse risk; the presence of instability problems is associated with a five percentage point increase in abuse risk
- Both types of housing insecurity are indirectly linked to child abuse risk through maternal stress
- Housing instability remains strongly associated with maltreatment risk, particularly with neglect; housing insecurity may contribute uniquely to maltreatment risk, aside from poverty and other forms of economic hardship
- Given the prevalence of housing instability in our sample and its association with maltreatment risk, partnerships between housing and child welfare agencies deserve further investment and more research in order to understand how such partnerships can be effective in reducing maltreatment risk
- Housing insecurity is directly associated with neglect risk, as well as indirectly associated with both neglect and abuse risk through maternal stress
- Evidence that housing insecurity is a distinct aspect of economic hardship that can directly place children at risk of neglect, independent of their mother's level of stress

Yang (2015):

- Caregivers who experience material hardship are more likely to become involved in CPS
- Investigated neglect reports are responsive to particular types of hardship such as housing and food

- The study results suggest that in order to prevent child maltreatment, it may be necessary to address a family's unmet material needs through economic support interventions
- Experiencing any material hardship is strongly associated with an elevated risk for CPS involvement, regardless of type of investigated report
- Caregivers who experienced difficulty paying the rent or mortgage, experienced doubling up, were evicted, or were homeless were more likely to be investigated than caregivers who did not experience these hardships

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LOUISVILLE, COLORADO

SOCIOECONOMICS OF AFFORDABLE HOUSING

200 NEW LIHTC UNITS AT KESTREL: 1st YEAR IMPACT ON LOCAL INCOME¹

\$15.4M

\$4.5M to local businesses
 \$10.9M in wages and salaries
 \$1.6M in local taxes

The Low Income Housing Tax Credit (LIHTC) program encourages the development of affordable rental housing to meet the needs of low-income families and individuals.

ANNUAL RECURRING IMPACT ON LOCAL INCOME

\$4.7M

\$2.2M to local businesses
 \$2.5M in wages and salaries
 \$850,000 in local taxes

MAJOR EMPLOYERS WHO THINK A LACK OF AFFORDABLE HOUSING NEGATIVELY IMPACTS JOB RETENTION²

67%

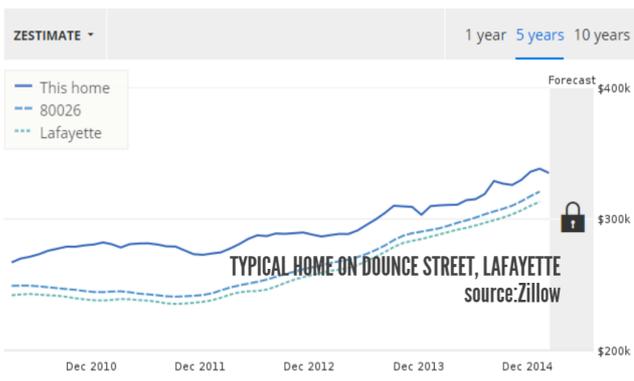


AVERAGE MONTHLY INCREASE IN DISCRETIONARY INCOME FOR LIHTC FAMILIES IN BOULDER COUNTY³

\$424 That is \$5088 per year to spend on basic necessities or to meet other family needs like education and transportation.



LOCAL DATA: IMPACT OF JOSEPHINE COMMONS, ASPINWALL ON NEIGHBORING PROPERTY VALUES⁴



LOUISVILLE AVERAGE MONTHLY RENT⁵

\$2,387



TEACHER'S AVERAGE MONTHLY SALARY
\$4,416

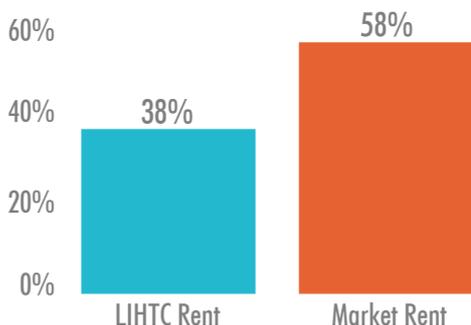


POLICE RECRUIT AVERAGE MONTHLY SALARY
\$3,917

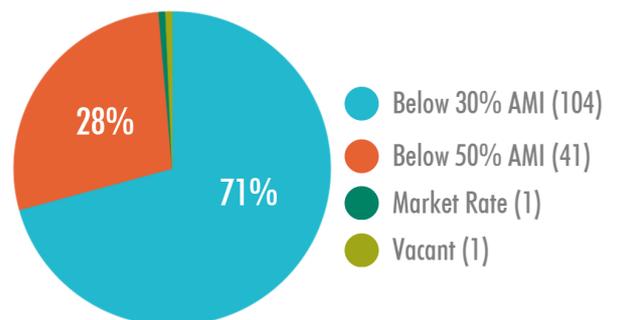


CHILD CARE WORKER'S AVERAGE MONTHLY SALARY
\$3,250

AVERAGE RENT-TO-INCOME RATIO FOR LIHTC FAMILIES IN BOULDER COUNTY:⁶



BOULDER COUNTY HOUSING AUTHORITY'S 147 LOUISVILLE AFFORDABLE HOUSING CLIENTS:⁷



AFFORDABLE HOUSING IMPACTS ON CHILDREN & FAMILIES

Affordable Housing and Family Stability

In Portland, Maine, moving homeless people to permanent supportive housing cut in half the average cost of services consumed. Among other savings, health care costs were reduced by 59% and shelter visits were essentially eliminated.⁹

74%

A study on housing affordability and family well-being found that low-income families who received housing assistance were 74% less likely to become homeless and 48% less likely to live in over-crowded housing.⁸

50%

9%

A national study found household food insecurity in 9% of low-income families with secure housing compared to 16% of families with multiple moves.¹⁰

Affordable Housing and Children's Education

35%

Children who move frequently are 35% more likely to have failed a grade.¹¹

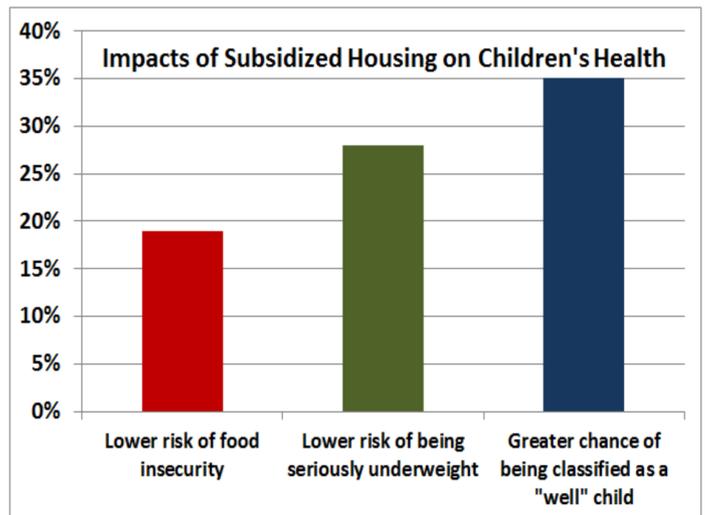
41%

41% of highly-mobile students are low-achievers in reading vs. 26% of non-highly mobile students.¹²

4X

Children who change schools 4 or more times by 8th grade are at least 4 times more likely to drop out than those who remained in the same school (even after controlling for socioeconomic status).¹³

Affordable Housing and Children's Health



A Children's HealthWatch study comparing children in low-income families receiving subsidized housing to those in families on a waiting list for such assistance.¹⁴

\$95M

A North Carolina study estimated the cost of substandard housing-attributable childhood illnesses, injuries, diseases and disabilities among the state's children at \$95 million.¹⁵

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September 2007
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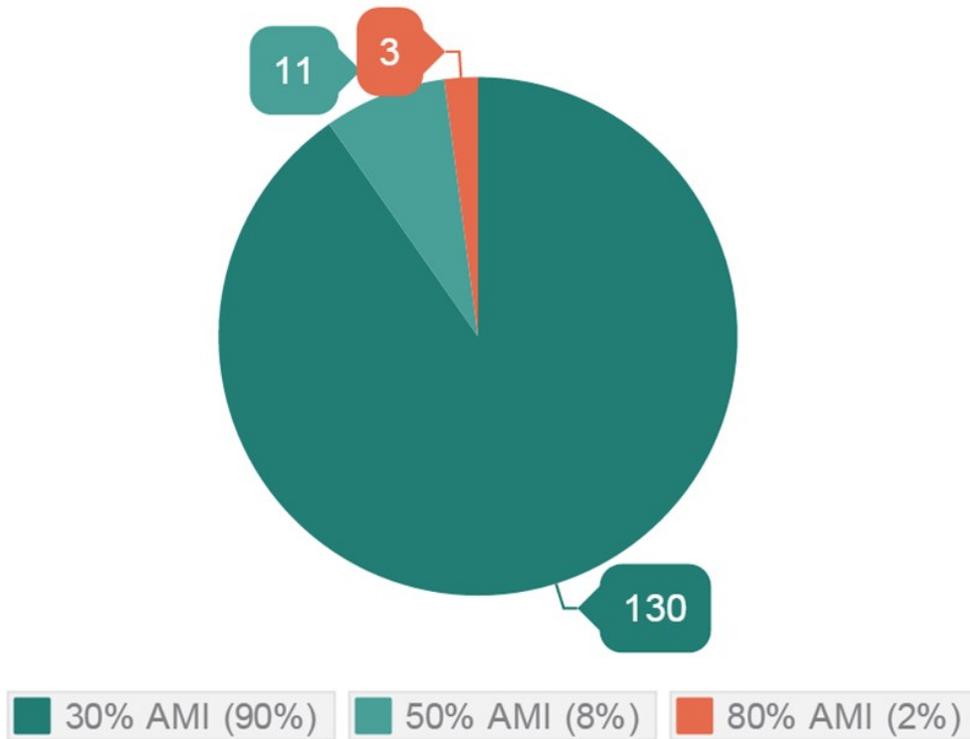
12. Elementary School Children: Many Change Schools Frequently, Harming Their Education
US General Accounting Office
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14. Rx for Hunger
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15. The Economic Cost of Substandard Housing Conditions Among North Carolina Children
North Carolina Housing Coalition
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Louisville Residents Served by BCHA's Affordable Housing Portfolio

There are currently 144 households in our Louisville properties. On average, these households have an annual income of \$15,000 for a two-person household.

Of the 144 households currently living in Louisville, 30% currently have household incomes below \$10,000 per year. This includes seniors, people with disabilities and families.

144 Households in Louisville Portfolio
by Income



So far in 2016, Housing and Human Services has provided

services to **16** households in Louisville that are experiencing homelessness or were facing imminent risk of becoming homeless.

This puts 2016 on-pace to eclipse both 2014 and 2015 in number of homeless or at-risk households served in Louisville.