Author's Summary of

The Sweep Report 2.0

Housing from below in Broomfield, Colorado, USA

By Marrton Dormish



Dedicated to James Wasielewski, whom I didn't get the chance to know, and to Brittany Markham, David Mausner and Randy Snyder, whom it was my privilege to know.

May these late Broomfielders who lost their lives while unhoused in our community find rest and peace in the life to come.

#RIP #WeWillRemember

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The community we know today as the City and County of Broomfield occupies the ancestral homelands of the Hinono'eiteen, the Tsitsistas and the Nú-uci, known more widely as the Arapaho, the Cheyenne and the Ute nations. Despite their forcible displacement from the Front Range, these sovereign peoples are alive and strong today, in both local urban and suburban communities, and in reservation-based settings in Oklahoma, Wyoming, Montana and Southwestern Colorado.

In-sentence hyperlinks reference relevant original sources. Unattributed statements, interpretations and opinions are the author's own, and do not necessarily reflect the opinions or perspectives of his "housing catalyst" sponsors, publishers or quoted sources. All Bible verses are quoted from the New English Translation (NET).

This summary omits most of the statistics, local perspectives, stories and details of the full *Sweep Report* 2.0. Read or download the full report at EverydayEpics.com/Sweep-Report. On-demand printed copies can be ordered on Lulu.com for \$20 each. All proceeds will be directed to the Broomfield Community Foundation's Collaborative Emergency Sheltering Fund.

Preface

I'm a minister of presence, justice and memory at The Refuge, a hub for healing community, social action and creative collaboration. We have been serving Broomfield and the North Metro region since 2006. I codirect our Refuge Café day shelter at 11600 Quay St., #200, where our staff, volunteers and guests, alike, cultivate low-barrier hospitality and resources, three days a week. We serve free lunch and offer first-come-first-served showers, WIFI, space to rest, severe weather supplies and household items.

From October 2019 through September 2021, I served as a part-time "Broomfield housing catalyst," thanks to a grant from A Precious Child (APC), the Broomfield Department of Human Services (BDHS) and Broomfield FISH (which stands for "Fellowship In Serving Humanity"). The Broomfield Community Foundation (BCF) administered and disbursed my grant funds.

May we who love this place, in different and diverse ways, live to see it become a better, more livable and more housing-stable version of itself. #WeAreBroomfield

INTRODUCTION

"Who is my neighbor?" That question prompted one of Jesus of Nazareth's most famous parables, as recorded in chapter 10 of *The Gospel According to Luke*. Jesus is teaching his disciples about the importance of loving God and loving their neighbors and an expert in the religious law is listening in and wants to justify himself to Jesus (and himself). So he asks Jesus, "Who is my neighbor?" In response, Jesus tells a story: *A man is traveling on a familiar route, and he gets attacked, robbed, stripped and left for dead on the side of the road. When two religious and community leaders see him lying there, they pass by on the other side. Later, a Samaritan walks by, sees him, cares for his wounds, places him on his donkey, puts him up in a nearby motel room to recuperate, and promises on his return trip to reimburse any additional expenses the motel-keeper may incur. So Jesus asks the religious expert, "Which of these three do you think became a neighbor to the man who fell into the hands of the robbers?" And the expert says, "The one who showed mercy to him." Jesus replied, "Go and do the same."*

Since Jesus' audience intuitively placed themselves in the position of the victim, the subversive twist of the story is that the hero who rescues the victim is not another Jewish person, not a religious leader like the priest or the Levite, who both see the victim and pass him by. The hero of the story is a Samaritan - a contemporary of another race who was despised and perceived as an enemy by both the expert in the law and Jesus' disciples.

No matter how we identify ourselves, Jew or Gentile, Protestant or Catholic, religious or non-religious, spiritual or non-spiritual, this sacred story simultaneously hints at our foundational human vocation and interrogates our deeply held fears, biases, justifications, prejudices and stereotypes of "the Other." In our modern-day context, the priest and the Levite could be cast as "a non-profit board chairman," "an HOA president," "a city councilmember" or "a minister" like me, and the Samaritan might become "a member of the Taliban" or "an undocumented resident" or, in light of 2021 debates on Broomfield social media threads, "a homeless person."

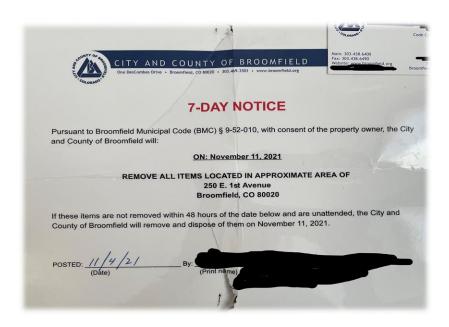
The Parable of the Good Samaritan challenges our individual sensibilities and confronts our collective assumptions. It makes me wonder when is it that someone becomes a Broomfielder? When and how do we count, not just in a statistical sense, but in the intangible sense of "belonging" in and to this community?

I believe our very best qualities as a community flow from a reciprocal dynamic: *both* steadfastly maintaining tried-and-true values, relationships and responsibilities, *and* continually expanding our circle of belonging, benefits and resources. When disaster strikes, Broomfielders help with cleanup and everyday supplies, adopt affected schools and neighborhoods, and we donate toys and wardrobes and furniture and kitchen appliances. When a resident's father needs help paying his cancer treatment deductible we share the fundraiser link and we donate. When friends of friends have a sick child in the hospital, we join meal trains and we donate.

There's much to appreciate about our community spirit and our willingness to respond to sudden adversity. Yet, we have at the same time chosen not to apply a similar level of solidarity and unanimity to more drawn-out crises happening right here within our borders, such as housing instability and homelessness. In the last two years at least four people have died while experiencing homelessness in Broomfield. Their names were James Wasielewski, age 59; Randy Snyder, age 55; Brittany Markham, age 36; and David Mausner, age 67. It was my privilege to know Randy, Brittany and David through the Refuge Café, and, over time, to call them my friends. Like the rest of us who call Broomfield home, they were dear, generous people made in the image of God. The Refuge and our community as a whole are worse off because they're gone. Three of these "Broomfield Four" grew up here and attended Broomfield High School, and all of them lived here for many years. Their four deaths are four too many.

In The Sweep Report 2.0, I examine local trends and needs *from below*, meaning I intentionally privilege the stories and perspectives of our neighbors on the proverbial margins. If Broomfield has an ongoing, widely recognized, central concern, it is our beyond-urgent need for affordable housing, not just for our neighbors who are unhoused, but across our full housing spectrum. The <u>first Sweep Report</u> helped publicize it, Broomfield's city council has for several years prioritized it, and <u>2021 community survey</u> participants identified it as their No. 1 concern. Of course, the phrase "affordable housing and full-spectrum housing supports" encompasses all kinds of complex and multi-layered practices, realities and challenges.

This summary of the author's key housing-related findings and next-step proposals is an accommodation to readers' busy schedules, but it omits most of the research, details, stories, photos and nuances that make the <u>full Sweep Report 2.0</u> well worth reading.



PART 1

Broomfield Yesterday

"Where common memory is lacking, where people do not share in the same past, there can be no real community.

Where community is to be formed, common memory must be created."

— Georges Erasmus, member and past president of the Dene Nation of Canada,
as quoted at The Refuge on Feb. 25, 2018, by Navajo author and speaker Mark Charles

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Like many other communities in the West, Broomfield has continually reinvented itself since its inception. Each generation has expressed its own distinct vision of prosperity and "home." Each has experienced its share of tragedies, such as violence, droughts, floods, fires, plagues, pandemics, recessions, racism, nativism, classism and housing distress. And in their wake, each generation has rallied to rebuild, remember and reimagine this place for itself.

Native Homelands

Treaty of Fort Laramie (Horse Creek Treaty), Sept. 17, 1851

U.S. treaty commissioners and representatives of the Arapaho, Cheyenne, Sioux, Crow, Assiniboine, Mandan, Hidatsa, and Arikara nations sign an agreement that acknowledges Indian territory in return for allowing safe passage for westward travelers. The land of the allied Cheyenne and Arapaho tribes includes roughly half of what is now Colorado, from the Front Range to our eastern border, as well as southeastern Wyoming, southwestern Nebraska and northwestern Kansas.

Pike's Peak Gold Rush, 1858-1861

As in late-1820s Georgia, late-1840s California, late-1860s Montana and 1870s South Dakota, the U.S. government and its surrogates tacitly allow, and even outright encourage, fortune-seeking pioneers to illegally settle on Native land. Colorado produces 150,000 ounces of gold in 1861 and 225,000 troy ounces in 1862. This leads Congress to establish the Denver Mint. Cumulative Colorado production by 1865 equals 1.25 million ounces, of which sixty percent is placer gold.

Treaty of Fort Wise, Feb. 18, 1861

With civil war looming in the East and territorial status pending here in the West, U.S. treaty commissioners negotiate a new treaty with just six Cheyenne and four Arapaho leaders. It reduces by 90 percent the 1851 Treaty of Ft. Laramie-acknowledged lands of the Arapaho and Cheyenne nations and legally confines them to a "reservation" in Eastern Colorado.

Homestead Act, May 20, 1862

Enables any head of a family or person 21 years old or over to acquire up to 160 acres of land from the public domain, with no cost except filing fees. The process: make a claim, reside on the land for five years, build a home, make improvements, farm the land, and be or become a citizen. After six months, an entrant could forego the five-year residency requirement by paying \$1.25 per acre for the land's patent or title, transferring the property to their private ownership.

Sand Creek Massacre, Nov. 29, 1864

The 3rd Colorado Cavalry and elements of the 1st Colorado Cavalry, under the command of Col. John Chivington, attack peaceful Cheyenne and Arapaho camps at Sand Creek in Eastern Colorado. A few officers of the 1st Colorado refuse the order to attack and become key witnesses of the ensuing horrors — including the murders of at least 230 Cheyenne and Arapaho elders, women, children and men, the

mutilation of dead bodies, and the plunder and destruction of Cheyenne and Arapaho homes and possessions. Participants in the massacre go on to become landowners, farmers, ranchers, bankers, railroad tycoons, university founders, memoirists and civic leaders. Many Cheyenne and Arapaho warriors go to war with settlers and soldiers, but their displaced people never collectively return to their Colorado homelands. U.S. troops force survivors onto reservations in Oklahoma, Wyoming and Montana. Subsequent generations endure assimilation-focused policies that suppress their languages and traditional customs, and compel their children to attend religious <u>boarding schools</u> designed to "<u>kill the Indian</u> and save the man."

Settler Homesteads

Aug. 1, 1876, Statehood

Ulysses S. Grant signs a proclamation making Colorado the 38th state in the Union.

Sept. 26, 1884, Postal Recognition

The U.S. Post Office names this area "Broomfield" after a signature, locust-resistant crop.

Farms & Ranches & A Model Hometown

June 6, 1961, Incorporation

Broomfield becomes an official municipal corporation after a post-World War II development boom <u>bills</u> "Broomfield Heights" as a city "as perfect as men can conceive."

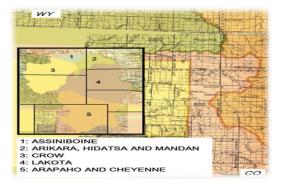
Tech Center, Consolidated Community & Wealthy Suburb

November 1994, Open Space Sales Tax, & Nov. 3, 1998, Constitutional Amendment

The first attempt to institute the quarter percent sales tax that still <u>sustains</u> local open spaces failed by 28 votes in 1993, but a second attempt succeeded in 1994. "The whole history of Broomfield was different from that point," says former city councilperson Linda Fahrenbruch. In the early 2000s, thanks to sales tax revenue gleaned from residents and other stakeholders, Broomfield purchased 10 open-space-designated properties, including Metzger Farm and Wottge Open Space. As Linda recalls it, "Broomfield has always led the way and we've never been shy about taking an uncharted path." Spurred by a need to bring services closer to home and control tax revenue, Broomfield appeals to Colorado voters. Referendum C is approved in November 1998 with a vote of 670,781 to 423,603, amending Article XX of the State Constitution "concerning the creation of the city and county of Broomfield."

Nov. 15, 2001, Consolidation

Broomfield officially becomes the 64th county and second city & county in Colorado, and the newest county in the United States. With local resources and status burgeoning, Broomfield policy-makers pave the way toward fiscal viability by intentionally zoning for affluence. The construction of high-end, single-and multi-family housing provides steady municipal revenue through associated fees and taxes. With every new market-rate and executive-friendly development, housing prices and housing costs increase, making our community less and less affordable for thousands of local households.



The 1851 Fort Laramie Treaty-acknowledged territory of the Cheyenne and Arapaho nations included roughly half of what is now Colorado, as well as southeastern Wyoming, southwestern Nebraska and northwestern Kansas.

Source: Wikimedia Commons.

PART 2 Broomfield Today

"A hundred times every day I remind myself that my inner and outer life is based on the labors of other men, living and dead, and that I must exert myself in order to give in the same measure as I have received and am still receiving."

Albert Einstein, The World As I See It

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Broomfield's land now totals 21,471 acres east of the Northern Front Range and its most notable landmark 14,259-foot Long's Peak — known in Arapaho, with its sister peak Mt. Meeker, as Neníisótoyóú'u (Two Guides). We are Colorado's smallest county by area and the fifth smallest county in the entire United States. Our borders connect us to four adjacent counties — Boulder, Weld, Adams and Jefferson — and seven neighboring municipalities — Lafayette, Erie, Thornton, Northglenn, Westminster, Arvada, Superior and Louisville.

Ever since the United States set its sights on the West, local water has been fought over, by miners and settlers, by farmers and ranchers, by urban centers and rural communities, by business concerns and local residents, and by upstream, high-elevation states and downstream, low-elevation states. According to the CCOB website, 40 percent of Broomfield's main water supply is treated water purchased from Denver Water, and 60 percent is raw water from high country snowmelt and the headwaters of the Colorado and Fraser rivers west of the Continental Divide.

The 2020 U.S. Census counted 74,112 human residents of Broomfield. Relative to the population of other communities in our region, Broomfield isn't very large, but relative to 1945, our population has exploded. Between 1945 and 2020 we grew by 8.2 percent per year. Broomfield is one of six counties comprising the greater Denver Metro Area — home to 2,905,164 people or just over half the population of our state. We are second only to Denver as the most densely populated county in Colorado. At the same time, at 2,248 people per square mile, Broomfield is the second least densely populated among adjacent municipalities.

Our community continues to age. As of 2020, the median Broomfield resident was 36.7 years old, a slight increase from 2010 and a significant increase from 1990. Broomfield shows marked decreases in our under-30 percentages and noticeable increases in our over-60 population.

As in 2000 and 2010, the U.S. Census Bureau adjusted its 2020 categories quantifying race and ethnicity. "Asian alone" was added as a distinct category. Those who identify as "Hispanic or Latino" were counted separately from the "Race" category. Previous counts combined "Asian" and "Pacific Islander" in one category, but the 2020 Census categorized "Native Hawaiian" with "Other Pacific Islander." Whereas in 1990 approximately 19 of every 20 Broomfield residents identified as "White," only about 15 of every 20 identified as "White alone" in 2020. That means almost 1 of every 4 residents identified as "American Indian/Native Alaskan," "Asian alone," "Native Hawaiian or Other Pacific Islander alone," "Black/African American alone," "Hispanic or Latino alone," "Some Other Race alone" or "Two or More Races." Broomfield isn't 100 percent "native white" like in 1962, but we're not exactly swimming in racial and ethnic diversity when three-quarters of our population still identify as "White alone."

The top three most common non-English languages spoken at home by Broomfielders are Spanish, Chinese (including Mandarin and Cantonese), and Vietnamese. Although they represent 3 of every 25 residents, non-English speakers and first-generation immigrants, especially, often lack awareness of and access to local networks and resources.

The CCOB's 2005 Comprehensive Plan estimated Broomfield's <u>build-out</u> population at 83,300 people, although it stressed that figure shouldn't be construed as a "policy cap." In its 2013 Long-Range Financial Plan Update, the CCOB revised its build-out estimate based on the Colorado State Demography Office's projected 2040 population for Broomfield. The new number, accounting for natural increases and immigration: 95,453.

Part of the buildout equation is logistical. How many people could our 32.968 square miles of land and attainable resources sustain long-term? In Miami, Fla., for example, 442,241 people live on a comparable, 36 square miles of land. Obviously, more intangible considerations also factor into the equation. The CCOB and its relevant citizen committees clearly plan on further population growth over the next few decades, but how much growth is enough? How much is too much?

Since the turn of the 21st-century and despite our continued overall growth, many thousands of Broomfield residents, in particular those earning less than the area median income (AMI), have struggled to <u>make ends meet</u> or been forced to relocate to other Colorado communities or other states altogether.

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Gabriela Gutierrez lived at the Highlander Apartments on 9th Avenue from 2009 until March 2014, when she and her then-fiance, Victor Salas determined they could no longer afford to stay. Gaby had hoped to one day send their toddler Edna to Birch Elementary School, but instead they moved to a Montbello apartment. Five months later, they moved to a mobile home in Aurora, where they stayed for three years.

In July 2017, the day after Gaby formally received her U.S. citizenship, Victor, Edna, her mother, Josefina, and she got the keys to their townhome near Mississippi Avenue and Sable Boulevard. She and Victor got married there and they still live there today. Victor works in construction and Gaby earns \$14.50-\$17 per hour as a patient care provider (PCP) for a home health company. Her clients live throughout the metro area. (She runs "Gaby's Grub" catering on the side.)

Recalling their 2013-2014 search for a more affordable Broomfield apartment, Gaby says, "We tried to find one, but they were too expensive. We even signed up for an affordable housing program, but their waiting list was really long — over one year — and they never called us back...It would be a good place to raise kids — Edna turned 8 in February. But there's hardly a place there that's affordable for people like me who don't have a high wage."

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- At-Risk/Cost-Burdened These roughly equivalent terms are used by government agencies and
 housing advocates to measure housing stability. Households that spend 30-50 percent of their
 income on their housing are considered to be "moderately" cost-burdened or "at-risk" of housing
 instability. Households that spend more than 50 percent of their income on housing are considered
 to be "severely" cost-burdened or "at-risk" of homelessness.
- <u>Built For Zero</u> (<u>BFZ</u>) A national campaign facilitated by Community Solutions that partners
 with regional and local stakeholders to measurably end homelessness, one sub-group and one
 community at a time.
- By Name List (BNL) An on-the-ground, dignity-affirming feature of the BFZ effort that streamlines local and regional efforts to help people who are unhoused take positive steps toward permanent housing.

- <u>Congregant Shelter</u> A term used for emergency and transitional programs that offer shared sleeping space for people in need.
- <u>Consumer Price Index (CPI)</u> A weighted, "average market basket" of consumer goods and services purchased by households. Used to track prices over time.
- Cost of Living (COL) Measures what it takes financially to maintain a certain lifestyle standard in a particular geographic area.
- <u>Functional Zero</u> BFZ's stated goal for homelessness in a community. No program can completely eliminate the possibility of anyone ever becoming unhoused, but a community that achieves "functional zero" means homelessness there is rare, brief and non-recurring.
- <u>Living Wage</u> A "theoretical <u>income level</u> that allows individuals or families to afford adequate shelter, food, and other necessities…and prevent them from falling into poverty. Economists suggest it should be enough to ensure that no more than 30% of this income gets spent on housing. As such, living wages are often substantially higher than the legal minimum wage."
- Market-Rate "The 'going rate' for goods or services is the usual price charged for them in a free market. If demand goes up, manufacturers and laborers will tend to respond by increasing the price they require, thus setting a higher market rate. When demand falls, market rates also tend to fall."
- <u>NIMBY</u> Stands for "Not In My BackYard," a sentiment expressed at times by residents adjacent to proposed temporary, transitional or affordable housing.
- <u>Non-Congregant Shelter</u> A term used for emergency and transitional programs that offer separate living spaces for people in need of shelter.

Two of the most common standards used by advocates and housing providers, alike, are "area median income" or AMI, and the "30-Percent Rule." If all local household income figures were lined up in a row, the exact middle figure would be the AMI — our's is \$111,400 (plus or minus \$11,467), according to a 2019 U.S. Census Bureau estimate. The 30-percent rule comes from a 1969 federal law that capped rent in public housing projects at a quarter of a family's income. In 1981, Congress increased the cap to 30 percent, which remains the rule of thumb for housing affordability and housing stability. That is, each family should spend no more than 30 percent of their income on housing-related expenses. For example, if a household earns \$100,000 per year combined, the maximum amount they should spend on rent/mortgage payments, insurance, fees, utilities and maintenance is \$2,500 per month.

AMI and the 30-Percent Rule inform the main segments of our local housing spectrum:

- <u>Affordable Housing</u> Refers to programs and residences considered "affordable" for households earning less than or equal to 60 percent AMI or roughly \$60,000 per year in Broomfield (if we lowball our AMI at \$100,000). These households typically rent their homes.
- Workforce Housing Refers to residences considered "affordable" for households that earn 61-120 percent AMI or between \$61,000-120,000 per year. Some households in this category rent their homes and some own their homes, so households in this category are sometimes called the "missing middle." (*Please note*: My references to "affordable and attainable" housing also incorporate 61-80 AMI units and households.)
- <u>Attainable Housing</u> Refers to residences considered "affordable" for households that earn 80-120 percent AMI or between \$80,000-120,000 per year. These households typically own their homes.
- <u>Market-Rate Housing</u> Applies to the majority of Broomfield residences, for which mortgage
 valuation and rent payments are based on current real estate numbers. The "affordability" of these
 residences depends on market forces and skews toward the higher end of our housing spectrum
 and beyond.

Because the federal government finances most state, regional and local efforts to address housing instability and homelessness, most state, regional and local agencies who administer those efforts accept and enforce two definitions of what it means to be "homeless" — <u>one by HUD</u> and one by the <u>McKinney-Vento</u> Homeless Assistance Act of 1987.

My best estimate from incorporating the above definitions and comparing local agency datasets is that *at least* 200 residents at any one time are experiencing homelessness in Broomfield. They include people sleeping outside, in tents, in vehicles, in places not intended for human habitation (storage units, abandoned buildings, dumpsters), and people temporarily sleeping on friends' or family members' couches. They include adults and children. They include people who identify as Black, Indigenous, and People of Color (BIPOC) and people who identify as LGBTQ+. They include veterans, seniors, people with disabilities, students at local schools, single moms and their kids, and victims of abuse.

Local resources for residents who lose their home are, to put it kindly, intentionally sparse, forcing them to seek shelter and help in Denver or Boulder and conveniently removing the eyesore of their persons from our premises. When they arrive at perhaps the most vulnerable moment of their lives, we wash our hands of them, and tacitly pass them off into the care of an already inadequate and overwhelmed network of regional shelters. What's worse, in our collective irresponsibility we have as a community, over the last several decades, paid just \$32,245 to the Boulder Shelter for the Homeless and \$0 to Denver shelters or the City and County of Denver for the care and support of those we no longer count as our own. All local safety net agencies combined employ only a handful of full-time housing program workers. For a community of 74,112-and-counting people.

When residents fall through the cracks of both their individual and community support systems and find themselves without housing, their lives become precariously fluid. Many initially access regional shelter resources through Denver's network of shelters or Boulder's "coordinated entry," but they often return. Some seek help at agencies like Broomfield Human Services, Broomfield FISH or the Refuge. Some don't.

Everyone's situation-while-unhoused is unique, which is why cookie-cutter approaches to sheltering and evaluating levels of vulnerability often prove less than help to people seeking help. Becoming re-housed often takes a long time. It took *three years* from the beginning of his "episode" of homelessness for Air Force veteran Rod Inskeep to become permanently housed through the Veterans Affairs Supportive Housing (VASH) program. A year and a half after his most recent application, he moved out of the back of his truck and into temporary housing in the form of six months in a hotel room shared with roaches, bedbugs and a volatile roommate. He and his wife, Carol, moved into a one-bedroom Westminster apartment last Sept. 3.

Our 200-plus unhoused residents represent only .27 percent of our total population, but it's an especially significant quarter-percent, because it embodies the visible tip of our proverbial iceberg of housing instability. Our local, relatively small iceberg, in turn, is one of many interconnected <u>regional icebergs</u> of instability that originate from a gigantic, nationwide glacier of housing instability. Denver's less-than-successful camping ban, arrests and "sweeps" of people who are unhoused, the ongoing global pandemic, and other distressing economic and social factors have made the reality of homelessness more visible than ever <u>in every county</u> and most municipalities in our region.

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In the fall of 2019, local stakeholders initiated a community conversation about how to support and resource Broomfield Police Department (BPD) patrol officers when they contact unsheltered people. Part

of that discussion revolved around the concern that someone might <u>die from exposure</u> during the upcoming winter. Local stakeholders started to organize. City council soon (unanimously) passed an amendment to Broomfield's municipal code to allow local faith communities to offer temporary shelter. It all coalesced into the Code Blue Warming Center, a volunteer-fueled effort to provide a safe place for our unhoused neighbors to sleep on extremely cold nights. That winter, Code Blue hosted 21 different people, in turn, at three local faith communities: Salvation Army, Broomfield United Methodist Church and Holy Comforter Episcopal Church.

Then COVID hit. On March 25, 2020, the governor issued a statewide "stay-at-home" order, but of course that wasn't an option for people without housing. With "congregant" sheltering options like warming centers no longer safe for guests or volunteers, Code Blue joined emergency sheltering programs nationwide by turning to the "non-congregant" option of hotel vouchers. Local faith communities raised \$14,250 in just over two weeks to bolster an already existing, small-scale, emergency hotel voucher effort inherited by FISH and the BPD after the Emergency Family Assistance Association (EFAA) left Broomfield in 2017. Those funds successfully sheltered 29 of our neighbors until the initial COVID-prompted health order expired.

Last winter, with \$74,905 of combined COVID emergency relief grant funding from Broomfield FISH and the CCOB, Code Blue sheltered 48 unduplicated guests with strong connections to Broomfield on 106 nights meeting our cold weather threshold. The added bonus — we kept our Broomfield hotel partner from having to lay off or furlough its staff due to diminished demand for corporate lodging. This winter, Code Blue has had renewed funding, enhanced wraparound services and accountability for recipients, and an additional intake site. We're also exploring future partnerships with agencies in neighboring counties.

Here are some important on-the-ground realities regarding our neighbors who are unhoused:

- The number of people who reported experiencing first-time homelessness in our region <u>nearly</u> <u>doubled</u> between 2020 and 2021.
- There have been people living unhoused in Broomfield for decades. They've just mostly obeyed the unspoken rules of suburban homelessness and stayed out of sight while sleeping in vehicles, parking lots, playground structures, under bridges and overpasses, and in various out-of-the-way open spaces.
- Very few, if any, people experiencing homelessness in Broomfield "choose" that lifestyle.
- More than half of Broomfield's roofly challenged residents have traditional, although usually low-paying, jobs. Temporary pandemic-prompted, back-to-work grants administered by the
 Broomfield Workforce Center are helping a handful of unhoused, unemployed residents get back
 on their feet.
- Most non-working people experiencing homelessness have disabilities, health conditions or criminal records that make it difficult to find a job or earn a living wage once they find work.
- Our system is fraught with disincentives to work. People often receive more in benefits than they
 could earn at a minimum-wage job or they lose important benefits as soon as they start working.
 Minimum wage earnings from an entry-level job might suffice for a teenager living under her
 parents' roof, but they're not nearly enough for a working adult to stably rent even a market-rate
 room in a single-family Broomfield dwelling.
- People who are unsheltered spend the majority of their time planning their next meal, waiting in line, fixing a torn tent, riding the bus or walking places, waiting in line, paying for their next bus pass or tank of gas, replacing tattered clothes, waiting in line. They work hard minute by minute and hour by hour, just to survive, and often don't have the mental, emotional or physical energy to do more.

- Because they lack the easy access to a shower and a clean wardrobe that most of us assume by right, people who are unhoused find alternative ways to bathe, such as using wet wipes or quick wet-downs at sinks of opportunity. Every day at the Refuge Café, we see how something as simple as a shower and a clean change of clothes helps our guests feel more human. Because we're not open seven days a week, we refer on off-days to Broomfield faith communities that offer showers by appointment and to the CCOB rec center shower voucher program, for use during specific low-use time blocks.
- Keeping their clothes clean is a constant struggle for roofly challenged residents. There is only one laundromat in Broomfield. It's located in the Mountview strip mall on 120th Avenue, alongside a liquor store, a loan-and-pawn shop and other specialty shops.
- Some people who are unhoused do stand at local intersections with handwritten placards asking for help. They call that "flying a sign." Like some housed residents of our community, some people who are unhoused do struggle with mental illness and substance abuse.
- Some people experiencing homelessness have family in the area, but aren't able to stay with or rely on them for a host of reasons.
- Many of our unhoused neighbors have never abused drugs or alcohol, or if they have, they're
 actively seeking sobriety.
- Broomfield housing supports are not nearly robust enough to attract significant numbers of non-residents here. Contrary to current stereotypes of Broomfield as a uniformly well-to-do suburb, even in non-pandemic years the shelter-related challenges facing local residents routinely overwhelm the resources of local agencies attempting to meet them. Even if our resources were as extensive as they could and should be, most people who become unhoused prefer to stay in or near the community they last called home.
- Suburban service providers are increasingly recognizing the synergistic and reciprocal benefits of low-barrier partnerships with neighboring communities. It's not just about Broomfield anymore, it's about Broomfield and beyond. We can provide more than referrals to non-Broomfield residents who happen to find themselves in need here, because we know agencies elsewhere are doing the same (and have been) for Broomfielders who happen to find themselves in need there.
- A June 2017 National Alliance to End Homelessness <u>infosheet</u> listed the indirect cost to taxpayers
 of allowing people to remain "chronically" homeless at \$35,578 per year, compared to the direct
 cost of \$12,800 per year on average for permanently housing those same people.
- A <u>recent analysis</u> of 20 U.S. urban areas by *The Guardian* and a University of Washington researcher found the number of deaths among people living without housing increased 30 percent in Denver and 77 percent overall from 2016-2020. Randy Snyder, Brittany Markham and David Mausner, along with James Wasielewski, represent Broomfield's share of the hundreds of people who have <u>died</u> while unhoused in our wider area since 2019.

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Thankfully, 99.73 percent of Broomfield households live in a residence intended for human habitation, from recreational vehicles and mobile homes to apartments, duplexes and condos, to single-family dwellings. Regretfully, many Broomfield residents, especially those who earn less than the area median income, have been disproportionately destabilized by things like the trickle down effects of our state's construction defects law, Boulder's skyrocketing housing sector and local, consolidation-adjacent, zoning-for-affluence fever. Since at least the late '90s, Broomfield has catered to successful corporations and financially resourced, equity-laden households (often from other states), making it economically expedient to export residents who lose their housing and to ignore local housing instability. We have successfully sold ourselves as a safe, affluent, business- and family-friendly alternative to urban centers, keeping our bottom lines safely "in the black."

However, our preferential option for well-to-do residents has become a self-fulfilling prophecy. Many families like the Gutierrez-Salases have been "priced out" of our community. According to 2021 research by LendingClub and PYMNTS, 77 percent of millennials (nearly 40 percent who earn more than \$100,000 per year) and 54 percent of all Americans live "paycheck to paycheck." They struggle "to pay bills and are not saving enough amid [a] prolonged period of tepid wage growth and rising living costs." Living paycheck to paycheck makes people especially vulnerable to unemployment, underemployment, household debt, unexpected injury or illness, chronic health conditions, car problems, credit issues, loss of benefits, legal troubles, substance abuse, child support and relational breakdowns.

Because many of these same individuals and families are also "cost-burdened" — that is, they spend more than 30 percent of their income on housing — they constantly struggle to make ends meet. Many, having seen the "handwriting on the wall," move to a more affordable community. Those who stay risk one or two emergencies that could lead to <u>eviction</u>, <u>emergency refinancing</u> or foreclosure in a matter of months.

Thankfully, metro-area evictions remain below pre-pandemic levels. In Broomfield, 161 and 230 evictions (and only a handful of foreclosures) were filed in 2020 and 2021, respectively, compared to 485 in 2019. However, due to their lack of familiarity with the legal system, many households continue to "pre-evict themselves" as soon as they receive an eviction notice, meaning they vacate the premises before official proceedings begin. Although it means they forfeit their rental deposit, this prevents the scarlet letter "E" for "Eviction" from being added to their credit record. Anecdotally speaking, pre-eviction is the preferred method for removing non-paying or otherwise troublesome tenants, because it evades the hassle of official court proceedings. I say, "anecdotally speaking," because I personally know families who left their Broomfield home in this way. To my knowledge, no current metrics track "pre-evictions."

It takes a long time for working families to save enough money for a new rental deposit. As my colleague Jennifer Ramirez, a Broomfield single mom and non-profit worker in Broomfield, often says, "It's expensive to be poor. There are a lot of late fees or overdraft fees, because you're trying to get caught up all the time. If I'm \$5 short, it's a \$45 credit card fee for paying a day late. If I'm late on a car payment that costs me an extra \$20. So not quite having enough money, when you're living paycheck to paycheck, it's hard to balance things. It costs you more money when you don't have money."

Knowing this, local family resource center Broomfield FISH and the CCOB have since the onset of the COVID pandemic allocated recovery and stimulus funds toward "keeping families housed." In 2020, FISH distributed \$2 million in rent and mortgage assistance to 673 residents, served 12,601 people or 17 percent of Broomfield residents through its various programs and noted that its client-households spent, on average, more than 70 percent of their combined income on housing. According to executive director Dayna Scott, FISH distributed more than \$2 million in housing assistance to more than 1,200 Broomfielders in fiscal year 2021, thanks to a grant contract with the Colorado Department of Local Affairs (DOLA) and other funds.

For its part, the CCOB received more than 150 coronavirus assistance applications and <u>awarded</u> \$313,500 to 72 businesses from March-May 2020. According to Broomfield's director of human services, Dan Casey, the city also distributed \$103,893.14 in "Bridge the Gap" rent and mortgage assistance to more than 60 residents between March and June of 2020. The CCOB's ongoing Tenant-Based Rental Assistance (<u>TBRA</u>) program, managed by the indomitable Sharon Farrell, subsidizes two years of rent for qualified, working families. TBRA uses funds from the Boulder-Broomfield Housing Consortium, which originate from the federal government, to help 8-10 families at a time work toward self-sufficiency, and the program is

currently seeking new participants who meet its <u>six criteria</u>. Beyond TBRA, the Broomfield Housing Authority supports qualified <u>homeowners</u> with down payments and repairs.

The Broomfield Community Foundation, the St. Vincent de Paul Society hosted by Nativity of Our Lord Catholic Parish, Discovery Christian Church and other local, regional and state organizations and agencies also provide different forms of financial assistance to qualified residents. Ad-hoc help happens through other faith communities, area fraternal organizations, social media threads on Nextdoor and the Broomfield Moms Facebook page, and myriad local networks.

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Section 8 of the Housing and Community Development Act of 1974 amended the Depression-era Housing Act of 1937 and created Housing Choice Vouchers to subsidize fair-market rent for qualified households. Initially, Section 8 funded "project-based" vouchers at specific locations. Later, it expanded to include "tenant-based" vouchers paid for by HUD and administered by public housing authorities. Tenant-based vouchers are portable — if a recipient moves, their voucher moves with them. Most housing authorities have long wait lists and periodically conduct lotteries for newly available vouchers.

According to long-time Broomfield housing program manager-turned-contract-employee Cheryl St. Clair, 60 or so Broomfield households hold housing vouchers issued by the Jefferson County and Boulder County housing authorities, the non-profit IMAGINE! and Mental Health Partners. Broomfield also currently administers about 20 vouchers for the Colorado Division of Housing (CDOH). Unlike other counties across Colorado and the United States, however, Broomfield does not receive any income-based housing voucher funds from the federal government. As in, \$0 per year. Broomfield's housing authority applied for Housing Choice funds after consolidation, but HUD wasn't, and still isn't, funding new voucher agencies. In fact, Congress has actually begun to reduce funding nationally for voucher program administration.

Our current inventory of affordable, workforce and attainable housing available to local households earning 120 percent AMI or less, is, in a word, sparse. Academy Place (49 units), Anchor House (8 units), Habitat for Humanity-Neighborhood Stabilization Program (NSP) (3 units), Red Leaf (15 units) and Village Square Apartments (108 units) total 183 total units available to qualified members of the community-at-large. For seniors, Broomfield Greens (50 units), Cottonwood Senior Co-living, (8 rooms with bathrooms), Maryel Manor Senior Apartments (50 units), Town Centre Senior Apartments (88 units), and Silver Crest Senior Apartments (86 units) add another 282 units.

That comes out to a total of 465 current, attainable or affordable housing units. Assuming one unit per household, attainable or affordable units represent an estimated 1.57 percent of our overall housing units. If we're feeling generous, we can round up to 2 percent, making it 1 of every 50 units.

The <u>2018 Broomfield Housing Needs Study</u>, commissioned by the CCOB and conducted by BBC Research and Consulting, found:

- 3,691 renter households or 42 percent of Broomfield renting households are at least "moderately cost-burdened," meaning they spend 30 or more of their income on housing, and,
- 3,480 households or 25 percent of all Broomfield households 2,281 renter households and 1,199 owner households are "severely cost-burdened," meaning they spend 50 percent or more of their income on housing. This puts them at risk of homelessness due to their vulnerability to "temporary or even minor disruptions to their housing or income situations."

That comes out to a total of at least 4,890 households (rounded up, that's 5,000), including 220 Broomfield senior households according to a 2021 update from the Broomfield Housing Advisory Committee. On-the-ground caseworkers have heard anecdotes of Broomfield seniors using almost their entire income on rent while foregoing things like food and underclothes.

According to the CCOB's 2018 Community Development Block Grant Consolidated Plan Draft for Public Comment, we have:

- A shortage of 1,382 units "affordable" to households earning less than \$35,000 per year, and,
- A shortage of 1,184 units "attainable" to families who earn more than \$75,000 per year.

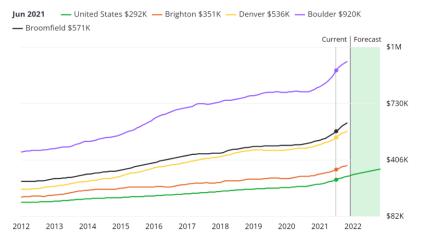
That's a total shortage of 2,566 affordable and attainable units. If anything, our collective instability has worsened since 2018. As of last July, the CCOB had approved several hundred more affordable or attainable housing units. Proposed projects with a total of 1,363 units are planned for completion by 2040.

Broomfield also has three manufactured home neighborhoods, typically known for their relative affordability. However, contemporary versions of it are too often not "mobile," not sound "homes," or not "affordable." Most current residents own their trailers and only rent the "lot" or land their home occupies, but <u>corporate takeovers</u> and <u>dubious fee hikes</u> have made many mobile home communities in our region far less economical and livable than advertised. We desperately need a more effective and responsive continuum of services for temporary, transitional and permanent affordable housing, but unlike people, not all self-proclaimed "affordable" housing options are created equal.

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Because our primary shelter-residence is often our single-most valuable asset, we U.S. homeowners have a vested interest in preserving and cultivating our property values. When they grow as they have, more than steadily for the last decade, so does our ability to favorably refinance our mortgage, cash-out equity and make large purchases. Tenants rent their homes from property owners who have similar interests and options, so in a larger sense homeownership affects all of us. It is the sun around which our modern housing system orbits and the energy source that sustains much (financial) wealth.

If homeownership fits the role of our housing system's sun, the part of gravity could be played by the entity we call "the market." Gravity regulates earth's tides, makes objects fall and bends light, at least in our known corner of the multiverse. That's pretty much what the market does to housing and other sectors of our economic life. Like gravity, we can't see "the market." We can only see its projection of and influence on human emotions and perceptions, collective forces like supply and demand, and financial instruments like commodities, mutual funds and mortgages.



Source: "United States Home Prices & Home Values," Zillow Home Value Index (ZHVI), a "smoothed, seasonally adjusted measure of the typical home value" in the 35th to 65th percentile range "and market changes across a given region and housing type."

Rent

| Year | Location | Measure | Efficiency/Studio | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
|------|--------------------------------|---------------------------|-------------------|-------------|-------------|---------------|--------------|
| 2011 | Denver-Aurora- Lakewood MSA | Fair Market Rent (FMR) | \$698 | \$796 | \$1007 | \$1,430 | \$1,667 |
| 2021 | Denver-Aurora- Lakewood MSA | Fair Market Rent (FMR) | \$1,179 | \$1,304 | \$1,605 | \$2,186 | \$2,486 |
| 2021 | Denver-Aurora- Lakewood MSA | Median Rent | \$1,286 | \$1,422 | \$1,750 | \$2,383 | \$2,710 |
| 2021 | Broomfield only | Average Rent | \$1,708 | \$1,791 | \$2,200 | n/a | n/a |

Source: U.S. Housing and Urban Development, 2011, Denver-Aurora-Broomfield Metropolitan Statistical Area (MSA); *RentData.org*, 2021, "Denver-Aurora-Lakewood Fair Market Rent" and "Median Rent Prices in Denver-Aurora-Lakewood"; and Dayna Scott, Broomfield FISH, Sept. 16, 2021 Powerpoint, "Average Rents in 2021." The Denver-Aurora-Lakewood MSA includes Broomfield.

"The market" doesn't "distinguish" between households that earn this or that AMI or "care" when lower-income Broomfielders get priced out of the local market by upward-pointing arrows on property value charts and other factors. In its minute-by-minute judgments regarding goods and services, "the market" is amoral. It's our job as community stakeholders to add moral <u>considerations</u> to the equation when market forces have detrimental effects on real people and real communities, such as when "the market" displaces families like the Gutierrez-Salases.

Local market-rate housing dynamics have their shadows:

- Investment properties Given time and opportunity, "the market" commodifies everything. It happened early on in U.S. history with land. It happened early in Colorado history with water and minerals. It's happening with energy and space. "The market" doesn't care, for example, if real estate investors buy multiple somewhat affordable apartment complexes near Birch Elementary School to max out their unit-by-unit profits. "The market" doesn't care if "investing" and "flipping" prices out or ultimately displaces a neighborhood's small-margin residents. In fact, it actually feeds on squeezing them out, because that generally means residents with larger margins and more money to spend move in. We Broomfielders should care, though, because practices like these threaten the makeup and character of our neighborhoods far more than someone sleeping nearby in a tent. There's likely no changing our society's commodification of real estate and housing, but in the midst of that commodification, we cannot forget why housing exists in the first place for living, breathing people who need shelter and the opportunity to make a home.
- Misleading assumptions Multiple studies, such as this one, this one, this one and this one, and this bibliography, have found affordable housing development does not negatively affect housing values. Similarly, a 1999 Urban Institute study found no evidence that 14 Denver supportive housing facilities increased neighborhood crime rates.
- Echo chambers Professionals with decades of executive-level experience in housing or business or both seem to periodically circulate between paid and non-paid roles at state agencies, county housing programs, municipal housing authorities and local advisory boards. Their perspectives and expertise certainly have their place, but when they're not balanced by other strong voices, they create a narrow, "this is how it's always been done" dynamic to which all other stakeholders defer, thereby undervaluing what the affordable housing world most desperately needs: creativity and innovation. When professionals long trained in accommodating bottom-line revenues and market-

rate realities always have the final say, all the "solutions" sound something like, "Let's build more housing units using this or that funding stream, let's offer incentives to developers, let's respond to scarce resources by restricting access to these services." What's often missing in these conversations are the voices of housing-crisis experts who have slept for months in their car or had to choose at the end of the month whether to pay their rent or make their car payment. What's missing are the voices of innovators and creatives who could help reform our cracked, inadequate and sometimes destructive market-driven housing system.

• Power Imbalances — As of December 2021, Broomfield's average rent was \$1,914 per month. Landlords set their prices, charge application fees and run credit and background checks of prospective tenants. "The market" provides landlords with a ready, "economic" justification for price gouging, rent and other fee increases (just as it backstops policymakers when they bail out over-leveraged financial institutions). If tenants don't pay their rent on time, landlords charge late fees. When outstanding rent accrues, propertied parties (or their managers) post non-payment notices on tenants' doors, and eventually issue eviction notices backed, if necessary, by law enforcement.

Denver is the first and only local government in the state to enact a <u>minimum wage</u> ordinance that preempts the state minimum. It started out at \$12.85 per hour in 2020, jumped to \$14.77 per hour in 2021, and grew to \$15.87 per hour this Jan. 1. In 2023, it will begin adjusting annually based on the Consumer Price Index (CPI). Colorado's current minimum wage also <u>adjusts annually</u> for cost of living increases, as measured by the CPI, so it also rose this Jan. 1, from \$12.32 to \$12.56 per hour.

In the 1950s, "minimum wage workers could pay rent for a month for less than a week and a half of full-time work—or catch Disney's Cinderella for just over a half-hour of labor," according to an April 2012 post in *The Fiscal Times*. With the '50s-era minimum wage of \$0.75 an hour, it took only 22 minutes of work to pay for a \$0.27 gallon of gas, 38 minutes to pay for a \$0.48 movie ticket and 52 hours to earn enough to pay the median rent of \$42 per month. By comparison, at today's state-mandated minimum wage it takes 136 hours of work or 2.6 times as long as in the '50 to pay Broomfield's median rent of \$1,708 per month.

Broomfield's Consumer Price Index (CPI) is incorporated into the wider Denver-Aurora-Lakewood Metropolitan Statistical Area (MSA). Denver area prices <u>rose 6.5 percent</u> between November 2020-November 2021, including 1.2 percent from October to November 2021, according to the U.S. Bureau of Labor Statistics. In twelve months, the index for all items less food and energy increased 5.2 percent, led by bumps in "shelter" prices (up 4.9 percent), used cars and trucks (up 32.6 percent), and medical care (up 5.6 percent). Food prices rose 4.4 percent, mainly because of price hikes for <u>meats</u>, poultry, fish and eggs. Energy prices spiked 36.6 percent, mostly due to higher gasoline costs.

According to the most recent <u>Self-Sufficiency Standard for Colorado</u>, completed for the Colorado Center on Law and Policy (CCLP) in 2018, a Broomfield adult caring for a preschooler needs to earn \$27.53 per hour/\$4,845 per month/\$58,139 per year and save \$167 per month in emergency savings "to make ends meet...without public or private assistance." In contrast to the difficult-to-sustain work schedule of minimum-wage workers seeking to earn the average Broomfield COL, the Self-Sufficiency Standard "assumes adults work eight hours per day for 22 days per month and 12 months per year." A 2018 CCLP fact sheet outlines "the income families need to pay basic expenses in Broomfield County, such as housing, child care and food" and notes it is "much higher than the government's official federal poverty level."

The incomes of more than 6,000 households or 1 of every 5 Broomfield households (22.2 percent) fall below our 2018 Self-Sufficiency Standard.

This standard can also be reverse-engineered so to speak, to illuminate the gap between a truly livable wage and the lived reality of too many Broomfielders. Let's say the same Broomfield adult caring for a preschooler actually earns \$18 per hour as a certified medical assistant. At that lower wage, they need to work 26 days of 10.4-hour shifts to earn \$4,845 in a month. Colorado minimum-wage workers need to work almost 13 hours a day/91 hours per week/30 days each month to earn the average state cost of living (COL) of \$57,714.31 per year. Broomfield minimum-wage workers need to work more than 14 hours a day/98 hours per week/30 days each month to earn our average COL of \$62,838.74. A 62.4 hour, six-day work week at \$18 per hour allows for a healthier life-work balance than a 98-hour, seven-day work week at minimum wage, but it's still not ideal.

On the other end of the income spectrum, an August 2021 Economic Policy Institute (EPI) report found CEO pay at the largest U.S. firms has skyrocketed 1,322 percent since 1978. In 1965, the CEO-to-worker compensation ratio was 21-to-1. In 1989, it was 45-to-1. It peaked at 366-to-1 in 2000, and as of 2020, it hovered at 351-to-1. A CBS News MoneyWatch story listed recent strikes or attempts to organize by employees of such familiar companies as Amazon, John Deere and Starbucks, noting The Kroger Co., which operates King Soopers and other grocery retail stores nationwide, as another case in point. A recent report released by the Economic Roundtable, found 78 percent of Kroger employees struggle to put food on the table, 45 percent can't afford rent and 14 percent either are or have been unhoused in the last year. King Soopers front-line workers in Broomfield and across Colorado went on strike for almost two weeks this January, leading to union-negotiated pay raises, expanded benefits and improved safety measures.

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The CCOB's "Budget 101 Workshop" from last September shared that Broomfield wages and salaries increased a healthy 8.7 percent in 2020. The <u>average hourly wage</u> of workers in our Denver-Aurora-Lakewood MSA stood at \$31.19 in May 2020. That's about 15 percent higher than the nationwide average of \$27.07. Broomfield's <u>average weekly wage</u> in the first quarter of 2021 was \$2,114, according to the U.S. Bureau of Labor Statistics.

The "Wages and Occupations" chart below lists the value-laden rates of compensation for different jobs in our community. The four lowest-paid categories in the Denver MSA are among the ones our society has been praising as "essential" since the beginning of the COVID pandemic: "Healthcare Support," "Food Preparation and Serving Related," "Building and Grounds Cleaning and Maintenance," and "Personal Care and Service."

| Wages & Occupations | Percent of total | employment | Mean hourly wage | |
|--|------------------|------------|------------------|--------|
| by major occupational group | United States | Denver | United States | Denver |
| Management | 5.7 | 4.9* | 60.81 | 71.93* |
| Business and financial operations | 6.0 | 9.6* | 38.79 | 41.51* |
| Computer and mathematical | 3.3 | 5.7* | 46.53 | 49.26* |
| Healthcare practitioners and technical | 6.2 | 5.4* | 41.30 | 42.90* |

| Healthcare support | 4.6 | 3.4* | 15.50 | 17.44* |
|--------------------------------------|-------|-------|---------|----------|
| Food preparation and serving related | 8.1 | 7.8* | 13.30 | 15.35* |
| Personal care and service | 1.9 | 2.5* | 15.68 | 17.48* |
| Construction and extraction | 4.3 | 4.9* | 25.93 | 26.63* |
| Total, all occupations | 100.0 | 100.0 | \$27.07 | \$31.19* |

Source: U.S. Bureau of Labor Statistics, "<u>Occupational Employment and Wages in Denver-Aurora-Lakewood-May 2020</u>," Table A. *The mean hourly wage or percent share of employment is significantly different from the national average of all areas at the 90-percent confidence level.

Ever since I moved here in 2004, I have encountered two faces of Broomfield. There is the prosperity-seeking suburb on the cutting edge of corporate recruitment and development and there is the quintessential hometown where neighbors pitched in to help each other in times of need. Financial bottom lines dictate the former. Relationships formed through intergenerational networks, neighborhood schools and extracurricular activities, and other shared interests, acquaintances and experiences shape the latter.

The problem isn't with either of these expressions of our community, in and of themselves. It's with how they each in their own way tend to appraise residents based on their proximity to a certain profile — "white," middle-class-and-up, English-speaking, families with kids preferred, relative-wealth-in-lieu-of-missing-criteria considered, bonus points in ascending order for growing up here, being born here and having family settle here before you were born.

When unexamined, preferred-resident prototypes — whether conscious, semi-conscious or unconscious — can contribute to things like <u>steering</u>, <u>redlining</u>, <u>undervaluation</u>, NIMBYism, police brutality and massacres. Historical and contemporary realities like these get at a fundamental cultural question — who really belongs in our community and who is worthy of help?

The CCOB prepares for worst-case scenarios like pandemics, natural disasters and severe weather emergencies, including the provision of blizzard-related, humanitarian sheltering, at the city's expense, for any non-resident commuters or other motorists stranded on local highways. However, the city does not currently provide blizzard-related, humanitarian sheltering for any non-residents who might become stranded while "flying a sign" on the side of those same highways.

When it comes to every human community's responsibility to offer care and hospitality to helpless strangers on the sides of their roads, borders on a map should dissolve into relative unimportance. It shouldn't matter if a person in need is from Broadlands or Boston, or if their last permanent address was in Town Centre or Tijuana! In an intangible, but very real way, when the (over)-resourced among us ignore our under-resourced fellow residents and non-resident neighbors, regardless of what it says on their ID or whether they even have an ID, we imperil our own humanity. When we dehumanize "others," whose lives we have not lived, whose names we do not care to know and whose stories we ignore, we jeopardize the moral fabric that binds together the very community and the very homes we seek to preserve.

In my experience, the most synergistic and community-affirming housing-related policies tend to come from collaboration, dialogue and the proper projection of power, resources and values. The more often

representatives from two, three or all four stakeholders groups of our community gather at the same table, the better chance our policies and programs have to succeed:

- Broomfield Housing Advisory Committee (BHAC) In November 2016, the CCOB <u>launched a housing advisory effort</u> with seven appointees and two city council members. Led through multiple terms by Tony Kassel, Alan Feinstein and Bob Munroe, and advised by Broomfield's now-former housing manager Cheryl St. Clair, BHAC commissioned the 2018 Housing Report, met with developers, reviewed proposals and recommended important changes to the city charter, such as inclusionary housing and allowing our housing authority to become independent.
- Inclusionary Housing In 2020, Broomfield joined other area communities in approving an <u>"inclusionary housing" ordinance</u>. Ours requires new residential developments to make 10 percent of for-sale units permanently attainable at 80 percent AMI and 20 percent of rental units permanently affordable at 60 percent AMI or pay cash-in-lieu or donate land-in-lieu to the CCOB.
- Cracks of the Cracks Hotel Voucher Fund Local faith communities have helped close the humanitarian gap left by Code Blue's current required background checks and "strong connections to Broomfield." This fund is currently in deficit.
- Independent Housing Authority On Jan. 1, 2022, the Broomfield Housing Authority (BHA) became independent and received \$3 million in seed money from the inclusionary zoning ordinance's cash-in-lieu fund. BHA has appointed five commissioners to advance affordable and attainable housing in Broomfield in collaboration with public and private partners.
- "Housing for All" In anticipation of a yet-to-be-created comprehensive housing plan, the CCOB called its related community engagement process, "Housing For All."

Of course, our four stakeholder groups can be well represented, with their associated power and resources synergistically intersecting, but if we fail to discern and apply the proper community values to a particular situation, we can lose our way. I believe that's what happened last summer during community-wide debates over a local <u>camping ban</u>. With the heightened visibility of people staying outside in tents, the CCOB briefly <u>considered</u> four safe-spot camping sites modeled after <u>programs</u> in downtown Denver and at Regis University. Around the same time, rumors about a tent set up by "a homeless woman" near Broomfield Commons prompted more citizen complaints than any recent issue not named "oil and gas." There was particularly vocal opposition to a possible safe camping site at the southwest corner of 144th and Sheridan, adjacent to a high school ironically named for a very special family who once became unhoused refugees in order to escape a murderous tyrant.

At least our community is finally talking about local homelessness, and a number of Broomfield civic, non-profit and community leaders have recently aligned with larger regional and national efforts to proactively address homelessness and housing distress. For example, Broomfield stakeholders have joined the nationwide Community Solutions-led, Built For Zero (BFZ) effort to end local veteran homelessness by the end of this year and to end all homelessness here by 2025. Since 2020, Broomfield FISH, the Broomfield Workforce Center, The Refuge and regional partners have placed four local veterans in permanent housing. One more is in the process of getting a housing voucher. We estimate a dozen more remain unhoused in our hometown, and hope to rehouse them all by Dec. 31.

BFZ amplifies, expands and outfits already existing programs with helpful tools to support our unhoused neighbors in their progress toward permanent housing. Stakeholders who value metrics should appreciate BFZ, because it prioritizes real-time information and nimble case management. Stakeholders who value humanizing homelessness should appreciate BFZ, because its "by-name list" offers clients the trauma-informed dignity of only having to tell their story once to one community agency, not 10 times to 10 different agencies. Stakeholders concerned with bottom lines should love BFZ, because national corporate sponsorships make Broomfield's cost to participate \$0. What's more, every county in the metro area has

joined the BFZ effort, giving our most vulnerable residents the best available access to housing resources like HUD VASH vouchers, rapid rehousing (RRH), permanent supportive housing (PSH) and transitional housing. Community Solutions <u>reports</u> that so far 12 U.S. communities, including <u>Fremont County</u>, <u>Colo.</u>, have ended veteran homelessness, five have ended chronic homelessness and three have ended both.

These promising efforts aren't just about our estimated 200 residents who are currently unhoused at any one time, either. It's about the next 200 and the next and the next, and reforming all levels of our system and the conditions that lead to homelessness and keep people there. It's about making it easier for resident homeowners and renters to stay housed, and improving oversight of and relationships between landlords and tenants and between lenders and mortgage recipients.

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As of this Feb. 16, the CCOB's "COVID-19 Data for Broomfield" page showed 111 Broomfielders have died of COVID. There's no denying the mental strain COVID has wrought, no matter our political persuasions. Almost 1 in 5 U.S. households have had to forego health care for serious illnesses, according to an Oct. 14, 2021, story by National Public Radio. We've all had to negotiate masking and social distancing and restrictions on public gatherings. Many of us have gotten shots in the arm. Still, more of us have had Q-tips thrust up our nose to obtain COVID test samples.

COVID has also taken its toll in other ways. According to <u>a Nov. 17 article</u> in the New York Times, the number of drug overdose deaths rose nearly 30 percent last year, from 78,000 to 100,000, a death toll that surpasses those of gun violence and car crashes combined. Among the culprits of our ongoing <u>opioid crisis</u> are the abuse of <u>fentanyl</u> and the "<u>new meth</u>," which specialize in destroying their users' physical and mental health and contribute to homelessness both nationally and locally.

The coronavirus has destabilized many residents' housing to be sure, but it also prompted housing moratoriums and unprecedented funds being directed toward unemployment insurance, mortgage and rent support, recovery funds to qualifying families, and for a time, <u>cash payments</u> to child-tax-credit eligible families. Local partners have been able to offer and maintain Code Blue Hotel Vouchers, for instance, because the CCOB earmarked ARPA (American Rescue Plan Act) and other federal funds for that purpose, but no one is sure what will happen with future funding once the pandemic ends.

In light of all we've endured before and since COVID, it's no surprise that <u>public health experts</u> consider housing a "social determinant of health." When people enjoy regular income, ready access to emergency resources, good relationships and stable housing, they are more likely to seek preventive care and their health tends to thrive. However, when a virus steals jobs, unemployment runs out and people lose their housing, their health tends to suffer. When anyone doesn't have a place to safely rest, retreat or be with friends or family, their health tends to suffer. When a house comes with harassment, poor living conditions or abuse, its residents feel more imprisoned than at home. And their health tends to suffer.

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Our distant and recent history as a nation, state and region make a certain kind of sense when property's importance is properly acknowledged. The Founders of our country took their stand against a system elevating divine-imperial rights, inherited and stewarded titles, and aristocratic wealth. They replaced it with a system privileging discoverer-settler rights, land and property titles, and accumulated wealth. Newly minted states generally limited voting rights to white male, tax-paying property-owners. It took

generations for some to legally become citizens instead of property, and further generations for others to earn the right to vote. Some citizens still struggle to maintain that right.

Our social, economic and criminal justice system is less-than-equitable for some because its primary purpose is to preserve the resources and viability of property-owning citizen-residents and the institutions they run. It's why "possession is nine-tenths of the law." It's why we piously allow "fair-market" forces to displace cost-burdened households from our communities, but give massive bailouts to banks, institutions and large employers that have "more to lose." It's why we express concern over "property crimes" like theft and trespassing, "crimes against morality" like illegal drug use, and the misdemeanor or civil offense of "illegal immigration" — all disproportionately enforced in low-income or racially diverse neighborhoods. It's why we express correspondingly little concern over crimes like "unlawful employment" or "exploiting an individual through unjust employment." It's why we call people without proper documentation "illegal aliens," while at the same time upholding legal concepts like "corporate personhood."

Non-U.S. citizens who overstay their visas or enter the country without permission aren't the only ones who suffer from a lack of documentation. Victims of domestic violence sometimes aren't "allowed" by their partners to keep their own ID or other official documents, or they're forced to let their ID expire. Between 2011-2021, Broomfield averaged 154 annual domestic violence (DV) incidents with an arrest charge, according to Kristy O'Hayre of the Broomfield Police Department. BPD and other Broomfield organizations refer to Boulder-based Safehouse Progressive Alliance for Nonviolence (SPAN) and other area agencies, because no 24/7 resources exist to help local DV survivors safely stay in our community.

We stably housed residents take it for granted, but having a current, legally issued ID gives us access to all kinds of services and privileges in our society, from official, stable employment to maintaining our vehicles' license plates to access to our favorite social activities. Without an ID, our neighbors who are unhoused often can't stay in either temporary lodging or work toward permanent housing. Most hotels will not rent a room to a guest without a valid photo ID. To make matters worse, the process of obtaining alternative proof of their existence via a social security card or birth certificate isn't easy to navigate either, because those systems default to applicants with a permanent address.



The aftermath of a 2016 Broomfield eviction.

PART 3 Broomfield Tomorrow

And so the first question that the priest asked, the first question that the Levite asked was, "If I stop to help this man, what will happen to me?" But then the Good Samaritan came by, and he reversed the question: "If I do not stop to help this man, what will happen to him?" from Martin Luther King, Jr.'s "I've Been to the Mountaintop" speech, April 3, 1968

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One hundred years ago, our community was home to fewer than 200 people. In 2020, the U.S. census counted 74,112 Broomfield people. How many residents will live here in another 100 years?

The Haudenosaunee or Iroquois Confederacy of the Eastern United States live and work for the benefit of their <u>seventh generation into the future</u> — that is, for their great-great-great-great-great-great-grandchildren. How would we Broomfielders think, plan and act if we attempted similar foresight? How would we preserve our best features, revitalize or repurpose others and re-envision the rest?

Are we willing to do what's necessary to make "Housing for All" a near-term reality here in Broomfield, Colorado, USA? Local advocates and agencies are willing, but we can barely sustain current housing supports, let alone accomplish "Housing For All" on our own. So, I'm sending up an SOS in the form of this report, hoping my fellow Broomfielders will see it and bring help, lots of help.

THREE TRENDS

(1) Demographics — Our community will continue to grow, age and become both more diverse and more dispersed.

The State of Colorado Demography Office projects that Broomfield will grow to 93,720 people by 2050, with a plateau around 2030 and a slight decline beginning around 2045. That puts our possible maximum "build out" population at just under 96,000 people, a 29 percent increase from 2020. Our median age increased almost six years in the last three decades. If it continues on the same trajectory, our median age in 2050 would approach the mid-40s. The percentage of Broomfield residents self-identifying as "white alone" decreased from 94.3 percent in 1990 to 76 percent in 2020. If that trend continues, fewer than 3 of every 5 residents will identify as "White alone" in 2050. Any forward-looking, comprehensive "housing for all" plan local stakeholders create, needs to prepare for 21,000 new residents, mostly in North Broomfield, in the next generation.

(2) Housing — Instability and distress will continue to increase alongside local home values.

The <u>2018</u> Broomfield Housing Needs Study predicted that significant decreases in affordability are likely. A home-owning household earning 150 percent of our AMI, could afford 44 percent of local homes in 2017 but will likely only be able to afford 3 percent of local homes by 2032. A renting household earning right at AMI could afford 74 percent of rentals in 2017 but likely will only be able to afford 34 percent of local rentals by 2032.

The same study identified a shortage of 2,566 affordable and attainable units, but it did so based on 2016 statistics. If anything, our shortage has worsened since then. Conservatively speaking, we likely now lack at least 3,000 affordable and attainable units for our CCOB-estimated 75,800 current residents. If recent housing trends and status-quo market practices continue until 2040 when our population approaches 96,000 people, our corresponding housing shortage will reach at least 3,800 units. Even if, as the CCOB

calculated last July, 2,011 new affordable and attainable units go online by 2040, we would still at that point remain significantly behind the housing curve.

Current shortage: 3,000 affordable or attainable units.

Projected 2040 shortage: 1,779 units, assuming all 2,011 *currently* approved and proposed affordable or attainable units proceed as planned. (It's not uncommon for builders to adjust their affordable housing numbers down as they go, which is what happened with the Red Leaf development, for example. It <u>original MOU</u> with the CCOB listed 49 affordable units, not 15.)

Our inclusionary housing policy and independent housing authority will certainly advance new affordable and attainable housing development, but those projects are unlikely to open quickly enough or be numerous enough to meet our 2016-based, 2018-identified needs, let alone our current and future real-time needs. Every community's affordable housing supply should include traditional bid-fund-develop-construct projects, but not only those types of projects. They tend to monopolize resources to such an extent as to eliminate all other affordable housing possibilities. An over-reliance on new development, especially during times of advancing housing distress such as we continue to experience, condemns communities like ours to perpetual affordable housing shortages. It simply takes too long and costs too much for traditional-model projects to ever get us where we collectively need to go.

(3) Income — Rising cost of living and comparably stagnant wages will further cost-burden many of Broomfield's low- to middle-income wage-earners.

If status-quo housing and employment trends continue, higher cost of living will further cost-burden our 4,890 (or rounded up, 5,000) moderately or severely cost-burdened households.

THREE OPPORTUNITIES

We have, at least in part, created the monster our housing crisis has become. Spoken (and unspoken) values in the forms of a "preferred profile" and a preferential option for the financially wealthy became intentions, became codified policies, became enforced practices, became embodied realities, became an engrained system that fatalistically accepts as unsolvable the suffering of thousands. Our system privileges the lives, cultures and lifestyles of certain people, professions and modes of housing over others. At the same time, it lauds sops disguised as "philanthropy" and "charity" and "giving back" that make donors feel good but never solve any societal problems.

Our neighbors who are struggling needed help yesterday, and they shouldn't have to wait decades for the possibility of stable housing. What's more, based on my work as a local housing catalyst, my decade-plus interacting with and running various housing and basic-needs support programs, and my belief in the deep generosity and resilience of mobilized Broomfielders, I believe we could realize "functional housing stability for all," as soon as 2025. The steps are simple, really, although they won't be easy.

Opportunity-Pathway #1 — Embrace "commonwealth."

The word "commonwealth" meaning "a community, whole body of people in a state" has been officially adopted by Pennsylvania, Massachusetts, Virginia, Kentucky, and Puerto Rico. As an identity-value-ethic, it could help breathe hope into the nostrils of the struggling and altruism into the lungs of the thriving. Safe, sound, affordable, accessible and sustainable "housing for all" looks right at home in a "commonwealth." So, in the tradition of people and communities on the cusp of a special calling, let's consider renaming ourselves "The Commonwealth of the City and County of Broomfield." Whether it becomes an official act or an unofficial ideal, adopting "commonwealth" orients us toward housing stability for all.

Opportunity-Pathway #2 — Plan full-spectrum housing assistance.

Our principal housing-related challenge distilled into two principal figures: 200 unhoused residents and 5,000 cost-burdened households. Two best-practice solutions to our principal challenge: temporary and transitional lodging and local housing vouchers. Properly applied, I'm convinced the latter solutions would propel the former figures toward zero — that is, zero unhoused residents and zero cost-burdened households, aka 100 percent housing stability, in just a few years.

Temporary & Transitional Lodging

Our 200 or so most vulnerable residents need adequate non-congregant shelter. It's preferable to congregant shelter, especially in our suburban context because:

- It's safer from both a public health and personal security standpoint.
- It keeps households together in the same room.
- It offers people privacy, the dignity of their own space, a shower or bath, familiar amenities, and a better chance for a good night's sleep.
- It's more in keeping with our professed community values.
- It enables network partners to serve more people.
- It's less time- and human-resource-intensive.
- It's more emotionally, psychologically and physically sustainable for providers and recipients.
- It promotes <u>community connections</u> and supports local businesses.

Since it's unlikely our 200 unhoused residents seek emergency shelter at the same time, we allocate 50 rooms (twice as many as Code Blue's current maximum) for temporary lodging for our most vulnerable residents. Those who receive special consideration include: veterans, retirees, families with children, people with disabilities and victims of domestic violence. No one in distress is turned away, including people affected by extreme weather, disasters, house fires, domestic violence, eviction, foreclosure or the loss of utilities. Reciprocity with neighboring counties provides us with system backup should more people ever need shelter than we have rooms to offer, and vice versa.

We reserve 25 hotel suites with small kitchens for residents with the highest obstacles to housing stability, and make their program participation extendable for up to three years. We refer the rest of our unhoused neighbors — especially those who maintain jobs or receive regular income in the form of disability, retirement or other benefits — to the housing voucher program detailed below.

We start preparing now for the winter of 2022-2023 by addressing a major flaw in Code Blue's present structure — the community partners maintaining it (Broomfield FISH, The Refuge, various CCOB departments, Broomfield VOAD and a few others) all have other major, time-consuming roles, responsibilities and vocations other than running an emergency cold weather hotel voucher program. We've "built the plane as we've flown it" with spare parts, duct tape and humanitarian concern. Together, we've accomplished some great things since the "early days" of 2019, but our ad-hoc structure isn't sustainable beyond this winter.

Current partners and community stakeholders have a crucial decision to make about the future of Code Blue and any ramped up temporary and transitional lodging effort here in Broomfield. Either:

- A. An existing organization with appropriate expertise expands into Broomfield (and two area agencies have already expressed interest), or,
- B. Local stakeholders create and fund a new agency to manage "Code Blue 2.0."

Integrating Code Blue into the work of a dedicated entity is the natural and most appropriate next step for temporary and transitional lodging efforts in Broomfield. Such an integration promises to advance both the effort's short-term effectiveness and long-term health *and* free up current Code Blue network partners to focus on what they and their agencies do best. FISH keeps families housed and feeds people. The Refuge offers day-shelter hospitality, navigation help and basic resources. The CCOB facilitates benefit programs for qualified residents. Broomfield VOAD mobilizes local agencies and volunteers to respond to disasters.

No matter who ends up running Code Blue, wraparound services are crucial, including live-in program liaisons, participant oversight and feedback, employment referral mechanisms, transportation assistance, case management, mental health counseling, benefits reviews, support groups, resource navigation, strong partnerships with the local hospitality industry, workforce partnerships, and even a small, temporary income <u>allowance</u> to help participants get back on their feet.

An annual "buy-out" of local hotel suites for on-demand use offers enough flexibility and capacity to launch this effort next winter. The outright purchase of an existing structure or the construction of a hotel-style facility offers a more sustainable option for the long term. Broomfield-adjacent partners facing similar emergency and transitional lodging issues have already expressed an interest in pooling resources toward such a project.

Local Housing Vouchers

In other counties, although they often come with many restrictions and long waiting lists, Housing Choice or Section 8 vouchers offer a significant form of housing relief for qualified families and individuals. Our unique history has severely limited our supply of housing vouchers, leaving almost all of our nearly 5,000 moderately and severely cost-burdened households without ready housing stabilization assistance. Rather than wait, likely in vain, for our state or federal governments to fill our gap for us, *I propose we create and customize our own voucher program here in Broomfield*.

Here's how the "Broomfield Housing Stability Voucher" (HSV) Program could work. It:

- Recruits and employs a stellar team commensurate to this task. (No understaffing!)
- Puts housing unstable residents first in its decision-making and system design.
- Minimizes red tape.
- Researches and adapts best practices for our local context.
- Adopts incentives for local landlords to participate and to recruit their fellow landlords to apply and participate.
- Arranges for the inspection of prospective housing units condos, townhomes, apartment buildings, duplexes and single-family structures. Once deemed safe-and-sound-for-habitation, they become eligible for immediate enrollment in the voucher program.
- Streamlines an easy-to-navigate, multi-lingual voucher eligibility, application, approval, payment and oversight process.
- Adopts minimal and non-burdensome criteria for local recipients to participate for as long as needed.
- Adopts incentives for local recipients to become former recipients (perhaps through grants for job training, re-training, advanced trade certifications and degrees, etc.).
- Makes vouchers "tenant-based," meaning they "belong" to qualifying Broomfielders as long as they maintain their qualifying relationship with our community. While the vast majority of those suffering from housing instability reside in the less than 120 percent AMI segments of our housing spectrum, anyone who lives, works, goes to school or otherwise maintains strong connections here, while navigating demonstrable housing instability even temporarily, is eligible for a voucher.

- Makes vouchers locally "portable," meaning they transfer anywhere recipients move within (the Commonwealth of) the City and County of Broomfield.
- Makes vouchers voluntary, meaning once-qualified households can defer their benefit without losing their place in the program. If circumstances change, recipients can submit the proper documentation and reactivate their voucher.
- "Adjusts" vouchers based on a household's cost-burden (30-50%, 50%+) and "indexes" the specific
 amount of a recipient's benefit to Broomfield County's Self-Sufficiency Standard. (The Colorado
 Center on Law and Policy's 2021 Standard and Report will be published later this spring.) In other
 words, the assistance available to local households depends on their corresponding need and
 income, as represented by the above indicators and their current location on our housing spectrum,
 whether affordable, attainable, workforce or market-rate.
- Bases its budget on the current and projected numbers of moderate and severely cost-burdened households in Broomfield as of now, it's nearly 5,000.
- Budgets to disburse an average of \$750 per month to local landlords on behalf of recipient households, but understands some households will need more and some less than that amount.
- Pledges *never*, repeat *never*, to maintain a waiting list or conduct a housing lottery. If additional vouchers become needed, additional vouchers become funded.

Remember, the ultimate goal of all this is to achieve "functional stability," which I'm modeling after Built-For-Zero's "functional zero" milestone. "Functional zero" means a community has measurably ended homelessness and is sustaining that end. "Functional stability," then, means 100 percent of our community becomes stably housed and stays that way.

By issuing vouchers based on our actual, real-time need, and "repurposing" 5,000 already diverse housing units accounting for roughly 17 percent of our existing <u>inventory</u>, the BHA could effectively approach functional stability in the next few years. Because it will certainly take time to properly and fully fund, staff and structure things, we set our sights on achieving functional stability by Jan. 1, 2025.

Opportunity-Pathway #3 — Fund housing stability for all Broomfield households.

Starting Jan. 1, 2023:

Temporary & Transitional Lodging

- Agency staffing, supplies and reimbursements for *five* full-time employees (FTEs): \$500,000
- Financial assistance, including a pilot basic income allowance of \$500/month for six months for transitional program participants: \$200,000
- "Buy-out" of 75 local hotel rooms/suites: \$2,000,000-\$2,300,000 (based on a preliminary estimate by a hospitality industry source)

Subtotal: \$2,700,000-\$3,000,000

Local Hotel Voucher Program

- Staffing, supplies and reimbursements for 10 FTEs: \$1,000,000
- Operations and third-party billing: \$1,000,000
- Full-spectrum voucher disbursements for cost-burdened households: \$45,000,000
- Subtotal: \$47,000,000

Total: \$49,700,000-\$50,000,000.

Let's take the higher number and make it at an even \$50 million beginning in 2023, and CPI-adjusted each Jan. 1 in perpetuity thereafter. That makes my key Sweep Report 2.0 numbers three: 200, 5,000 and \$50 million. With \$50 million, we could shelter our most vulnerable neighbors who end up on the literal and proverbial side of our roads *and* achieve housing stability for every cost-burdened local household.

THREE CALLS TO ACTION

Some non-profits, city leaders and members of the community at large have lately joined the <u>Sisyphean</u> push toward housing stability in Broomfield, but much more help is needed to propel our stubborn rock of instability over the hill and down the other side. There's never been a better time for our community at large and for-profit stakeholders <u>to link up</u> with our non-profit and civic vanguard. Three concrete, collective actions toward ending homelessness and housing instability in Broomfield by 2025 are:

(1) Contribute 1 percent of our annual income or revenue for 100 percent housing stability, or "1 for 100," for short.

Community Member-at-Large Stakeholders (\$28 million) — As of 2019, Broomfield had just over 28,000 households, and our AMI was nearly \$100,000. If all local households made annual "1-percent contributions," we would raise \$28 million per year. Households who reside elsewhere but work or go to school in Broomfield would be more than welcome to contribute, as well!

Non-Profit Stakeholders (\$700,000) — In 2021, Broomfield was home to more than 700 non-profits, faith communities and charities. If they each contributed 1 percent of their \$100,000 average annual income, they would raise \$700,000.

For-profit stakeholders (\$19 million) — As of 2019, Broomfield had 2,285 "employer establishments" and 6,398 "nonemployer establishments." If the annual revenue of employer establishments averaged, say, \$500,000, their 1-percent contributions would equal \$11 million. If annual nonemployer establishment revenues averaged, say, \$50,000, their 1 percent contributions would equal more than \$3 million. At the same time, let's say the executive teams at Broomfield's 50 largest businesses receive an average of \$10 million in annual and discretionary bonuses. One percent contributions from their bonuses would amount to \$5 million.

Civic Stakeholders (\$4.5 million) — The CCOB's approved budget for 2022 is \$457,493,600. By adding a permanent housing-stability-for-all line item and allocating just 1 percent of each prior year's annual budget to it, the CCOB would contribute more than \$4.5 million a year. A quarter-percent sales tax increase, modeled after our existing open space sales tax and added to this fall's election ballot, could fund this line item in perpetuity, starting in 2023. (Broomfield voters, sign this petition to help get the measure on this fall's ballot.) Our open spaces add all kinds of intrinsic and extrinsic value to our community, and so will housing stability for local households!

Other feasible, non-burdensome sources of funding undoubtedly exist (grants, legacy wishes, voluntary rounding-up of property taxes and utility bills, etc.), but just these full-spectrum contributions total \$52.2 million, without one penny of federal or state money.

Broomfield stakeholders, please direct your annual "1 for 100" contribution (whether one-time or monthly) to one of two Broomfield Community Foundation (BCF) caretaker funds:

- "Collaborative Emergency Sheltering," for enhanced temporary and transitional housing efforts beginning next winter — GOAL: \$3 million per year
- "Affordable Housing," for a new housing voucher program GOAL: \$47 million per year.

Let's use the rest of 2022 to donate, to spread the "1 for 100" word and to develop the proper infrastructure so both the above housing stability efforts can be launched in earnest on Jan. 1, 2023!

(2) Pay Broomfield workers living wages.

Living wages would give local households more disposable income, greater stability and promote healthier lifestyles. Both the 14 percent of Broomfielders who live and work here, and the 86 percent who live here but work elsewhere would benefit, because employers outside of Broomfield would surely take note. Precedents already point in this direction. Denver's and Colorado's mandated minimum wages both increased on Jan. 1. Some U.S. employers have already responded to income disparities on their own by preemptively <u>raising their employees' hourly pay</u>. A <u>Seattle-based company</u> even enacted a \$70,000 per year minimum wage for its <u>200-plus employees</u>.

Living wages aren't cheap. Although "traditional" benefits like health insurance and 401k's aren't on the table here, a voluntary wage increase alone could still cost-burden some local employers. Let's say Acme Broomfield has 50 minimum-wage workers who each log 50 hours a week. It would cost \$193,200 a year for Acme to voluntarily increase its low-floor wages by just \$1.61 per hour.

Ways for-profit businesses, city departments and non-profit organizations that employ people could make living wages work by Jan. 1, 2023, include:

- Creating a "Broomfield Living Wage Network." Members publicly pledge to pay living wages to all their employees or otherwise ensure their employees earn living wages without excessive hardship (as in, they work less than a maximum agreed-upon number of hours per week). Individual employees who don't need or want their living wage increase have the option of voluntarily deferring it back to the organization for another coworker. Annual member dues are based on its number of employees, say, \$1,000 for organizations with 1-50 employees; \$5,000 for 50-100; \$10,000 for 100-500; \$25,000 for 500 or more. Assuming an 50-40-9-1 percent distribution among the above groups, full buy-in, and 2,285 Broomfield employer establishments, annual dues alone would total more than \$10 million per year.
- Finding viable ways to increase wages *besides* human resource reductions or simply raising consumer-facing prices to fund the entire increase. The point here isn't unnecessary inflation.
- Developing a rating system for how to equitably distribute dues-funded, living-wage grants to
 employers who most need assistance, minus, say, 5 percent for network administration. Perhaps
 dues and all other living wage contributions could live in the Broomfield Community
 Foundation/Broomfield Chamber of Commerce Small Business Fund.
- Diverting another percentage point or two from annual executive team bonuses (in addition to annual "1 for 100" contributions).
- Indexing voluntary wage increases to the Self Sufficiency Standard for Broomfield County, set to be released later this spring. Our lowest hourly self-sufficiency wage from the 2018 standard, for a single adult working eight hours a day for 22 days each month, was \$14.17. The standard adjusts according to household size, the number of working adults in a household, and the ages of any children in a household.

(3) Identify and fill once and future gaps.

Should we successfully implement the principal housing stability efforts outlined above, they will inevitably leave gaps and cracks that need to be identified and filled, fixed or mitigated. Other worthwhile housing projects and <u>best practices</u> will need to be adapted to Broomfield's unique context. New ideas will need to be imagined, tested and re-imagined.

The Broomfield Housing Opportunity Coalition (BHOC) fostered community conversations toward "Accessible, Available, Diverse" housing for several years, but unfortunately, COVID sapped BHOC's momentum and infrastructure to the point where it now needs an infusion of energy and a re-activated website. Thankfully, later this spring, area leader-advocates will begin facilitating monthly, all-stakeholders, housing-related "learning parties" featuring local challenges, lived-experience testimonials and tangible action steps. Stay tuned to my blog for details.

As for filling current and yet-to-be-determined housing gaps, here's an abbreviated list of promising cross-spectrum possibilities worth our consideration in the months and years to come:

🚧 = "under construction"/in process, 🕒 = this has not yet happened

- Vested Neighborhood Housing ① With existing manufactured home parks nationwide becoming less and less livable for residents, my Refuge teammate Billy Bear Jarrett's "Vested Neighborhood Housing" proposal offers an intriguing low-cost, resident-owned, public-private partnership-based workaround. It involves repurposing storage lots (or empty land) owned by financially struggling VFWs, American Legions or other fraternal organizations, acquiring salvageable RVs and mobile homes, donated building materials, donated home and infrastructure blueprints and donated utility hookups, and putting them all together with volunteer labor. (The locally owned B & B Mobile & RV Park in Longmont has a perpetually long waiting list because it has for years cultivated and sustained just this sort of deeply affordable mobile home and RV community, complete with its own solar panel farm.) For more details on vested housing, see the two-page-summary on my blog.
- Trauma-Informed Care The manner in which housing and other basic-needs supports are provided is as crucial as the actual supports themselves. A conscious commitment to and concerted integration of the principles of trauma-informed care safety, choice, collaboration, trustworthiness and empowerment could humanize our often sterile and impersonal social safety net systems and prevent households in need from being constantly retraumatized. That would mean (re-)training for local agency board members, staff, volunteers and advocates, alike.
- Full Funding ① Local agencies need to stop telling our donors, grantors and wider community how great they are to provide us with Band-Aids when we know the victim at our door needs an organ transplant and a safer highway. We need to stop settling and start pursuing resources commensurate to the level of actual and projected housing-related needs in our community. We need to challenge decision-makers, who enjoy financial security and housing stability themselves, when they piously parrot statements like, "That's just not in the budget" or "Budgets aren't as fungible as they seem." Thousands of Broomfielders are suffering from housing instability right now. It's time to consign lip service, half-measures and deference to gradualism in the form of convenient financial and social doctrines to the past where it belongs.

- Tenant Services Unit ① The CCOB's Code Compliance unit monitors and enforces the safe and proper modifications of homes, such as new A/C, furnace or water heater installation. BPD's three-officer Animal Services Unit enforces laws that protect the health and safety of the general public and protect pets "from cruel treatment, neglect, and injury." No current units of our local government, however, enforce laws protecting the living conditions of human tenants or their treatment by landlords. Here in Broomfield, and certainly beyond, a lack of effective oversight and enforcement of housing ordinances continues to plague many renters, from mobile home parks to multi-family housing complexes to single-family homes. Ombuds offer a potential solution. The CCOB recently proposed hiring one, but our community of 74,112-and-counting needs at least three. Whether the CCOB creates a new "Tenant Services Unit" charged with investigating complaints and enforcing housing-related laws or repurposes some other entity for that purpose, on-the-ground regulation must happen. Otherwise, law-breaking landlords will continue ignoring health conditions and maintenance requests, pressuring tenants to sign new leases, making threats or retaliating against outspoken residents, and issuing eviction notices with incorrect court dates and times (with the result that tenants appear after they have been legally evicted).
- Homeless Memorial Day Two handfuls of Broomfielders gathered outside Holy Comforter Episcopal Church on Dec. 23, 2021, for a second-annual remembrance of local residents who died while unhoused during the year. (We lost Brittany Markham and David Mausner in 2021.) Its timing closely coincided with National Homeless Persons' Memorial Day, held every year on the shortest day of the year. Vigils were also held in Denver, Boulder, Longmont and Colorado Springs. Please mark your calendars for our third annual vigil on Wednesday, Dec. 21, 2022, and check the Broomfield Voice for details on the exact time and location. Hopefully, more of us will attend, and, more importantly, our "Broomfield Four" will remain only four at next winter's vigil.



CONCLUSION

I sometimes wonder about the unlikely hero of Jesus' "Parable of the Good Samaritan." It's unclear from the text if Jesus makes him up, if he's a composite of multiple people, or if he's a real person Jesus had encountered during his walking travels. Contrary to custom, Jesus interacted with Samaritans on several occasions and he knew the Jericho road, so it's possible the "Good Samaritan" is at least based on a real person or experience.

Jesus never adds to this parable, at least not as recorded in the four canonical Gospels, but it makes me wonder. Had the details of the story at some point happened to Jesus himself? Had he shared those details with his disciples, perhaps? If so, does Jesus choose to veil his identity from the religious expert by making himself into a despised Samaritan? Does the religious expert receive the message of the parable? Does he respond to Jesus' closing charge, "Go and do the same."

Achieving functional stability is the central challenge of our time. Our full-spectrum housing and income realities, our pathways to housing for all and our principal financial cost to get there are pretty straightforward. Commonwealth, "1 for 100" and living wages position us to meet our current housing-related needs and sustain our ability to meet those needs for future generations.

200, 5,000, \$50 million.

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Whenever the larger Refuge community gathers, we read aloud an acknowledgement of those who lived here before us and still call this place, "Home." Its final sentence reads, "These things are important to know and remember and to act upon in a good way, because we are part of this story."

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