

**City of Thornton 2010-2015  
Five-Year Consolidated Plan**

**Executive Summary**



December 11, 2009

# **EXECUTIVE SUMMARY**

---

# **EXECUTIVE SUMMARY**

## **Thornton Consolidated Plan**

### **Background and Purpose of the Consolidated Plan**

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding.

The purpose of the Consolidated Plan is:

1. To identify a city's or state's housing and community development needs (including neighborhood and economic development), priorities, goals and strategies; and
2. To stipulate how federal funds will be allocated to housing and community development activities.

This report is the FY2010–2015 Five-year Consolidated Plan for the City of Thornton and will be effective for a five-year time period beginning on March 1, 2010 and terminating on February 28, 2015:

- Year 1 will run from March 1, 2010 - February 28, 2011
- Year 2 will run from March 1, 2011 - February 29, 2012
- Year 3 will run from March 1, 2012 - February 28, 2013
- Year 4 will run from March 1, 2013 - February 28, 2014
- Year 5 will run from March 1, 2014 - February 28, 2015

The City of Thornton will begin receiving the Community Development Block Grant (CDBG) directly from HUD on an annual basis. This grant is designed to provide for the needs of low-to-moderate income families with programs in community development, housing, public services, economic development, public facilities and infrastructure.

CDBG is both the oldest and largest of the HUD programs for housing and community development. CDBG can be used for:

- construction and rehabilitation of community facilities including those that help special needs populations (e.g., homeless shelters);
- removal of accessibility barriers from public buildings;
- loans or grants to business for job training and hiring of lower income workers;
- demolition of property;
- provision of operating dollars to social service organizations;
- public infrastructure improvements (streets, sidewalks);
- code enforcement activities in targeted areas;

- housing activities, infrastructure extension in support of affordable housing, housing rehabilitation; site acquisition; lead-based paint detection and removal; and downpayment assistance; and
- social service programs including childcare, homeless services, youth programs, crime, disability services, and neighborhood revitalization and senior services.

**Annual Action Plan.** In addition to the Consolidated Plan, cities and states receiving block grant funding must compete an annual Action Plan. The Action Plan designates how cities and states propose to spend the federal block grant funds in a given program year.

**CAPER.** The Consolidated Annual Performance and Evaluation Report (CAPER) is also required yearly. The CAPER reports on how funds were actually spent (vs. proposed in the Action Plan), the households that benefitted from the block grants and how well the city/state met its annual goals for housing and community development activities.

**Fair housing requirement.** HUD requires that cities and states receiving block grant funding take actions to affirmatively further fair housing choice. Cities and states report on such activities by completing an Analysis of Impediments to Fair Housing Choice (AI) every three to five years. In general, the AI is a review of impediments to fair housing choice in the public and private sector.

## **Compliance with Consolidated Plan Regulations**

The City of Thornton's FY2010–2015 Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations.

## **Lead and Participating Organizations**

Since 1986, the City of Thornton has received CDBG as a participating city in the Adams County Consortium. The IGA with Adams County will expire on February 28, 2010. In May of 2009, the Thornton City Council voted for the City to become its own Entitlement Community beginning in 2010.

The Neighborhood Services Division of the City of Thornton will be the lead agency and will administer the Community Development Block Grant (CDBG) programs. City Council will remain an integral part of the Consolidated Plan process and will continue to approve the submission of project applications to HUD each fall.

The City of Thornton Neighborhood Services Division was created to preserve and revitalize Thornton's neighborhoods, empower individuals to maintain and enhance their quality of life; and strengthen the City's capacity to work with neighborhood groups. The City's investment in healthy neighborhoods is an investment in the residents of Thornton, in a sense of community, and in shared pride.

Neighborhood Services delivers programs and services through three focus areas:

- Housing Programs and Services;
- Community Engagement and Resources; and
- Neighborhood Preservation and Revitalization.

The Neighborhood Services Division also works closely with the citizens, City Council, nonprofits, faith based organizations, and civic organizations to make the Thornton community a healthy and safe place to call home.

## **Development of the Consolidated Plan**

The Consolidated Plan was developed through a public input process specifically tailored for the City of Thornton, as well as with information and data collected as part of other plans recently completed within the City.

Section V of this report details the public input process completed for the Consolidated Plan. In sum, resident input was gathered via:

- Stakeholder meeting and focus groups;
- Public meeting;
- Townhall at Renaissance 88; and
- Key person interviews.

Information and data was also borrowed from existing plans the City has recently completed. The public input process completed for the 2009 Housing Needs Assessment (HNA) included a focus group with the Senior Advisory Board, as well as through a telephone and internet survey of City residents regarding housing and community development needs. The qualitative information gathered through that process and the quantitative data gathered for the HNA were heavily referenced in the development of the Consolidated Plan.

Additionally, the 2007 Comprehensive Plan and 2006 Senior Needs Assessment were used to inform this Consolidated Plan because of their extensive public input processes and recommendations regarding residents' housing and community needs.

Exhibit ES-1 displays the methods used to collect information from key stakeholders and low-to-moderate income residents to inform this Consolidated Plan.

**Exhibit ES-1.  
Development of the City  
of Thornton Consolidated Plan**

Source:  
City of Thornton.



**Public Input Process**

**Definition of Affordable Housing**

Housing affordability will be mentioned throughout the Executive Summary, as well as the Consolidated Plan. Affordability is discussed within the context of HUD’s generally accepted definition of affordability, which states that “affordability,” means a household pays no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their annual income on housing are considered ‘cost burdened’ and their homes are considered unaffordable.

**Top Housing and Community Development Needs**

The housing needs identified as the highest priority through the quantitative (data collection and analysis) and qualitative (public input) research conducted for this Consolidated Plan are summarized in this section.

**Top housing and community development needs identified in quantitative research**

- Affordable rental units. In 2008, seven percent of all renter households in Thornton earned less than \$10,000. These households could only afford to pay a maximum \$250 per month in rent without being cost burdened. Thornton has approximately 343 units affordable—leaving 226 households underserved. One-third of Thornton’s renter households earn less than \$25,000 per year. There are currently 2,100 units needed to house these residents. These units would be priced between \$250 and \$625. Exhibit ES-2 displays the overall rental gap for Thornton’s renter population.

**Exhibit ES-2.  
Rental Gaps Analysis, Thornton, 4Q07**

Income Ranges			Maximum Affordable Rent	Number of Renters		Renter Occupied Units		Rental Gap
Low	High	Number		Percentage	Number	Percentage		
\$0	—	\$9,999	\$ 250	568	7%	343	4%	-226
\$10,000	—	\$14,999	\$ 375	539	6%	341	4%	-199
\$15,000	—	\$19,999	\$ 500	1,114	13%	1	0%	-1,113
\$20,000	—	\$24,999	\$ 625	689	8%	90	1%	-599
\$25,000	—	\$34,999	\$ 875	1,459	17%	2,986	36%	1,527
\$35,000	—	\$49,999	\$ 1,250	1,024	12%	3,286	40%	2,262
\$50,000	—	\$74,999	\$ 1,875	2,053	24%	1,255	15%	-798
\$75,000	—	\$99,999	\$ 2,500	645	7%	0	0%	-645
\$100,000	—	\$149,999	\$ 3,750	518	6%	0	0%	-518
\$150,000 or more			\$ 3,751	74	1%	0	0%	-74

Source: BBC Research & Consulting.

Housing for special needs populations. Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing, and often require enhanced community services. As such, HUD requires in-depth analysis of special needs groups to determine their housing and service needs within communities. Special needs groups discussed for this Consolidated Plan include:

- Extremely low-income population;
- Persons experiencing homelessness and at risk of homelessness;
- The elderly and frail elderly;
- Persons with disabilities;
- Persons with HIV/AIDS; and,
- At-risk youth

Thornton has the benefit of being part of a larger metropolitan area. As such, it is able to rely on surrounding communities for assistance in providing services for its special needs populations, as opposed to providing all services internally. Thornton residents have access to services provided in Adams County, Denver, Boulder and other nearby communities.

Thornton’s seniors and frail elderly comprise the City’s largest special needs population. Although the City has an active and engaged senior population, housing and service needs still exist, as it is difficult to provide housing for the 4,700 elderly and 4,000 frail elderly that may need housing assistance in the City.

Community development. Community development needs are divided into two categories: public facilities and public services. Similar to the needs identification process of housing and special needs populations, Thornton’s community development needs and priorities were also identified via quantitative research, as well as through qualitative research gathered through public input.

Two primary community development needs were identified: senior needs and streetscape improvements for neighborhood revitalization. Seniors comprise a large portion of Thornton's population, and they often require assistance with housing and require special services. Additionally, Thornton contains older neighborhoods with an aging housing stock and commercial corridors that would benefit from revitalization. Both needs (seniors and neighborhood revitalization) were mentioned throughout the public process, and were also highlighted by quantitative analysis. Additionally, both senior needs and neighborhood revitalization have been priorities within Thornton, with advisory boards (Senior Advisory Board and Neighborhood Revitalization Advisory Board) that report directly to City Council. These organized efforts display already identified needs within Thornton that have been brought into the Consolidated Plan process.

**Summary of Needs from Public Input.** The following provides a synopsis of the public input process by category:

**Housing.** Housing needs identified during the public input process were divided into two groups: the needs of the current stock, as well as the creation of new housing.

- A need for continued rehabilitation of existing stock was one of the most common themes discussed throughout the process. Accessibility improvements, particularly for seniors and residents with disabilities, were mentioned as well as a need for rehabilitation of foreclosed property with the goal of having the vacant home occupied and maintained by residents. Some residents stated that multi-family rental complexes are poorly maintained, in need of repairs and had a prevalence of bed bugs.
- Residents suggested creating more affordable housing options, and expansive housing options for seniors that want to move out of their current home, but remain in Thornton. Community members discussed the need to have affordable housing that was on a public transportation route and near to services such as food banks, grocery stores, drug stores, medical facilities and day care.

**Senior needs.** Five key concepts were identified for senior needs:

- Diversified housing options for seniors (market rate homes, active and assisted living options, long-term care facilities, accessible rental options);
- Rehabilitation opportunities for current homes occupied by seniors to be able to age in place, including improvements to housing condition and accessibility improvements;
- Seniors expressed a strong need for assistance with maintaining their homes to meet City code and to allow seniors to age in place;
- Property tax assistance;
- Housing close to senior services and amenities such as care facilities, senior centers, medical facilities and transportation was cited as a need.

**Weatherization and energy efficiency.** Residents discussed the need for improved energy efficiency of Thornton homes and expressed a desire for "green" development. Comments about benefits included using energy efficient products to combat continuously rising utility costs.

Public infrastructure. Community members and the members of the Neighborhood Revitalization Task Force identified the streetscape in south Thornton as a valuable project for blighted neighborhoods. Residents expressed an interest in improving accessibility on public sidewalks and bridges.

Community development/public services. Residents and service providers identified two public service categories as a priority: youth services, nonprofit support and services.

- More youth services, particularly in the southern portion of Thornton.
- Additional health services by expanding what's available to low and underinsured residents and expanded emergency assistance for residents who need help with rent and utilities.
- Wrap around services (ex: transportation, counseling, referrals) that extend beyond housing.
- Service providers stated the need for assistance in providing office space and office equipment for nonprofits.

## **Prioritization of Top Housing and Community Development Needs**

**Prioritization strategy.** A prioritization scheme was developed by HUD to help allocate funds to the needs identified. Simply put, high priorities will be funded under CDBG; medium priority funds may be funded CDBG if funds are not exhausted on high priority needs; and, low priority needs are identified as a need in the community, but will not be funded under CDBG due to limited resources.

The rankings are described below:

**High priority:** Activities to address this need are considered essential. Appropriate federal grant funds will be provided to approved projects when funds are available.

**Medium priority:** Needs are documented and are considered important. If funds are available, activities to address this need may be funded by the City during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.

**Low priority:** The City is not expected to directly fund activities using funds to address this need during the five-year period, but applications for federal assistance by other entities might be supported and found to be consistent with this Plan.

**No such need:** The City finds there is no need or that this need is already substantially addressed. The City will not support other entities applications for federal assistance for activities where no such need has been identified.

**Prioritization process.** The priority needs and strategies for the City of Thornton Five-Year Consolidated Plan for 2010-2015 were developed based on the findings from both

quantitative research (the Consolidated Plan's Housing Market Analysis, informed by the City's 2009 Housing Needs Assessment) and qualitative research (public meetings, focus group, neighborhood meetings, surveys, and key person interviews).

More specifically, priority housing needs were determined based on the number of households who were cost-burdened, living in substandard and overcrowded conditions and/or who could not afford homeownership. Priority needs for special needs populations and community development were derived through nonprofit public participation process, in addition to needs identified through key person interviews and community meetings.

Overall, community members identified housing as Thornton's top priority (most important need), followed by public service needs, public facility needs and revitalization.<sup>1</sup> Exhibit ES-3 summarizes the prioritization of Thornton's housing and community development needs.

---

<sup>1</sup> Residents' definition of affordability may not align with HUD's definition of affordable.

**Exhibit ES-3.  
Prioritization of Housing and Community Development Needs**

<b>Priority Housing Needs</b>	<b>Priority Need Level</b>
<b>Housing</b>	
Construction of Housing	High
Direct Homeownership Assistance	High
Rehab: Single Unit Residential	High
Rehab: Multi-Unit Residential	Medium
Energy Efficiency Improvements	Medium
Acquisition for Rehabilitation	Medium
Code Enforcement Activities	Medium
<b>Priority Community Development Needs</b>	<b>Priority Need Level</b>
<b>Public Facility Needs (Projects)</b>	
Senior Centers	Low
Handicapped Centers	Medium
Homeless Facilities	Medium
Youth Centers	Medium
Child Care Centers	No Such Need (NSN)
Neighborhood/Recreation Facilities, Parks	Low
Health Facilities	Medium
Non-Profit Facilities	Medium
<b>Infrastructure (Projects)</b>	
Water/Sewer Improvements	Medium
Streetscape Improvements (revitalization projects)	High
Sidewalks	Medium
<b>Public Service Needs (People)</b>	
Senior Services	High
Disabled Services	High
Youth Services	High
Child Care Services	Low
Transportation Services	Medium
Substance Abuse Services	NSN
Employment Training	NSN
Health Services	Medium
Lead Hazard Screening	Low
<b>Economic Development</b>	
ED Assistance to for-profits (business)	NSN
ED Technical Assistance (business)	NSN
Micro-business Assistance (business)	NSN
Rehab; Publicly or Privately Owned Commercial/Industrial (projects)	NSN
Commercial/Industrial Infrastructure Development (projects)	NSN

## Five-year Strategic Plan

The following goals and objectives were identified as a result of the public input process and the data research conducted by staff and the consultant. Two primary areas are targeted: housing and community development.

- The seven *Goals* will guide how the City allocates its block grant funding during the next five program years.
- The *Objectives* detail what the City intends to accomplish with the identified funding sources to meet housing and community development needs.

At the time this Consolidated Plan was written, HUD had not provided the City with its 2010 CDBG funding allocation. The City expects to receive approximately \$545,000 in CDBG funds to address its housing and community development needs. The City intends to leverage other local resources wherever available to maximize the benefit from the CDBG funds.

It should be noted that the City of Thornton has elected to use the HUD Consolidated Plan Management Process tool (CPMP) for partial fulfillment of the Consolidated Plan regulations. This appears in a different format from the rest of the report in two documents (Strategic Plan and Action Plan). The City has also utilized the CPMP needs and projects tables in Microsoft Excel for this Consolidated Plan.

**Five-year goals.** The Goals for the Five-Year Consolidated Plan period are:

- *Goal Number 1.* Maintain and improve the supply of existing affordable housing to meet the needs of low- and moderate-income residents.
- *Goal Number 2.* Supporting housing agencies and nonprofits who develop or rehabilitate affordable rental and owner occupied housing.
- *Goal Number 3.* Expand first-time homebuyer opportunities in Thornton for low- and moderate-income residents.
- *Goal Number 4.* Increase access to housing and support services for the homeless or near homeless population.
- *Goal Number 5.* Support and enhance public facilities and infrastructure projects that focus on providing services for low-income residents.
- *Goal Number 6.* Strengthen the delivery and coordination of service providers that offer assistance to Thornton residents.
- *Goal Number 7.* Enhance the livability and quality of life of low- and moderate-income neighborhoods.

## **Housing goals and objectives**

- Housing Goal 1. Maintain and improve the supply of existing affordable housing to meet the needs of low- and moderate-income residents.
  - **Objective H-1.** Provide resources to low-income homeowners for minor repairs that improve safety and accessibility in their homes or that remove hazardous materials, systems, or situations.
  - **Objective H-2.** Provide assistance to low-income homeowners and renters to improve energy efficiency.
- Housing Goal 2. Support housing agencies and nonprofits who develop or rehabilitate affordable rental and owner occupied housing.
  - **Objective H-3.** Explore opportunities to increase the supply of safe, decent and affordable housing.
  - **Objective H-4.** Support the acquisition and/or rehabilitation of existing housing or foreclosed homes.
- Housing Goal 3. Expand first-time homebuyer opportunities in Thornton for low- and moderate-income residents.
  - **Objective H-5.** Promote and support first-time homebuyer programs for those who want to live in Thornton.
- Housing Goal 4. Increase access to housing and support services for the homeless or near homeless population.
  - **Objective H-6.** Increase resident awareness and understanding of existing programs and services that will keep them from being homeless, or burdened by housing.
  - **Objective H-7.** Develop relationships with homeless service providers in order to support their efforts.

## **Community development goals and objectives**

- Community Development Goal 5. Support and enhance public facilities and infrastructure projects that focus on providing services to low-income residents.
  - **Objective CD-1.** Support nonprofit initiatives to improve community facilities through safety related improvements, ADA accessibility or rehabilitation efforts.
  - **Objective CD-2.** Support public infrastructure efforts that will increase the safety of low-income residents or provide for needed services.

- Community Development Goal 6. Strengthen the delivery and coordination of service providers that offer assistance to Thornton residents.
  - **Objective CD-3.** Support nonprofit endeavors to meet the basic needs of low-income residents and special need populations in relation to health, safety and welfare and increase the nonprofits capacity.
  - **Objective CD-4.** Work in partnership with nonprofits, schools, and faith-based organizations to ensure safe and available youth programs and services.
- Community Development Goal 7. Enhance the livability and quality of life of low- and moderate-income neighborhoods.
  - **Objective CD-5.** Fund revitalization projects which will alleviate or prevent blighting conditions in targeted areas.

## Self Evaluation

As a new entitlement community, the City will continue to evaluate the viability of the goals and objectives and will make changes accordingly. This will be done in two ways:

- Making the objectives and outcomes more specific and directed to meeting the greatest needs of Thornton residents in the Annual Action Plan; and
- Modifying the Citizen Participation Plan (CPP) and process to encourage more participation of lower income residents and stakeholders who represent residents and neighborhoods in need.