

Attachment A



WESTMINSTER
COLORADO

City of Westminster 2025 – 2029 Consolidated Plan

DRAFT

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Westminster, Colorado, receives an annual entitlement allocation of Community Development Block Grant (CDBG) program funds from the U.S. Department of Housing and Urban Development (HUD). The CDBG Program provides annual grants on a formula basis to entitlement cities and urban counties to develop viable communities by providing safe, decent, and affordable housing; suitable living environments; and expanding economic opportunities, primarily for low- and moderate-income (LMI) persons.

To receive these funds, the City is required to complete its 2025-2029 Consolidated Plan and first-year PY 2025 Annual Action Plan (AAP) as required by HUD. The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG funding based on applications to HUD. The first-year PY 2025 AAP, and subsequent AAPs, is a subset of the Strategic Plan addressing the overall goals of the plan for each program year of the five-year Consolidated Plan. PY 2025 begins on October 1, 2025, and ends on September 30, 2026.

The City is a member of the Adams County HOME Consortium and receives HOME Investment Partnerships funds through the HOME Consortium. The HOME program is the largest federal block grant to state and local governments designed exclusively to create affordable housing for LMI households. The grant funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or providing direct rental assistance. Through an Intergovernmental Agreement (IGA), the City receives HOME Program funding on an annual basis. These funds are not programmed in this AAP as the City is not a direct recipient of HOME funds from HUD.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the City has identified four (4) priority needs and associated goals to address these needs. Over the 5-Year plan period, the City will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Preserve & Develop Affordable Housing

1A Preserve & Develop Affordable Housing

Provide housing rehabilitation activities to help preserve the housing stock of low- to moderate-income households through home repairs, weatherization programs, energy efficiency improvements, and exterior painting to housing units.

Priority Need: Public Facilities & Infrastructure**2A Improve Public Facilities & Infrastructure**

Provide improved access to public facilities in low/mod areas, such as neighborhood facilities, homeless shelters and parks and recreation facilities. The City will also expand and improve public infrastructure in low/mod areas, such as improvements to streets, sidewalks and water/sewer systems.

Priority Need: Public Services**3A Public Services for LMI & Special Needs**

Provide supportive services to help assist and improve the lives of LMI households and special needs populations in the City. Public services that target LMI citizens and may include services to address homelessness, persons with physical and mental health, and senior center operations for the elderly.

Priority Need: Effective Program Management**4A Effective Program Management**

Effective program management will include general administration of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.

3. Evaluation of past performance

The City of Westminster continues to build upon its experience and success in utilizing HUD funding for housing rehabilitation, and public facility and infrastructure improvements. In accordance with HUD requirements, the City develops a Five-Year Consolidated Plan and Annual Action Plans, and must also complete a Consolidated Annual Performance and Evaluation Report (CAPER) to remain in compliance with the grant program. To date, Westminster has successfully completed all required regulatory reporting and effectively documented the accomplishments of its Annual Action Plans.

In collaboration with public, private, and nonprofit partners, the City has made meaningful progress in providing safe, decent, and affordable housing, improving public facilities and infrastructure, and delivering essential public services. While significant achievements have been made, key challenges remain, including the continued need for economic development, infrastructure improvements in LMI areas, and increased access to affordable housing, as identified in the City's Consolidated Plan and the 2023 CAPER.

CAPER Reporting:

The CAPER provides an assessment of the City's progress toward the goals outlined in the Five-Year Consolidated Plan and each Annual Action Plan, specifically for HUD entitlement programs such as the Community Development Block Grant (CDBG). The following summarizes accomplishments by priority area for Program Year (PY) 2023:

Affordable Housing: During the first four years of the Consolidated Plan, the City advanced its affordable housing goals by funding programs such as the Emergency and Essential Home Repair Program and the Housing LIFT Program. These initiatives provided critical home rehabilitation services to low- and moderate-income (LMI) households, with 119 households assisted in Program Year (PY) 2023 alone. This included 13 homeowner households served through the Emergency and Essential Home Repair Program, and 106 renter households assisted through the Housing LIFT Program.

According to the five-year Strategic Plan, the City set goals to rehabilitate 25 rental units and 25 homeowner units. By the end of PY 2023, Westminster had rehabilitated 106 rental units, achieving 424 percent of its five-year goal, and 75 homeowner units, reaching 300 percent of its goal. These outcomes demonstrate that the City has significantly surpassed its Consolidated Plan targets for preserving and improving affordable housing, while continuing to support additional households in need.

Public Facilities and Infrastructure: The City previously met its five-year goal for public facility and infrastructure improvements. The City completed public facility improvements, including the 73rd and Lowell Community Event Space project, which benefited 7,625 residents by improving accessibility and enhancing public spaces in LMI neighborhoods. As a result, no new public facility activities were funded or completed in PY 2023, and this goal remains marked as complete.

Homelessness: The City has also met and exceeded its homelessness assistance goals. The five-year target was to add one unit of housing for people experiencing homelessness. By PY 2023, 38 households had been assisted—reaching 3,800% of the original goal. These efforts were largely carried out by the City's Homeless Navigators, who provided direct outreach, hotel stays for non-congregant sheltering, case management, and housing placements. No new homelessness assistance projects were funded with CDBG in PY 2023 because the performance targets had already been achieved.

CDBG-CV Activities:

The City of Westminster received a total allocation of \$873,207 in CDBG-CV funding through the CARES Act to prevent, prepare for, and respond to the COVID-19 pandemic. These funds supported small business assistance, food pantry services for residents sheltering in place, and expanded homeless assistance. As of PY 2023, all activities funded through the CDBG-CV program have been successfully completed, and all funds have been fully expended.

The City of Westminster remains committed to achieving its five-year housing and community development goals. Through strategic partnerships, efficient resource allocation, and ongoing investments in public facilities and infrastructure, and affordable housing the City continues to support its most vulnerable residents and foster long-term community resilience.

4. Summary of citizen participation process and consultation process

The City has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the Consolidated Plan and first-year 2025 AAP. The CPP provides guidance for public notices for the various stages of Consolidated Plan development, public hearings, and the public review of the proposed plan. Details of the City's outreach efforts are provided below:

PUBLIC HEARING: Public Hearings were held on March 5, 2025, at 6:00 pm at the MAC Recreation Center, 3295 W. 72nd Ave. Westminster, CO 80030 and on March 27, 2025, at 6:00 pm, at the Westminster City Park Recreation Center, 10455 Sheridan Boulevard, Westminster, CO 80020 to gather input from the community during the development of the ConPlan and AAP.

STAKEHOLDER MEETINGS: Adams County Consortium held a virtual stakeholder meeting via Zoom on March 11, 2025, focusing on Housing and Homelessness. There were 11 non-city attendees. A summary of comments is below:

- A question was raised about which community needs are currently receiving the most attention.
- Concerns included changes in state funding processes, challenges with gap financing timing, and the need for conditional HOME fund commitments.
- Emphasis was placed on the connection between affordable housing, economic impacts, and the importance of supportive services for housing stability.

Adams County Consortium held a virtual stakeholder meeting via Zoom on March 13, 2025, focusing on Community & Public Services. There were 3 non-city attendees. A summary of comments is below:

- PIT count data underrepresents need; service demand doesn't align with reported numbers.
- Urgency of housing needs varies and isn't always reflected in planning (e.g., elderly, disabled vs. higher-income families).
- ACS data less useful this year due to federal changes.
- Increased competition for limited local funds.
- Major rise in food pantry and rental assistance needs; funding insufficient.
- Wage growth skews data—more families doubling up, masking true income stagnation and need.
- Greater investment needed in food support, shelters, home repairs, and transit-accessible infrastructure.
- Support needed for community land trusts and first-time homebuyer programs.
- Older adults face rising costs (taxes, HOAs) and need downsizing options; limited resources due to state budget deficit.

PUBLIC HEARING: A public hearing will be held on May 19, 2025, at 7:00 pm to review and gather feedback on the draft ConPlan and AAP. The hearing will be held at a regularly scheduled City Council meeting. Council meetings are offered in person and virtually and are held at City Hall Council Chambers, located at 4800 West 92nd Avenue, Westminster, CO 80031. Council meetings can be attended virtually or in

person. More information about how to participate can be found at: <https://www.westminsterco.gov/654/Participate-in-Meetings>.

PUBLIC COMMENT PERIOD: The City will hold a public comment period from May 20, 2025 to June 20, 2025. The plan can be viewed on the city's website at: <https://www.westminsterco.gov/804/Community-Development-Block-Grant-CDBG>. All comments are welcome and can be submitted to the Economic Development Department, 4800 West 92nd Avenue, Westminster, CO 80031 or emailed to: cdbg@westminsterco.gov.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: The City, in partnership with Adams County held a community survey online to gather public input on the housing and community development priority needs in the City of Westminster. The link to the survey can be found at: <https://www.research.net/r/AdamsCounty-Community>

Stakeholder Survey Link: The Consortium held a stakeholder survey online to gather public input on the housing and community development priority needs in Adams County which includes the City of Westminster. The link to the survey can be found at: <https://www.research.net/r/AdamsCounty-Stakeholder>

Details of citizen participation outreach for the Consolidated Plan and PY 2025 AAP are also located in the PR-15.

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARING: A summary of comments will be included after the public hearing.

COMMUNITY & STAKEHOLDER SURVEYS: A summary of survey results will be included after the citizen participation process.

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted at the public hearing and public comment period.

7. Summary

The City of Westminster is committed to ensuring that its housing, human services, and community development programs align with community needs. The Economic Development Department, which manages HUD-funded programs, works with local partners and residents to guide funding priorities and program implementation.

Westminster's CDBG initiatives are supported by regional partners such as Maiker Housing Partners, Foothills Regional Housing, Brothers Redevelopment, Inc., Growing Home, and Almost Home. These organizations provide input into planning efforts and assist with outreach. The City also coordinates with the Metro Denver Homeless Initiative and participates in the Adams County HOME Consortium to enhance regional housing and homelessness strategies.

In accordance with its HUD-approved Citizen Participation Plan, the City conducts engagement activities such as public meetings, City Council sessions, and a formal public comment period. Outreach is offered in both English and Spanish and includes online postings, newspaper ads, and collaboration with community partners. During the 2025 AAP process, community feedback helped shape funding priorities around housing, infrastructure, utilities, and food access.

The Consolidated Plan outlines Westminster's long-term housing and community development goals over a five-year period. Annual Action Plans identify specific projects and funding, while the CAPER reports annual progress and outcomes.

Not only are the priority needs in the City identified through the needs assessment and market analysis, but the City also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community. As a member of the Adams County HOME Consortium, additional analysis on Comprehensive Housing Affordability Strategy (CHAS) data, Public Housing Authority (PHA) needs, and homelessness trends can be found in the Adams County HOME Consortium Consolidated Plan.

Primary data sources for the Consolidated Plan include 2009-2013 & 2019-2023 American Community Survey (ACS) 5-Year Estimates, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, and other local data sources. Data for map analysis came from the 2019-2023 ACS.

Contingency Provision for PY 2025 CDBG Allocations

At this time HUD has not yet announced the PY 2025 CDBG grant allocations. The allocation of \$562,333 for CDBG is only an estimate of the anticipated PY 2025 grant allocation based on prior year award. The City has a contingency provision per HUD notice CDP-25-02 to align final allocations with actual funding. Activity budgets will be proportionally adjusted to match the announced allocation while ensuring compliance with grant regulations.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. **Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WESTMINSTER	Economic Development Department

Table 1 – Responsible Agencies

Narrative

The City of Westminster Economic Development Department is the lead agency for the 2025-2029 Consolidated Plan and the first year Annual Action Plan that details the allocation of annual CDBG funding and use of funds. The City is also a member of the Adams County HOME Consortium. Adams County is the lead agency and is responsible for administering the HOME program for the City of Westminster, as well as other incorporated cities and unincorporated areas of the county.

During the preparation of the Consolidated Plan and first year Annual Action Plan, the City solicited input from other governmental agencies as well as various public and private agencies providing housing, social services, and other community development activities within the community. The City will continue to form new partnerships with non-profit organizations, the private sector, and other local resources.

Consolidated Plan Public Contact Information

City of Westminster Economic Development Department

Email: CDBG@westminsterco.gov

Voice message: 303-658-2485

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Westminster is committed to gathering input from residents, municipal officials, nonprofit organizations, private and nonprofit housing developers, governmental agencies, and the Regional Continuum of Care as part of the Consolidated Plan and Annual Action Plan processes. Consultations include stakeholder meetings, community input hearings, newspaper advertisements, website announcements, public notices, and public meetings with hearings to solicit feedback on the draft Consolidated Plan and Annual Action Plan.

Citizen participation is strongly encouraged throughout all phases of short- and long-range planning, plan implementation, and effectiveness assessment. In addition to conducting targeted outreach, the City of Westminster maintains ongoing conversations with partner agencies throughout the year to assess the evolving needs of low- and moderate-income (LMI) residents. City staff rely on these relationships to gather input on community needs, promote available resources, coordinate service partnerships, and develop action plans for the upcoming year.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Westminster actively collaborates with public and private entities to strengthen coordination among assisted housing providers, health agencies, and nonprofit service organizations. The Community Services Department, which administers the City’s CDBG program, plays a central role in these partnerships to support LMI residents, individuals experiencing homelessness, and other vulnerable populations.

Westminster works closely with partners including Maiker Housing Partners, Foothills Regional Housing (Jefferson County Housing Authority), Brothers Redevelopment, Inc., Growing Home, Almost Home, and the Metro Denver Homeless Initiative (MDHI). [Please see the list of additional partners the Navigator Team routinely collaborates with in addressing homelessness, food insecurity, mental and behavioral health supports and more. Members of City Council and staff also serve on regional agencies such as the Denver Regional Council of Governments (DRCOG), which houses the Area Agency on Aging. In addition, the City has utilized its Private Activity Bond (PAB) allocation to support affordable housing development and homebuyer assistance, including down payment and low-interest mortgage programs.

The City maintains two Homeless Navigators within the Parks, Recreation, and Libraries Department, who serve as case managers to people experiencing homelessness. They provide outreach, emergency shelter referrals, and connect to service providers while focusing on housing as the solution to homelessness. City staff meet regularly with nonprofit, housing, other jurisdictions, the school districts,

Commented [MB1]: Please review the next few pages and confirm that we are accurately capturing the City’s collaboration with other agencies and the CoC.

and health service providers to assess needs, coordinate resources, and inform program planning. In calendar year 2024, the two Homeless Navigators:

- i. Permanently housed 28 people;
- ii. Secured placements for 4 people in temporary residential programs;
- iii. Provided more than 2,226 hotel rooms for shelter, medical respite or bridge housing, and;
- iv. Held 2,440 appointments with 125 clients to help them access more supports, benefits and/or housing.
- v. Coordinated & hosted 22 Resource Fairs where 479 people connected directly to up to 7 service providers.
- vi. Hosted 6 Department of Motor Vehicle events where 300 people obtained identification documents to be able to connect to other resources.

In 2024, the City of Westminster Homeless Navigators served 156 clients in 129 households total.

In addition, the Westminster Navigators distribute Adams County Severe Weather Activation Program (SWAP) hotel stays to clients on cold weather nights when it is below 32°F and wet or 20°F and dry.

In calendar year 2025, the City added two additional Homeless Navigator positions.

The Recreation Division provides shower passes for the Homeless Navigator and Wellness Court Navigator to distribute to clients.

The City's Fire and Parks, Recreation and Libraries departments work together to host congregant sheltering at the Mature Adult Center (MAC) when wind chill temperatures are projected to fall below 0°F for six or more hours. Through a contract with Bayaud Enterprises, a non-profit providing employment opportunities for people experiencing homelessness, staffs the shelter. During the 2024-25 cold weather season, the MAC activated three times for extreme weather:

- The first activation served 55 individuals from Saturday, January 18 to Tuesday, January 21.
- The second activation served 52 individuals from Tuesday, February 11 to Thursday, February 13.
- The third activation served 46 individuals from Tuesday, February 18 to Thursday, February 20.

To bridge the digital divide, Westminster partners with Maiker Housing Partners to incorporate broadband-ready infrastructure in new affordable housing projects. The City also works with organizations such as the Audio Information Network of Colorado (Aftersight) to distribute mobile hotspots, broadband access, and digital literacy training to LMI residents, helping ensure access to education, employment, and telehealth services.

Westminster is also engaged in emergency preparedness, climate resilience, and hazard mitigation through collaboration with Adams County's Office of Emergency Management. The City contributes to the countywide Hazard Mitigation Plan, which addresses flooding, extreme weather, and infrastructure risks. While CDBG does not directly fund energy efficiency efforts, the City supports sustainability through broader planning strategies and policy initiatives.

To strengthen coordination, the Economic Development Department continues to engage with other City departments and community-based organizations focused on housing stability, food security, and supportive services. These partnerships ensure that limited resources are deployed effectively across Westminster's communities.

As the administrator of CDBG funds, the City ensures that investments are aligned with community needs and federal objectives. Staff routinely consult with local organizations to evaluate project ideas, clarify funding requirements, and foster collaboration across sectors.

The City of Westminster remains committed to expanding partnerships and coordinated strategies to improve housing access, service delivery, broadband access, and community resilience for low- and moderate-income residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Westminster is committed to addressing the needs of individuals and families experiencing homelessness, as well as those at risk, through regional collaboration, direct outreach, and coordinated service delivery. Westminster actively participates in the Metro Denver Homeless Initiative (MDHI), the lead agency for the Metro Denver Continuum of Care (CoC), serving a seven-county region including Adams and Jefferson Counties. The City also partners with Adams and Jefferson County Human Services, nonprofit organizations, and regional coalitions to ensure access to shelter, supportive services, and long-term housing solutions.

A dedicated City staff member coordinates Westminster's homeless services and serves as a voting member of the MDHI CoC Coordinating Committee, and participates in both the Point-in-Time (PIT) Regional Planning Committee and the Notice of Funding Opportunity (NOFO) review committee for federal homelessness funding. This staff member also serves on Jefferson County Heading Home Advisory Council with twelve other agencies to provide guidance to the Governance Board of Heading Home, an informal collaborative of more than 100 organizations addressing homelessness across Jefferson County.

Westminster's Homeless Navigators, now four full-time staff within the Parks, Recreation, and Libraries Department, conduct direct outreach using HMIS and the Coordinated Entry system in collaboration with the CoC. They provide shelter referrals, case management, support with vital documentation, and housing navigation. The Navigators work daily with Adams, Jefferson and Broomfield Counties, and MDHI to ensure coordinated and efficient service delivery. Navigators also collaborate with the following agencies: Jefferson County Human Services Department, Adams County Human Services Department, Colorado Safe Parking Initiative, The Family Tree, Adams and Jefferson County Health Departments, Jefferson Center for Mental Health, Community Reach Center, Wellpower, Servicios de las Raza, Metro West Housing Solutions, Brighton Housing Authority, Arvada Housing Authority, Denver

Housing Authority, Colorado Coalition for the Homeless, RTD, The ARC, the Veterans Administration, and the Westminster Elks Lodge.

The City participates in several regional homelessness initiatives, including Built for Zero, which aims to reach functional zero for veteran homelessness. Westminster also collaborates on the PIT count, supports the Homeless Management Information System (HMIS), and collaborates with the Adams County Community Safety and Well-being Department as well as all navigators in both Adams and Jefferson Counties. . These partnerships strengthen Westminster’s ability to align local efforts with regional goals and data-informed strategies.

The City has used CDBG-CV funds to support Almost Home, a nonprofit providing homeless prevention and support services for Westminster residents. The following city departments work together to provide resources for individuals and partner agencies, including referrals, information, and connections to housing, food, healthcare, and transportation resources: Parks Recreation & Library, Police Department Co-Responders, Victims Services staff, and the Wellness Court Navigator.

Commented [KS2]: This is now mainly done by PRL, the PD Co-Responders, the Victim Services staff, and the Wellness Court Navigator.

Internally, Westminster fosters cross-departmental coordination among Police, Parks, Code Enforcement, the Municipal Court, Fire EMS, and Housing to share data, align outreach strategies, and improve responsiveness. The City also maintains active partnerships with Maiker Housing Partners, Foothills Regional Housing, Brothers Redevelopment, Inc. and others to connect households to long-term housing stability.

The City of Westminster remains committed to advancing a coordinated, compassionate homelessness response. Through leadership roles in the CoC, collaboration with nonprofit partners, and strategic use of federal funding, the City is working to ensure that all residents have access to housing and essential support services.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City works closely with the MDHI to ensure consultation regarding the allocation of Emergency Solutions Grant (ESG) funds in the region.

The City’s Homeless Navigators utilize the HMIS and Coordinated Entry (CE) to match individuals experiencing homelessness with available housing resources. Case conferencing occurs at the county level in coordination with staff from jurisdictions across both Adams and Jefferson Counties. Funding decisions for HMIS are also made by the NOFO Committee, where Westminster’s Homeless Coordinator continues to serve as an active voting member.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Maiker Housing Partners (Adams County Housing Authority)
	Agency/Group/Organization Type	Housing PHA Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Maiker Housing Partners was invited to participate in the development of the Consolidated Plan and AAP. Maiker provides multiple programs in support of LMI family needs in Westminster.
2	Agency/Group/Organization	ALMOST HOME INC.
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contract for services for eviction/homelessness prevention. Executive Director and staff were asked to provide input on the development of the Consolidated Plan and AAP.

Commented [MT3]: Pulled from 2024 AAP - no responses from survey list Westminster as their primary area just yet. Will review survey results again once closed.

Commented [MB4R4]: City staff - can you confirm that we have had some sort of contact or "consolation" with each of these agencies over the last few months/year?

3	Agency/Group/Organization	GROWING HOME, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Growing Home works closely with the City and CDBG staff on project implementation and community outreach. Staff and volunteers provided input on the Consolidated Plan and AAP.
4	Agency/Group/Organization	BROTHERS REDEVELOPMENT, INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Lead-based Paint Strategy LMI Homeowner Repairs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Brothers Redevelopment, Inc. is a valued partner and supports the City's Emergency and Essential Home Repair program. BRI staff participated in review and input to the Consolidated Plan and AAP, and has worked on the design of the City Multi-family Preservation Grant project.
5	Agency/Group/Organization	Jefferson County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Families with children LMI Homeowner Repair Program
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Jefferson County Housing Authority, DBA Foothills Regional Housing Partners is a long-time partner in the City's Emergency and Essential Home Repair Program. Foothills Regional Housing staff participated in development of the Multi-family Preservation Grant program, is evaluating an upgrade to multi-family properties they own in Westminster and assists staff with housing information regarding Jefferson County resident's needs.
6	Agency/Group/Organization	ADAMS COUNTY
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Adams County is the HOME Consortium lead. Community Development staff participated in the review and input to the City's project development process.
7	Agency/Group/Organization	The Heart of Westminster Neighborhood Organization
	Agency/Group/Organization Type	Neighborhood Organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Community Engagement

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Heart of Westminster was invited to participate in the development of the Consolidated Plan and AAP. Residents contributed information and asked the City to consider a proposal to utilize a CDBG-funded property for a community use. Staff is working with residents to assess alternate uses for the property.
8	Agency/Group/Organization	Metro Denver Homeless Initiative
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy HOPWA Strategy Continuum of Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MDHI is a recognized partner in support of the regional Continuum of Care in coordination of services for the unhoused. MDHI was invited to participate in the development of the City's Consolidated Plan and AAP.
10	Agency/Group/Organization	Google Fiber
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Building off of previous years' efforts to increase broadband access, the City has an agreement with Google Fiber to update and strengthen broadband in the community.
11	Agency/Group/Organization	City Emergency Management Department
	Agency/Group/Organization Type	Services: Emergency Management Services: Community Safety
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with the Emergency Management Department by reviewing emergency preparedness materials that the City makes available, including the City's sheltering annex emergency plan.

Identify any Agency Types not consulted and provide rationale for not consulting

No organizations were intentionally left out of the public participation process. All comments and views were accepted and welcomed.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Metro Denver Homeless Initiative	The City works closely with MDHI throughout the year, which aims at reducing homelessness in the seven-county Denver metropolitan area. The CoC brings together public and private stakeholder organizations to provide a comprehensive array of homelessness prevention activities, housing placement assistance, and related supportive services for persons who are experiencing homelessness or at risk of becoming homeless.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Westminster collaborates with a range of local and regional partners, including Maiker Housing Partners, Foothills Regional Housing, Brothers Redevelopment, Inc., Audio Information Network of Colorado (Aftersight), Adams County Human Services, and the Metro Denver Homeless Initiative (MDHI) to implement programs that support the goals of the Consolidated Plan and Annual Action Plan. Planning and prioritization efforts are informed by consultations with nonprofit service providers, regional housing agencies, and community stakeholders, as well as public engagement through hearings, meetings, and surveys.

Westminster is an active participant in regional housing initiatives and works closely with Maiker Housing Partners and Foothills Regional Housing to support the development and rehabilitation of affordable housing. These projects are designed with broadband-ready infrastructure to improve digital access for residents. The City also partners with Aftersight to expand access to mobile hotspots, broadband connectivity, and digital literacy training, particularly for residents with disabilities. These efforts help bridge the digital divide and ensure access to education, employment, and telehealth for low- and moderate-income households.

The City collaborates with a wide network of public service organizations and nonprofits to provide housing support, food security, utility assistance, and homelessness outreach. Programs such as the Emergency and Essential Home Repair Program, the Housing LIFT Program, and partnerships with organizations like Growing Home and Almost Home extend the City's reach in addressing core community needs. Coordination with the Metro Denver CoC also ensures that Westminster aligns its efforts with regional strategies and leverages broader systems like Coordinated Entry and the Homeless Management Information System (HMIS).

Through continuous coordination with housing, digital access, and social service partners, the City of Westminster remains committed to advancing the goals of its Consolidated Plan. These efforts help ensure that residents—particularly those in low- and moderate-income households—have access to affordable housing, public services, and essential digital infrastructure that support self-sufficiency and long-term community resilience.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

City of Westminster has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation of the Consolidated Plan and first year 2025 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided in the table below.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Comment Period	Non-targeted/broad community	The proposed ConPlan and first year AAP will be made available to review for at least thirty (30) days from May 20, 2025 to June 20, 2025. The plan can be viewed on the city's website at: https://www.westminsterco.gov/804/Community-Development-Block-Grant-CDBG . All comments are welcome and can be submitted to the Economic Development Department, 4800 West 92nd Avenue, Westminster, CO 80031 or emailed to: cdbg@westminsterco.gov .	A summary of comments will be included after the comment period.	All comments are accepted.	See link
2	Public Hearing	Non-targeted/broad community	A public hearing was held on March 05, 2025, at 6:00 pm, to review and gather feedback on the 2025 – 2029 ConPlan and AAP. The hearing was held at the MAC Recreation Center, 3295 W. 72nd Ave. Westminster, CO 80030.	Five members of the community attended the meeting. Comments included suggestion to use CDBG funds for childcare support and youth programs, park improvements, and expansion of affordable housing options.	All comments are accepted.	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Public Hearing	Non-targeted/broad community	A public hearing was held on March 27, 2025, at 6:00 pm, to review and gather feedback on the 2025 – 2029 ConPlan and AAP. The hearing was held at the Westminster City Park Recreation Center, 10455 Sheridan Boulevard, Westminster, CO 80020.	A summary of comments will be included after the public hearing.	All comments are accepted.	
4	Public Hearing	Non-targeted/broad community	A public hearing will be held on May 19, 2025, at 7:00 pm to review and gather feedback on the draft ConPlan and AAP. The hearing will be held at a regularly scheduled City Council meeting. Council meetings are offered in person and virtually and are held at City Hall Council Chambers, located at 4800 West 92nd Avenue, Westminster, CO 80031. Council meetings can be attended virtually or in person. More information about how to participate can be found at: https://www.westminsterco.gov/654/Participate-in-Meetings .	A summary of comments will be included after the public hearing.	All comments are accepted.	See link

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
5	Stakeholder Meeting	Non-targeted/broad community Stakeholders	Adams County Consortium held a virtual stakeholder meeting via Zoom on March 11, 2025 focusing on Housing and Homelessness. There were 11 non-city attendees.	<ul style="list-style-type: none"> • A question was raised about which community needs are currently receiving the most attention. • Concerns included changes in state funding processes, challenges with gap financing timing, and the need for conditional HOME fund commitments. • Emphasis was placed on the connection between affordable housing, economic impacts, and the importance of supportive services for housing stability. 	All comments are accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Stakeholder Meeting	Non-targeted/broad community Stakeholders	Adams County Consortium held a virtual stakeholder meeting via Zoom on March 13, 2025, focusing on Community & Public Services. There were 3 non-city attendees.	<ul style="list-style-type: none"> • PIT count data underrepresents need; service demand doesn't align with reported numbers. • Urgency of housing needs varies and isn't always reflected in planning (e.g., elderly, disabled vs. higher-income families). • ACS data less useful this year due to federal changes. • Increased competition for limited local funds. • Major rise in food pantry and rental assistance needs; funding insufficient. • Wage growth skews data—more families doubling up, masking true income stagnation and need. • Greater investment needed in food support, shelters, home repairs, and transit-accessible infrastructure. • Support needed for community land trusts and first-time homebuyer programs. • Older adults face rising costs (taxes, HOAs) and need downsizing options; 	All comments are accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
				limited resources due to state budget deficit.		
7	Community Survey	Non-targeted/broad community	<p>The City, in partnership with Adams County, offered an online community survey to gather input on the housing, fair housing, community development and homeless needs in Westminster and Adams County. See below the link to the survey.</p> <p>https://www.research.net/r/AdamsCounty-Community</p>	Full survey results will be provided after the citizen participation process.	All comments are accepted.	
8	Stakeholder Survey	<p>Non-targeted/broad community</p> <p>Nonprofits</p>	<p>The City, in partnership with Adams County, offered an online stakeholder survey to gather input on the housing, fair housing, community development and homeless needs in Westminster and Adams County. See below the link to the survey.</p> <p>https://www.research.net/r/AdamsCounty-Stakeholder</p>	Full survey results will be provided after the citizen participation process.	All comments are accepted.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The 2025-2029 Consolidated Plan (ConPlan) for the City of Westminster provides a framework for addressing the city's most pressing community development needs over the next five years. As an abbreviated ConPlan, this assessment focuses on non-housing community development priorities, including public facilities, public improvements, and public services, while also considering broader demographic and economic trends that shape resource allocation.

To develop a comprehensive understanding of community needs, the City has utilized quantitative data analysis, stakeholder consultations, public input, and institutional knowledge from past initiatives. By incorporating data from the U.S. Census Bureau, HUD, the Bureau of Labor Statistics, and local planning efforts such as Westminster's 2023 Housing Needs Assessment (HNA) and recent Annual Action Plans (AAPs), the City can ensure that funding decisions are informed by both current conditions and projected trends.

This needs assessment serves as a foundation for identifying gaps in services, infrastructure, and public resources, helping to guide federal, state, and local funding allocations. By analyzing demographic shifts, economic conditions, and service accessibility, the City can prioritize investments that enhance community resilience and long-term sustainability.

Through this data-driven approach, Westminster aims to align funding with the evolving needs of its residents, ensuring that public facilities, infrastructure, and essential services remain accessible and responsive to the community's growth.

Consolidated Plan Helpful Definitions:

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2024, a four-person household in Denver-Aurora-Lakewood, CO area with an income at 30 percent AMI earned \$39,100 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2024 a four-person household in the Denver metropolitan area with an income at 50 percent AMI earned a maximum of \$65,200 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2024, a four-person household in the Denver metropolitan area with an income at 80 percent AMI earned a maximum of \$102,650.

Moderate-income households: Households earning 81 to 120 percent AMI for their household size. In 2024, a moderate-income four-person household in the Denver metropolitan area earned a minimum of \$102,651.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Westminster's public facilities require significant investment to support a growing population and aging infrastructure. The City's existing park infrastructure, trail systems, and natural areas are in need of improvements. There is also need for additional park, recreational, and library facilities, particularly in neighborhoods with limited access to existing facilities. The City's 2040 Comprehensive Plan highlights the need for public facilities in proximity to senior housing to allow for easier access for the city's aging population.

How were these needs determined?

Public facility needs are determined through community surveys, strategic planning, and facility assessments. Resident feedback highlights concern about library and recreation facility access. Additionally, the City's 2025 Parks, Recreation, and Libraries Vision Plan and the 2040 Comprehensive Plan identify prioritization of public facility improvements such as parks, open spaces, and libraries.

Describe the jurisdiction's need for Public Improvements:

Westminster faces growing infrastructure demands, particularly in transportation, water systems, and stormwater management. Residents have raised concerns over road conditions and traffic congestion. The city plans to invest in projects such as the Federal Parkway multimodal improvements to enhance traffic flow and pedestrian access while expanding the sidewalk and bike lane network to improve connectivity. Traffic safety, particularly in residential areas, is another priority, with the city working to improve enforcement and add traffic calming measures.

Upgrades to water and sewer infrastructure are also critical. Planned projects such as the Big Dry Creek Interceptor Sewer project and expansion of stormwater drainage systems aim to prevent flooding and improve environmental sustainability. Additionally, older neighborhoods require sidewalk repairs, street lighting upgrades, and enhanced code enforcement to improve safety and overall livability.

How were these needs determined?

Needs are identified through long-term infrastructure planning, engineering assessments, and public input. The City's 2040 Comprehensive Plan also identified essential public improvement needs in the city. Resident feedback, collected through community surveys and city council outreach, highlights priority areas for improvements, ensuring that projects align with public concerns and future growth projections.

Describe the jurisdiction's need for Public Services:

An essential public service need is addressing food insecurity. Due to the continued increase in the cost of living, food pantries across the nation have seen numbers higher than the numbers of assistance given during the 2020 pandemic. Supporting this basic need assists with resident displacement and homelessness prevention. Additional needs include expanding emergency response, housing assistance, and social services to meet Westminster's evolving needs. There is also a need to expand services for the City's residents experiencing or at risk of homelessness. Additionally, social services including senior support, expanded childcare support and youth programming, and mental health assistance require further investment to ensure that vulnerable populations have access to essential resources.

How were these needs determined?

Public service needs are assessed through community surveys, resident input, and collaboration with regional organizations. Westminster works closely with the Adams County HOME Consortium and other housing partners to evaluate affordability challenges and ensure the effective use of federal housing funds. Partnerships with organizations such as MDHI, Maiker Housing Partners, and Almost Home help identify housing and homelessness service needs. The 2040 Comprehensive Plan and annual budget process ensure service expansions align with the city's long-term priorities and evolving community needs.

Housing Market Analysis

MA-05 Overview

Market Analysis Overview:

Westminster, Colorado is strategically situated between Denver and Boulder, with a varied economy shaped by regional employment trends and workforce development initiatives. The city's business environment is supported by key industries such as aerospace, telecommunications, software development, healthcare, and retail. According to Westminster Economic Development, major employers in the city include Ball Aerospace, Maxar, and Trimble, reflecting its strong presence in advanced technology and manufacturing sectors.

Though the city has a strong economic base, many residents commute outside the city for work due to a mismatch between available jobs and the local workforce's skills. Based on information from the Adams County Workforce & Business Center, Westminster collaborates regionally to provide job training, recruitment support, internships, and apprenticeships to better align workforce skills with employer needs. Additionally, Front Range Community College serves as a key educational institution, offering specialized training and degree programs to help residents access higher-paying and in-demand careers.

Westminster's economic development strategy focuses on attracting businesses, supporting entrepreneurship, and investing in infrastructure to ensure long-term economic growth. The Westminster Economic Development Department oversees efforts to revitalize urban areas, encourage private investment, and redevelop underutilized properties to stimulate business activity. Initiatives like the Downtown Westminster development are transforming the city's core into a vibrant mixed-use district, enhancing its appeal to businesses and residents alike.

As Westminster continues to grow, ensuring alignment between workforce capabilities and industry demands, enhancing economic resilience, and strengthening business support remain top priorities. By leveraging strategic partnerships, workforce development programs, and infrastructure investments, the city is well-positioned to expand job opportunities, support local industries, and ensure long-term economic stability for its residents.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section provides an overview of Westminster's economic development, with a focus on key areas such as business sector employment, unemployment rates, commuting times, and education levels. The accompanying table outlines employment distribution across the county's business sectors. Additionally, the analysis delves into trends in unemployment, average commuting times for workers, and educational attainment, all of which play significant roles in shaping Westminster's economic landscape and future growth.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	686	18	2%	1%	-1
Arts, Entertainment, Accommodations	5,794	7,065	9%	8%	-1
Construction	5,760	2,449	12%	10%	-2
Education and Health Care Services	13,121	9,442	17%	23%	6
Finance, Insurance, and Real Estate	4,816	2,951	6%	3%	-3
Information	1,747	1,416	2%	1%	-1
Manufacturing	5,708	2,908	8%	6%	-2
Other Services	3,393	1,194	5%	3%	-2
Professional, Scientific, Management Services	9,316	11,859	11%	12%	1
Public Administration	2,997	2,069	4%	3%	-1
Retail Trade	8,544	7,095	12%	9%	-3
Transportation and Warehousing	3,398	264	8%	13%	5
Wholesale Trade	1,646	2,557	3%	8%	5
Total	66,926	51,287	--	--	-

Table 3 - Business Activity

Data Source: 2018-2022 ACS (Workers), 2021 LEHD (Jobs)

Share of Workers

Westminster faces a notable worker-to-job imbalance, underscoring the need to expand local employment opportunities. The city's labor force includes 66,926 working residents, yet only 51,287 jobs exist within Westminster. This disparity indicates that nearly 25% of the city's workforce (approximately 15,639 individuals) do not have job opportunities within the city and are forced to commute elsewhere for employment, contributing to longer commute times and reducing overall quality of life.

The mismatch between available jobs and skilled workers is particularly evident across several key industries:

- Education and Health Care Services – Nearly 3,700 more skilled workers than available jobs.
- Construction – Over 3,300 more workers than local job opportunities.
- Transportation and Warehousing – A deficit of around 3,100 jobs compared to the available workforce.

To bridge this gap, Westminster must focus on attracting and expanding businesses in sectors where skilled workers already exist. Aligning economic development strategies with workforce strengths can create sustainable job growth, reduce outbound commuting, and retain more economic activity within the city. Enhancing local employment opportunities will not only improve workforce stability but also contribute to Westminster's long-term economic resilience and growth.

Labor Force

Total Population in the Civilian Labor Force	69,639
Civilian Employed Population 16 years and over	67,026
Unemployment Rate	3.2
Unemployment Rate for Ages 16-24	9.1%
Unemployment Rate for Ages 25-65	2.9%

Table 4 - Labor Force

Alternate Data Source: ACS 2019-2023; BLS Unemployment 2023
Data Source Comments: All data except Unemployment Rate from 2019-2023 ACS

Unemployment Rate

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

2022 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
4.1	3.7	3.2	2.8	2.7	2.9	2.9	2.8	2.6	2.7	2.8	2.7

2023 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.2	3.3	3.0	2.7	2.9	3.6	3.3	3.5	3.2	3.4	3.4	3.5

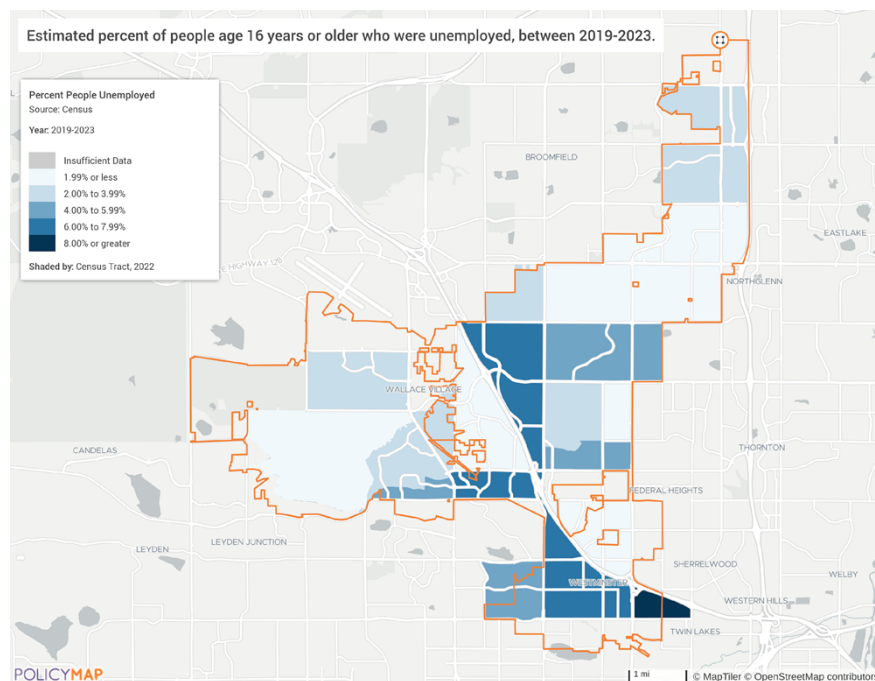
Table 1 - Unemployment Rate, BLS – Westminster, CT

In 2023, Westminster maintained a relatively low unemployment rate with minimal fluctuation throughout the year. The rate started at 3.2% in January, reached its lowest point of 2.7% in April, and ended the year at 3.5%. While unemployment remained stable, 2023 saw slightly higher rates overall compared to 2022, indicating a minor upward trend in joblessness. This increase could be attributed to regional economic shifts or workforce adjustments, though no major employer closures were reported that would have significantly impacted local employment levels.

Despite this slight increase, Westminster's unemployment rates remained lower than national averages, reflecting the city's resilient labor market and steady economic conditions. Moving forward, expanding local job opportunities and aligning workforce development efforts with industry needs will be key to sustaining employment stability.

Unemployment Rate

The map highlights disparities in unemployment rates across Westminster, with the central, southern-central, and southeastern areas experiencing rates exceeding 6% and 8% in one tract, while other parts of the city report much lower rates, with some below 2%. These variations suggest unequal access to employment opportunities, likely influenced by industry presence, workforce training access, and transportation connectivity. Targeted economic development efforts and workforce initiatives are essential to expanding job access and reducing unemployment in high-need areas, fostering a more balanced and inclusive labor market across Westminster.



Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	30,461
Farming, fisheries and forestry occupations	88
Service	10,088
Sales and office	14,022
Construction, extraction, maintenance and repair	5,554
Production, transportation and material moving	6,813

Table 5 – Occupations by Sector

Alternate Data Source: 2018-2022 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Westminster, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

In Westminster, the largest occupational group is the Management, Business, and Financial sector, with over 30,461 jobs. The second largest group is the Sales and Office sector, comprising 14,022 jobs. These sectors encompass vital roles such as managers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional and office-related occupations in the city's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,725	58.9%
30-59 Minutes	19,014	35.3%
60 or More Minutes	3,124	5.8%
Total	53,863	100%

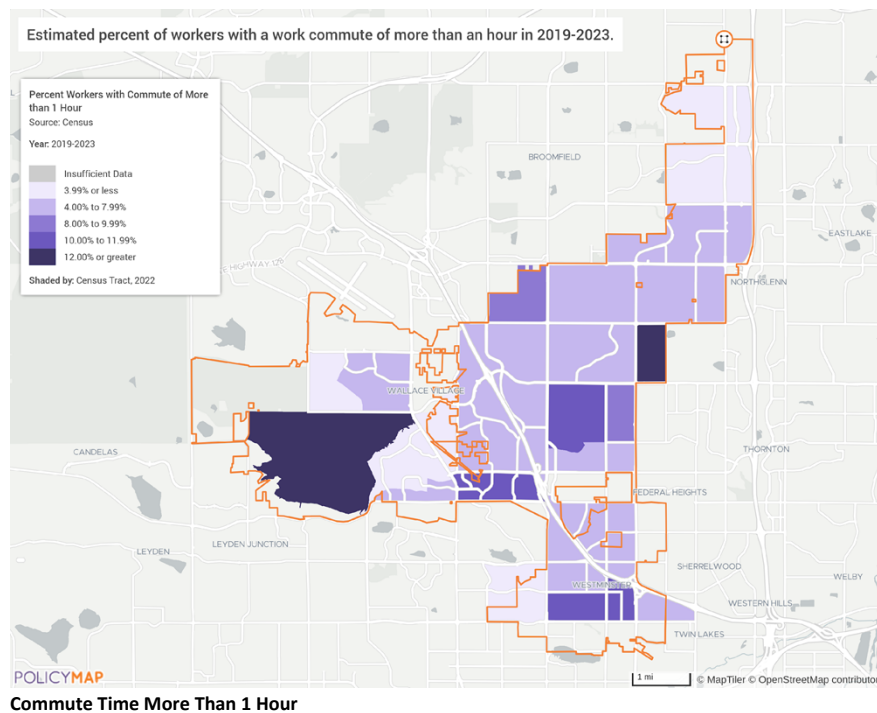
Table 6 - Travel Time

Alternate Data Source Name: 2019-2023 ACS

Commute Travel Time

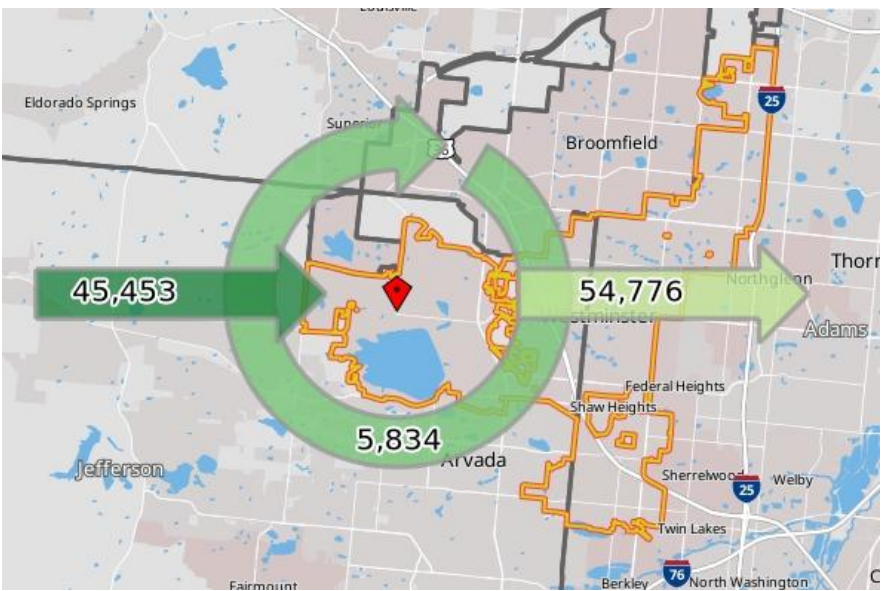
In Westminster, most residents experience short to medium commutes, with 58.9% (31,725 commuters) traveling less than 30 minutes, while 35.3% (19,014 commuters) spend between 30 and 59 minutes commuting each way. A smaller but notable 5.8% (3,124 commuters) face commutes of 60 minutes or more, often traveling to employment centers outside the city.

The map illustrates areas where residents endure longer commute times, with darker shading representing higher concentrations of workers commuting over an hour, emphasizing the need for expanded local employment opportunities and improved transportation infrastructure to reduce commute burdens.



Inflow-Outflow of Jobs in 2022

The map below illustrates the job inflow and outflow in Westminster, highlighting the city's significant commuting patterns. Only 5,834 Westminster residents are employed within city limits, while approximately 54,834 residents commute outside the city for work. Conversely, 45,453 individuals who work in Westminster live outside the city, demonstrating a reliance on external labor sources. This imbalance underscores the need for expanded local job opportunities to retain more of Westminster's workforce within the city, reducing commute times and strengthening the local economy.



Inflow-Outflow of Jobs in 2022

	Count
Employed in the Selection Area	51,287
Employed and Living in the Selection Area	5,834
Employed in the Selection Area but Living Outside	45,453
Living in the Selection Area but Employed Outside	54,776

Data Source: 2022 LEHD Inflow/Outflow Job Counts

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,039	200	1,374
High school graduate (includes equivalency)	9,984	440	2,188
Some college or Associate's degree	15,884	538	2,171
Bachelor's degree or higher	26,706	723	2,650

Table 7 - Educational Attainment by Employment Status

Alternate Data Source Name: ACS 2019-2023

Educational Attainment by Employment Status

Educational attainment is a key determinant of economic success, influencing both employment stability and earning potential. In Westminster, unemployment rates vary significantly by education level, highlighting the direct correlation between higher education and workforce outcomes. Residents without a high school diploma face a 4.3% unemployment rate, while those with a high school diploma or equivalent have a slightly lower rate of 3.5%. Individuals with some college or an Associate's degree experience a further reduction in unemployment at 2.9%. Those with a Bachelor's degree or higher not only make up the largest segment of the workforce but also have the lowest unemployment rate at 2.4%.

Despite low unemployment rates across all education levels, workforce inflow and outflow trends suggest that there may be an imbalance between the types of jobs available within Westminster and the qualifications of its workforce. While residents with higher education levels are more likely to be employed, many may be seeking job opportunities outside the city that better align with their skills and earning expectations. Addressing this potential mismatch through targeted workforce development, employer partnerships, and business expansion could help retain more educated workers in Westminster while ensuring that local industries have access to a skilled labor force.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	213	818	1,158	1,951	640
9th to 12th grade, no diploma	1,881	1,315	1,626	2,300	1,356
High school graduate, GED, or alternative	5,841	5,929	4,584	9,291	3,797
Some college, no degree	3,818	4,855	4,712	6,509	3,420
Associate's degree	479	2,032	2,095	2,702	1,465
Bachelor's degree	1,538	5,699	5,438	5,844	2,074
Graduate or professional degree	64	1,843	2,421	2,875	1,518

Table 8 - Educational Attainment by Age

Alternate Data Source Name: ACS 2019-2023

Educational Attainment by Age

The previous table provides a detailed breakdown of educational attainment by age for Westminster residents 18 and older, offering insight into education trends and their impact on workforce development and economic mobility. While higher education levels are generally correlated with older age groups, this pattern is not absolute. In Westminster, advanced degrees are relatively evenly distributed among individuals between the ages of 25 and 65, indicating a well-established workforce with varied career trajectories and continued professional development.

These trends highlight the importance of accessible education and skill development programs that support workers at all stages of their careers. Ensuring that educational opportunities align with industry demands can strengthen workforce adaptability and long-term economic growth. By fostering lifelong learning initiatives, employer-sponsored training, and higher education partnerships, Westminster can continue to build a highly skilled labor force that meets the evolving needs of its economy.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$43,295
High school graduate (includes equivalency)	\$46,466
Some college or Associate's degree	\$54,627
Bachelor's degree	\$74,912
Graduate or professional degree	\$89,429

Table 9 - Median Earnings in the Past 12 Months

Alternate Data Source Name: ACS 2019-2023

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Westminster, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns around 75% more income than someone without a high school diploma, while those with a graduate or professional degree can expect to earn just below twice what someone earns with a high school diploma or its equivalent. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn around \$2.9 million, compared to approximately \$2.0 million for someone with a high school diploma working from age 18 to 62—an earnings difference of about \$900,000 in their lifetime. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Education and Health Care Services sector is a cornerstone of Westminster's economy, employing 13,121 residents and representing nearly 20% of the local workforce. However, with only 9,442 jobs available in this field, a workforce-job mismatch exists, forcing many skilled professionals to seek employment outside the city. Expanding job opportunities within this sector would better align local employment with workforce expertise, reducing outbound commuting and fostering economic stability.

Similarly, the Professional, Scientific, and Management Services sector holds the highest number of local jobs, with 11,859 positions, yet only 9,316 of these jobs are currently filled. This sector has room for additional workforce engagement, presenting an opportunity to attract more professionals to fill unoccupied positions and support business growth within Westminster.

Both industries are critical to the city's economic stability, providing essential services, workforce opportunities, and long-term growth potential. Addressing employment imbalances through targeted

economic development efforts and business recruitment strategies can help strengthen the local job market, retain skilled workers, and enhance Westminster's economic resilience.

Describe the workforce and infrastructure needs of the business community:

The business community in Westminster, Colorado, faces several key workforce and infrastructure needs that are essential for economic growth and long-term competitiveness. Addressing these challenges through strategic investments and partnerships will help businesses thrive while strengthening the city's economic foundation.

Workforce Needs

- **Skilled Labor Availability:** Businesses in Westminster require access to a workforce with specialized skills to meet industry demands. According to Westminster Economic Development, partnerships with Front Range Community College provide businesses with a pipeline of trained professionals in key sectors such as healthcare, technology, and advanced manufacturing, ensuring local industries can fill high-demand positions.
- **Workforce Development Programs:** Expanding workforce training, recruitment, and upskilling programs is critical to meeting employer needs. Based on information from the Adams County Workforce & Business Center, the city provides internships, apprenticeships, and employment support services to help businesses train and retain skilled workers. These programs also assist in bridging gaps for industries experiencing labor shortages, ensuring Westminster's workforce remains competitive.

Infrastructure Needs

- **Transportation and Mobility:** Efficient transportation networks are necessary for business operations, employee commutes, and customer access. According to Westminster Economic Development, the city benefits from its strategic location along the U.S. 36 Tech Corridor, providing direct access between Denver and Boulder. However, continued investment in transit and road infrastructure is essential to accommodate business expansion and workforce mobility.
- **Utility and Facility Upgrades:** Reliable infrastructure is fundamental for business functionality, particularly in high-growth areas. As reported by Colorado Community Media, recent federal funding has been allocated to upgrade Westminster's water treatment facilities, ensuring that businesses have access to sustainable and modern utilities to support future development and operations.
- **Redevelopment Initiatives:** Attracting new businesses and revitalizing underutilized properties remain priorities for economic development. The city actively pursues urban renewal projects, focusing on transforming underdeveloped areas into commercial and mixed-use hubs that create jobs and drive economic activity.

By strengthening workforce training, expanding infrastructure investments, and supporting business redevelopment, Westminster is working toward a more resilient and business-friendly environment. These efforts will help retain skilled workers, attract new industries, and ensure sustainable economic growth for the city.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Westminster is poised for significant economic growth over the next five years, driven by key public and private sector investments. These developments are expected to increase job opportunities, attract businesses, and enhance infrastructure, while also creating new workforce development and business support needs.

Major Investments and Initiatives

- **Municipal Courthouse Replacement:** According to the City of Westminster, construction will begin in 2025 on a new, modern Municipal Courthouse to replace the outdated facility. This project will improve judicial services while creating construction-related jobs and long-term employment opportunities in facility management and security.
- **North Huron Urban Renewal Area (URA) Infrastructure Enhancements:** The Westminster Economic Development Authority (WEDA) has allocated \$7.1 million for infrastructure improvements in the North Huron URA, including the installation of a new traffic signal at West 144th Avenue and Orchard Parkway, asphalt and concrete replacements, traffic signal equipment updates, and corrosion control measures. These enhancements aim to improve transportation efficiency and safety, attract new businesses, and support existing ones.

Implications for Workforce Development and Business Support

These initiatives will increase demand for skilled labor in fields such as construction, engineering, and project management. Expanding workforce development programs in partnership with Front Range Community College will be essential to train and upskill workers for these opportunities. Additionally, businesses in sectors like infrastructure maintenance, real estate development, and community services may require additional support to expand their operations in response to new projects.

Infrastructure Needs

The planned developments underscore the necessity for continued transportation and public facility upgrades. As Westminster moves forward with these projects, ensuring sufficient roadway capacity,

transit accessibility, and reliable utility infrastructure will be critical to supporting economic expansion and business sustainability.

By proactively addressing workforce training, business support, and infrastructure needs, Westminster can maximize the long-term economic benefits of these investments while fostering a strong, competitive business environment.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education levels of Westminster's workforce reveal both strengths and misalignments with local employment opportunities. The city has a highly educated workforce, with 26,706 employed residents holding a Bachelor's degree or higher, making up the largest share of the labor force. Additionally, 15,884 workers have some college or an Associate's degree, further strengthening the city's skilled labor pool. However, certain employment sectors in Westminster do not fully align with the education levels of the workforce, leading to a reliance on external labor sources while many residents commute elsewhere for work.

The Professional, Scientific, and Management Services sector is the largest employer in Westminster, with 11,859 jobs available, aligning well with the city's highly educated workforce. Similarly, Education and Health Care Services provide 9,442 jobs, though this sector has a deficit of available jobs compared to the number of workers in the field. In contrast, Manufacturing, Construction, and Retail Trade sectors employ a significant portion of Westminster's workforce but have fewer available local jobs than the number of workers in these fields. Sectors such as Finance, Insurance, and Real Estate and Transportation and Warehousing show some of the largest gaps, with more workers than available local jobs, suggesting a potential need for business expansion or new economic development initiatives to retain a higher share of the workforce within the city.

While unemployment remains low across all education levels, the overall job-to-worker ratio of -30% suggests that many residents must leave Westminster for job opportunities that match their qualifications. Addressing this imbalance through targeted workforce initiatives, business recruitment strategies, and industry diversification could help retain more local talent while ensuring that available jobs align more closely with the education and skills of Westminster's workforce.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Commented [MB5]: Are we missing any key workforce initiatives that are available?

Westminster offers a range of workforce training initiatives supported by local organizations, community colleges, and workforce development boards. These programs are designed to enhance the skills of the local workforce, aligning with both immediate and long-term economic objectives of the city.

- **Adams County Workforce & Business Center (WBC):** The WBC provides comprehensive services to job seekers, including career development, employability workshops, and training programs. Through the Workforce Innovation and Opportunity Act (WIOA), the center offers individualized services such as comprehensive assessments, employment plans, and skills-based training to assist underemployed or unemployed individuals in establishing sustainable career pathways.
- **Adams County Workforce Development Board (ACWDB):** The ACWDB oversees public investments in employment and training programs, ensuring they meet the evolving needs of the community. The board collaborates with local businesses, educational institutions, and public agencies to advance workforce development initiatives. For instance, in August 2024, board members toured Amazon's Last Mile Drivers Academy to understand and support large-scale training processes within the county.
- **Front Range Community College (FRCC):** As a key educational institution in Westminster, FRCC offers customized training programs tailored to meet the strategic goals of local businesses. These programs are designed to improve individual, team, and organizational performance, thereby directly contributing to the city's economic development.
- **City of Westminster Economic Development:** The city's economic development department provides "City 101" trainings aimed at educating businesses about available programs and resources. These sessions cover topics such as licensing, permitting, and small business support, facilitating a business-friendly environment that encourages growth and sustainability.
- **Upcoming 3-Part Entrepreneur Series Training:** The Economic Development Division has developed, in partnership with the Small Business Development Center (SBDC), a three-part entrepreneur series to inform participants about starting a business, accessing City resources, and understanding financial basics.
- **Bridge House Ready to Work:** Provides a range of programs and services to help adults experiencing homelessness have access to resources for assistance with basic needs, employment assistance, and housing support.
- **Bayaud Enterprises:** Provides workforce training and case conferencing for people experiencing homelessness and provide shelter staff during extreme weather events.

By investing in comprehensive workforce development, Westminster not only enhances the employability of its residents but also strengthens its economic foundation, ensuring sustained prosperity for the community.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

While Westminster, Colorado, does not directly participate in a standalone Comprehensive Economic Development Strategy (CEDS), the city actively engages in several local and regional initiatives that align with its short- and long-term economic development plans. These efforts are designed to foster business growth, enhance infrastructure, and promote a resilient economy.

Local Economic Development Initiatives:

- **Westminster Economic Development Authority (WEDA):** WEDA plays a pivotal role in revitalizing key areas within the city. By focusing on urban renewal projects, WEDA aims to attract new businesses, support existing ones, and stimulate economic activity. These efforts are in line with Westminster's strategic goals of promoting smart growth and revitalizing neighborhoods.
- **Innovation Strategy:** Adopted in September 2019, Westminster's Innovation Strategy seeks to embed a culture of innovation across all city departments. More than 75 city staff members participate in various innovation teams, dedicating time to projects that aim to improve government operations and service delivery. This strategy supports the city's long-term plan to enhance economic development through innovative solutions.

Regional Economic Development Initiatives:

- **Denver Regional Council of Governments (DRCOG):** As a member of DRCOG, Westminster collaborates on regional economic planning efforts. DRCOG's Comprehensive Economic Development Strategy (CEDS) serves as a tool to promote regional cooperation on economic issues that transcend municipal boundaries. This collaboration ensures that Westminster's economic development objectives are aligned with broader metropolitan strategies, fostering coordinated growth and resource sharing.
- **Metro Vision 2040:** Through DRCOG, Westminster participates in the Metro Vision 2040 plan, which outlines a shared vision for growth, transportation, and environmental quality in the Denver region. This long-term plan emphasizes sustainable development and economic vitality, directly impacting Westminster's strategic planning and infrastructure investments.

By engaging in these local and regional initiatives, Westminster addresses its immediate economic needs while strategically planning for future growth. These efforts collectively contribute to a robust and resilient economic environment, positioning the city for sustained prosperity.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines "housing problems" based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Westminster, housing issues are infrequent overall, except for cost burden. According to the 2019-2023 ACS 5-Year Estimates, the citywide rates are as follows:

- Cost Burden Renters: 52.2%
- Cost Burden Homeowners: 23.0%
- Overcrowding: 1.9%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.8%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the citywide averages, using HUD's definition of "disproportionate." This threshold in Westminster is set at 10 percentage points higher than the city average, equating to: a cost burdened renter rate above 62.2%, a cost burdened homeowner rate above 33.0%, overcrowding above 11.9%, lack of plumbing facilities above 10.3%, and lack of kitchen facilities above 10.8%.

In Westminster, there are no tracts that meet the criteria for having more than one concentrated housing problem.

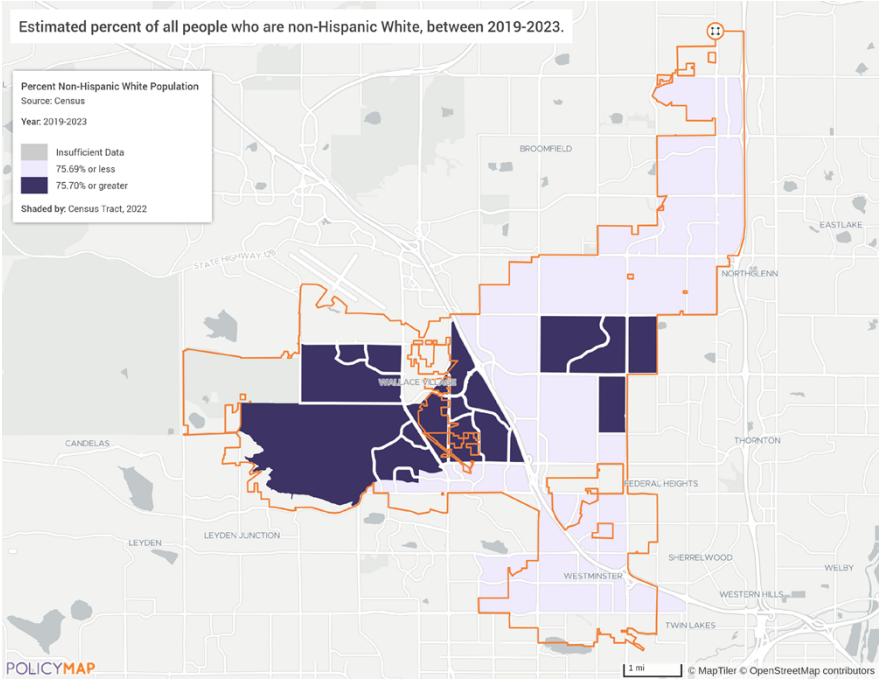
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a "racial or ethnic concentration" will be any block group where a racial or ethnic minority group makes up 10 percent or more of the population than the citywide rate as a whole. According to the 2018-2022 ACS 5-Year estimates the racial and ethnic breakdown of Westminster's population is:

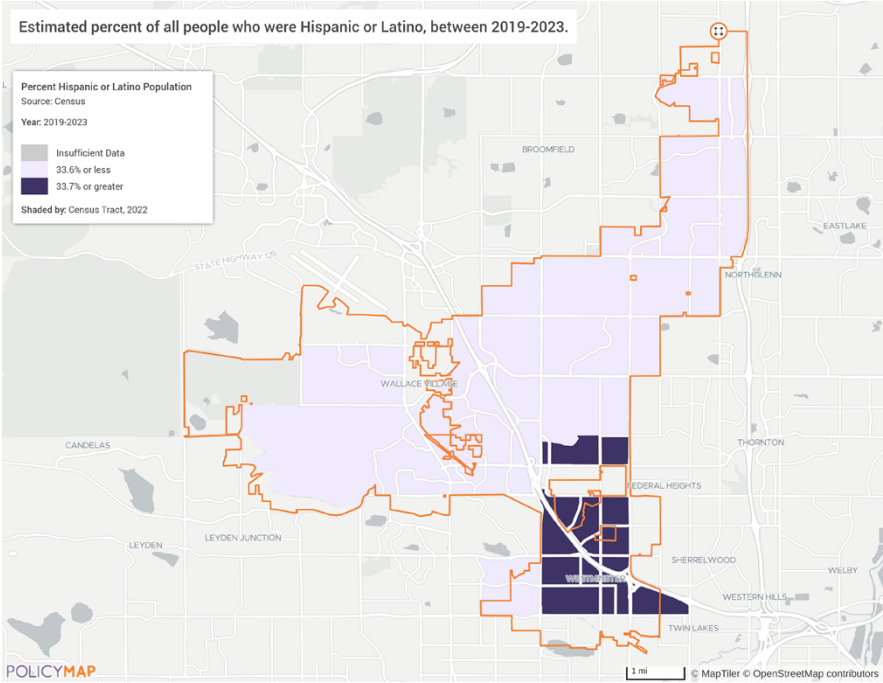
- Black, non-Hispanic: 1.1%
- White, non-Hispanic: 65.7%
- American Indian and Alaska Native, non-Hispanic: 0.4%
- Asian, non-Hispanic: 4.4%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.1%
- Other Race, non-Hispanic: 0.7%
- Two or More Races, non-Hispanic: 3.9%
- Hispanic or Latino: 23.7%

In Westminster, White households are the largest demographic group, with significant concentrations in the central eastern and western parts of the city. Certain areas also show higher-than-average concentrations of Hispanic/Latino households which also accounts for a substantial part of the community. Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Westminster, excluding populations without significant concentrations.

Concentration White (non-Hispanic) households over 75.7%



Concentration Hispanic/Latino households over 33.7%

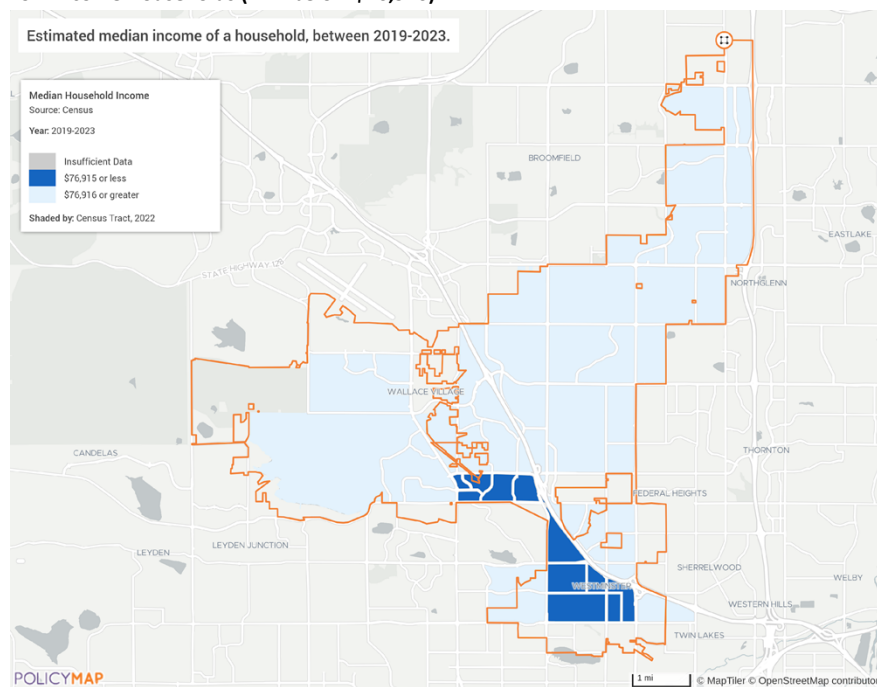


Low Income Households

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income (MHI) for the City of Westminster. According to the 2019-2023 ACS 5-Year Estimates, the median household income in Westminster is \$96,145. A tract is considered to have a low-income concentration if the MHI is \$76,916 or less. There are three tracts with a low-income concentration listed below and displayed on the following map.

- Tract 08059009831 - \$65,801
- Tract 08001009603 - \$53,067
- Tract 08001009604 - \$53,144

Low Income Households (MHI below \$76,916)



What are the characteristics of the market in these areas/neighborhoods?

The southern regions of Westminster, particularly South and Southeast Westminster, are characterized by a high concentration of Hispanic residents, contributing to a culturally rich community. These neighborhoods consist primarily of older housing stock, with many homes built in the mid-20th century. While these residences are modest in size, they remain a key part of the area's housing supply. Economic conditions in these neighborhoods indicate lower-income levels compared to citywide averages, with a portion of residents facing financial challenges. Employment opportunities exist within the city, but many residents commute outside Westminster for work, relying heavily on personal vehicles for transportation. The area's infrastructure, including public transit access and roadway connectivity, plays a crucial role in workforce mobility.

Are there any community assets in these areas/neighborhoods?

The southern regions of Westminster, particularly South and Southeast Westminster, benefit from several community assets that contribute to neighborhood stability and quality of life. The Community Services Department provides essential programs, including economic development initiatives, community preservation, and sustainability efforts, aimed at enhancing the living environment for residents. Front Range Community College (FRCC), the largest community college in Colorado, serves as a valuable educational institution offering career training, workforce development programs, and higher education opportunities for residents. Additionally, the Westminster Community Foundation supports community-led initiatives through its Community Giving Program, funding local nonprofits and projects that foster neighborhood improvement. These assets play a critical role in enhancing education, supporting economic development, and providing essential social services within South Westminster and surrounding areas.

Are there other strategic opportunities in any of these areas?

South Westminster and Southeast Westminster present several strategic opportunities for growth and revitalization. The Westminster Economic Development Authority (WEDA) has identified these areas for urban renewal and redevelopment, aiming to attract businesses, support local entrepreneurs, and encourage mixed-use development to revitalize the local economy. Additionally, the city is pursuing affordable housing initiatives, including a \$24 million senior housing development in Downtown Westminster, to address local housing affordability needs. Another key opportunity lies in transportation infrastructure improvements, as the area benefits from access to the Flatiron Flyer bus service and potential future commuter rail expansion. Enhancing public transit and connectivity could create new economic opportunities, reduce commuting barriers, and attract further investment into the community. By leveraging these opportunities, the city can strengthen economic resilience and foster long-term growth in its lower-income neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Westminster, Colorado, enjoys comprehensive broadband coverage, with the vast majority of the city offering various internet service provider options, including in LMI areas. The average Westminster household has access to at least three broadband-quality internet service options. According to ISPReports.org, Westminster benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-two percent (92%) of households in Westminster have an internet connection, with the city providing 99.98% availability. Of those households, 82% have fiber, cable, or DSL, 6% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Westminster, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Westminster is served by seventeen (17) Internet providers offering residential service. Among these, Xfinity and Century Link stand out as the leading providers in terms of coverage and speed. Internet providers throughout the city include:

XFINITY (Fiber and Cable)

CenturyLink (Fiber and DSL)

Quantum Fiber (Fiber)

Intrepid Fiber (Fiber)

Earthlink (Fixed Wireless)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

Aerux Broadband (Fixed Wireless)

Live Wire Networks (Fixed Wireless)

AT&T (Fixed Wireless)

Rise Broadband (Fixed Wireless)

Hilltop Broadband (Fixed Wireless)

Dish (Satellite)

DirecTV (Satellite)

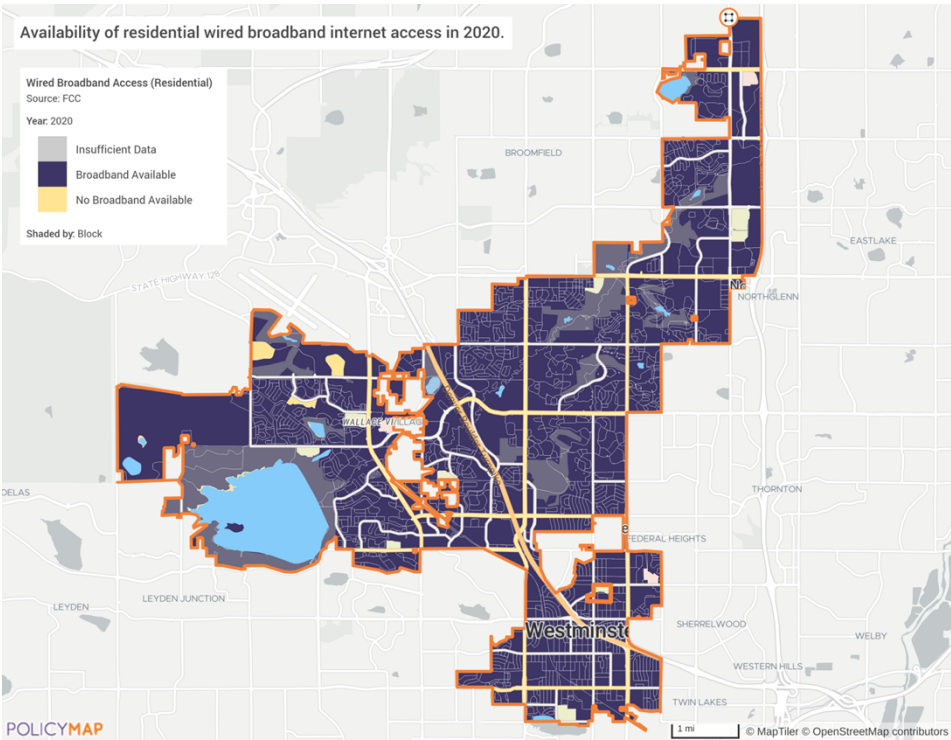
HughesNet (Satellite)

Viasat Internet (Satellite)

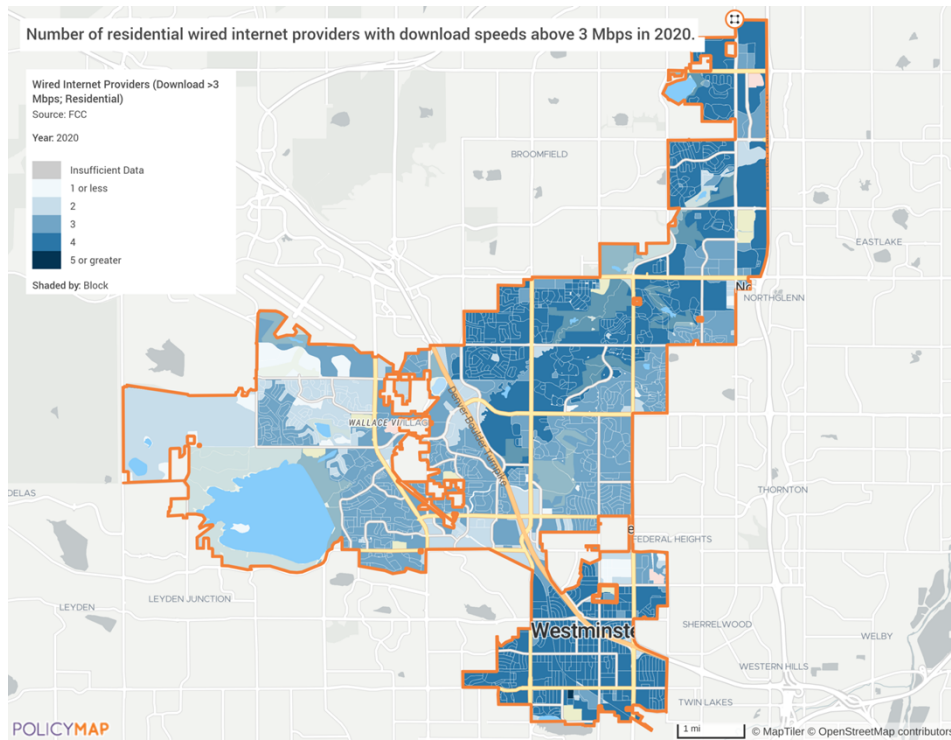
Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. The majority of Westminster has access to at least three internet providers, with many areas offering up to four high-speed options from competitive providers. This variety ensures that residents have multiple choices for reliable and affordable internet access throughout the city.

See map: Highspeed Internet Providers



Broadband Access



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Westminster, Colorado has historically faced a variety of natural hazards, including drought, thunderstorms, floods, hail, severe winter storms, tornadoes, and earthquakes, as outlined in the 2023-2028 [City of Westminster Hazard Mitigation Plan](#) (HMP). Research from this plan highlights that climate change is leading to rising temperatures, shifting precipitation patterns, and intensified extreme weather events in Westminster. The city has become warmer and drier since 2000. Extreme heat is intensifying, with temperatures in the high 90s and low 100s becoming more common. The hottest recorded temperature in Westminster was 110°F on August 2, 2008, and in 2020, the area recorded 75 days above 90°F—posing risks to vulnerable populations and critical infrastructure.

Drought remains a serious concern, as reduced snowpack and earlier runoff (by 1–4 weeks) threaten water availability. Flooding is a recurring hazard, with localized street flooding possible during heavy rain exceeding 1.5 inches per hour. While minor urban flooding occurs annually, historical data shows Westminster has an effectively near 25% annual chance of a flood or flash flood, though most have been minor. Extreme rainfall events (2–3 inches in an hour or 5+ inches in a day) pose the greatest risk for larger floods.

Severe storms, including hail and high winds, continue to cause damage, while wildfire risk is rising as hotter, drier conditions make vegetation more susceptible to ignition. If current trends persist, Westminster will experience more extreme weather events, requiring stronger mitigation efforts and climate-resilient infrastructure.

According to the FEMA National Risk Index, Adams County, which includes Westminster, is particularly vulnerable to hazards such as cold waves, hail, lightning, and tornadoes as significant hazards for Westminster. As the city faces hotter, drier summers, more intense storms, and worsening flood risks, these vulnerabilities highlight the need for proactive mitigation strategies to protect infrastructure and communities.

Although Westminster is located over 900 miles from the coast, climate change impacts elsewhere—such as rising sea levels and stronger coastal storms—may drive population displacement. A potential influx of climate migrants could put additional pressure on housing, jobs, and essential resources. According to the HMP, Westminster's population has been growing

in recent years, and this trend is expected to continue. While it is uncertain if any of this growth is directly linked to climate change, increasing risks to coastal regions may influence migration patterns, housing demand, and infrastructure capacity.

Addressing climate-related challenges requires proactive planning and resilience-building strategies to mitigate risks and safeguard public health. The Centers for Disease Control and Prevention (CDC) emphasizes that climate change, combined with other environmental and human-induced stressors, exacerbates existing public health threats and introduces new risks, highlighting the need for comprehensive preparedness efforts.

Westminster is enhancing resilience to natural hazards through infrastructure upgrades, climate adaptation, fire mitigation, and public engagement. The city has completed major flood control projects, including the Little Dry Creek Regional Detention Facility and McKay Drainageway Detention Facility improvements. To address climate risks, Westminster is investing in solar energy initiatives and has appointed a Sustainability Officer. Following the 2021 Marshall Fire, the city has reviewed fire hazards, promotes NFPA's Firewise principles, and is acquiring a Type III brush truck to improve wildfire response. Efforts to protect water resources include an updated Drought Management Plan and source water protection measures. Public outreach remains a key focus, with emergency preparedness campaigns reaching over 51,000 residents in 2022. Additionally, Westminster continues to enhance its Emergency Operations Plan and public alert systems to strengthen disaster response. These initiatives collectively improve Westminster's ability to mitigate risks, respond effectively, and adapt to a changing climate.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, are particularly vulnerable to climate change and natural disasters due to limited financial resources. Rising electricity and housing costs can push them into unstable living conditions, increasing the risk of homelessness or substandard housing. The 2024 America's Rental Housing Study from Harvard's Joint Center for Housing Studies highlights how escalating insurance premiums and coverage withdrawals in high-risk areas make securing protection against climate-related losses increasingly difficult, while stagnant operating income further limits property owners' ability to invest in climate resilience. The 2021 EPA study on Climate Change and Social Vulnerability reinforces these concerns, revealing that low-income individuals are more likely to live in areas experiencing rising mortality rates from extreme temperatures and face the highest labor hour losses due to weather exposure. Rural communities are especially disadvantaged, often lacking emergency support and

resources for climate-related home repairs. As climate threats intensify, strengthening resilience among low- and moderate-income households is essential to ensuring their safety, stability, and long-term well-being.

The HMP acknowledges that low- and moderate-income households in Westminster face heightened vulnerability to natural hazards due to economic constraints, substandard housing conditions, and limited access to resources. The city has a 6.6% poverty rate, with 917 individuals experiencing homelessness daily, and 912 K-12 students meeting the Department of Education's definition of homelessness. Many low-income residents live in older housing units that may lack proper insulation, making them more susceptible to extreme cold, heat waves, and utility disruptions. Additionally, 191 mobile home units in Westminster are particularly vulnerable to high winds, hail, and severe storms, which can cause extensive damage due to weaker structural integrity.

Flooding also poses a risk to economically disadvantaged populations, as lower-income households may have fewer resources to recover from property damage, displacement, or prolonged power outages. Furthermore, emergency preparedness can be more challenging for these residents due to limited financial capacity to invest in mitigation measures, such as flood insurance or home reinforcements. To address these disparities, Westminster prioritizes inclusive disaster planning, emergency shelter activation during extreme weather, and outreach efforts to ensure vulnerable populations receive necessary support.

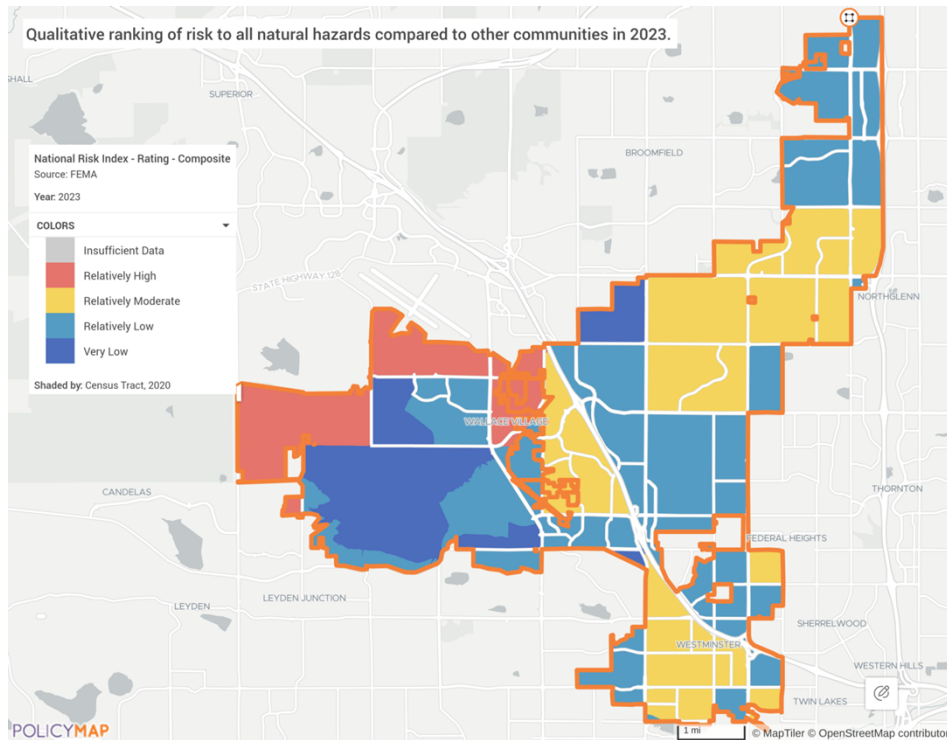
FEMA's National Risk Index identifies Adams County as having a relatively high level of community resilience, indicating that its residents have a relatively high ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level within the city, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels across Westminster range from relatively high to very low. This variation highlights the need for targeted mitigation efforts to address specific vulnerabilities throughout. These two indexes measure risk from different perspectives—FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the city's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention.

The city must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Westminster prioritizes community education and preparedness for multi-hazard mitigation through an inclusive approach. The city provides timely updates via its Emergency Management website, social media, and the Lookout Alert notification system, which alerts residents to emergencies via phone, text, and email. The Adams County Office of Emergency Management (OEM) coordinates disaster response and recovery, collaborating with local agencies and neighboring counties to share resources and best practices. It oversees emergency operations, training, public education, and preparedness initiatives. Additionally, Colorado Voluntary Organizations Active in Disaster (VOAD) strengthens community resilience through coordinated support. As climate risks grow, continued investment in education, emergency planning, and partnerships will be vital for long-term preparedness.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City of Westminster's housing and community development strategy for the 2025-2029 Consolidated Plan. The plan describes how CDBG funds will be used to achieve HUD's goals of providing a suitable living environment and safe, decent, and affordable housing for low- to moderate-income (LMI) households and special need groups in the City. The City identified priority needs through data analysis and citizen participation involving local nonprofit stakeholder organizations. Addressing these priority needs forms the basis of the five-year Strategic Plan.

The City does not allocate funding based solely on geographic requirements. It will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible activities that may have LMA benefits are public improvements such as those to neighborhood facilities, community centers or infrastructure like roads and streets.

The City also provides assistance to low- and moderate-income clientele/individuals (LMC) and households (LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

The following are the four (4) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Preserve & Develop Affordable Housing

1A Preserve & Develop Affordable Housing

Priority Need: Public Facilities & Infrastructure

2A Improve Public Facilities & Infrastructure

Priority Need: Public Services

3A Public Services for LMI & Special Needs

Priority Need: Effective Program Administration

4A Effective Program Administration

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

1	Area Name:	Citywide Low/Mod Eligible
	Area Type:	Other
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Citywide Low/Mod Areas in Westminster are block group tracts where at least 51 percent of the residents are low- and moderate-income persons. HUD designates this objective as a low/mod area benefit (LMA). The City also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.
	Include specific housing and commercial characteristics of this target area.	The population of Westminster has been growing steadily in the past decade (6.9%), and to meet this need the number of housing units have also increased. As estimated 17% of owner-occupied units and 34% of renter-occupied units were built after 2000. While a large portion of housing is new, there are still a number of older units in need of repair or improvement. An estimated 38% of all owner-occupied units and 30% of renter-occupied were built before 1980 (Source: 2019-2023 ACS). Naturally, older housing units may have higher maintenance needs, and a greater risk of lead-based paint hazards.

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>As part of the plan development process, Westminster held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the City consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the city. Finally, a community survey was also made available online for public input.</p>
<p>Identify the needs in this target area.</p>	<p>Affordable housing development and preservation is a priority for Westminster and its residents. As with many cities across the country, cost burden is the biggest housing issues in the City. Over a quarter of homeowners with a mortgage (27%) and half of renters are cost burdened (52%). The most recent ACS data also shows that over a third of housing in the City is very old.</p> <p>Supportive services for LMI individuals and families are also a priority for Westminster. These services will help improve the quality of life for residents, address housing instability and homelessness.</p> <p>As identified in the NA-50, public facilities and infrastructure improvement activities are a priority in the to support a growing population and aging infrastructure. City fire stations need expansion and modernization to maintain response times and emergency preparedness, leading to plans for two new stations and renovations to existing ones. The Irving Street Library is scheduled for renovations to improve technology access and accommodate increasing use, ensuring it remains a key educational resource. Additionally, recreation centers such as City Park Recreation Center need upgrades to address deferred maintenance and better serve community needs. Residents have raised concerns over road conditions and traffic congestion, with only 57% expressing satisfaction with street maintenance. Upgrades to water and sewer infrastructure are also critical. Needs were identified through long-term infrastructure planning, engineering assessments, and public input.</p>

What are the opportunities for improvement in this target area?	<p>Affordable housing rehab activities such as including the Emergency & Essential Home Repair and Housing LIFT programs will increase and maintain the affordable housing stock for LMI households in the City.</p> <p>Public services will help improve the quality of life for residents, address housing instability and homelessness.</p> <p>Public facilities and infrastructure improvement activities will improve and revitalize neighborhoods and increase other public and private investments into these areas.</p>
Are there barriers to improvement in this target area?	<p>Access to funding is a barrier to improvements in the City of Westminster.</p>

Table 4 - Geographic Priority Areas

General Allocation Priorities

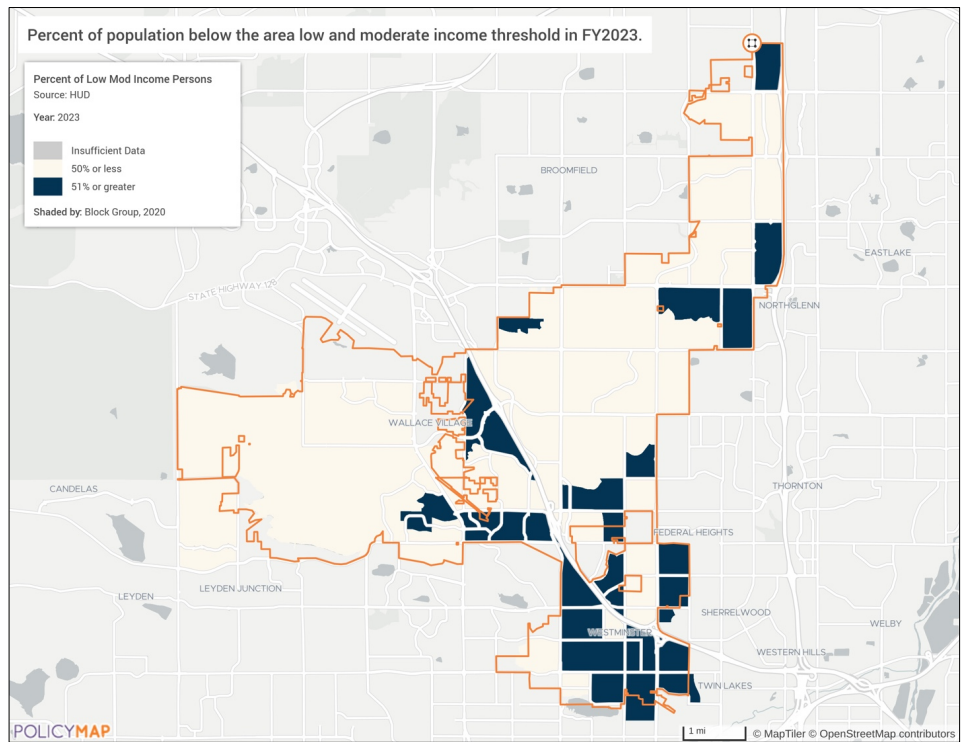
Describe the basis for allocating investments geographically within the jurisdiction

The City of Westminster does not necessarily target funds geographically; however funds must serve low- and moderate-income individuals and families or be directed towards neighborhoods with a majority low/mod income population.

Direct services such as public services and affordable housing rehabilitation are based on household income eligibility rather than area benefit. For example, when planned activities are intended to serve individuals or households directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. These benefits are defined for individuals as low/mod clientele (LMC), or for households as low/mod households (LMH). City staff and/or one of its subrecipient agencies will complete an application and determine eligibility of the applicant before the activity is initiated.

Public facility and infrastructure improvement activities will serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%). This objective is defined by HUD as a low/mod area (LMA) benefit.

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.



FY 2023 HUD LMISD Low-Mod BG Tracts

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

1	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	1A Preserve & Develop Affordable Housing
	Description	The preservation and development of affordable housing is a priority need for low- to-moderate income households in Westminster. As with most cities across the country, housing cost burden is one of the largest housing problems in the City. According to the 2019-2023 ACS data, 27% of homeowners with a mortgage and 52% of renters are cost burdened (paying more than 30% of income towards housing costs). To compound this issue, a large portion of housing is also very old. An estimated 38% of all owner-occupied units and 30% of renter-occupied were built before 1980 (Source: 2019-2023 ACS).
	Basis for Relative Priority	Through community participation and consultation of local stakeholder the need to preserve & develop affordable housing was identified. The basis is to create or maintain affordable housing for LMI residents in Westminster.
2	Priority Need Name	Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible

	Associated Goals	2A Improve Public Facilities & Infrastructure
	Description	There is a need to improve public facilities and infrastructure in low/mod areas of Westminster. Public facility improvements include those to neighborhood facilities, community centers and public parks. Upgrades to water and sewer infrastructure are also critical. Additionally, as reported in the NA-50, older neighborhoods require sidewalk repairs, street lighting upgrades, and enhanced code enforcement to improve safety and overall livability. See the NA-50 for a detailed summary of public improvement needs in Westminster.
	Basis for Relative Priority	Through community participation and consultation of local stakeholders the need for public facilities & infrastructure Improvements was identified. Needs were also identified through long-term infrastructure planning, and engineering assessments. Additionally, The City Transportation & Mobility Plan evaluates traffic patterns and road conditions, recommending street and mobility upgrades. The basis is to improve accessibility for all residents and create a suitable living environment.
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	3A Public Services for LMI & Special Needs
	Description	There is a need for supportive services to help assist and improve the lives of LMI households and special needs populations in the City. Public services that target LMI citizens and may include services to address homelessness, persons with physical and mental health, crime and traffic safety and housing services. Additionally, social services including senior support, food security, and mental health assistance require further investment to ensure that vulnerable populations have access to essential resources. For a full summary of needs, see the NA-50.

	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the City and partner non-profit organizations provide for vital and essential services for LMI households and families throughout Westminster. These activities may include employment training, elderly services, and homeless prevention activities. The basis for this need is to provide access to services and sustainability for LMI residents.
4	Priority Need Name	Effective Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	4A Effective Program Administration
	Description	Effective program management will include general administration and planning of the CDBG grant program, monitoring subrecipients, reporting and managing grant financials. Planning involves the development of AAPs, annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	There is a need to provide effective management of the CDBG grant program that will ensure compliance and regulation of the grant. Effective program administration ensures that the City meets the established objectives in the plan.

Table 5 – Priority Needs Summary

Narrative (Optional)

Funding priorities were established to meet the goals and objectives outlined in the Strategic Plan for the 2025-2029 program years. These priorities were developed based on an assessment of housing and community development needs identified through a review conducted by staff and City Council, as well as input from the public and stakeholders, including feedback from the community survey. The priority needs are closely aligned with the findings from the Needs Assessment and Market Analysis. Identified priority needs include:

- Preserve & Develop Affordable Housing
- Public Facilities & Infrastructure
- Public Services
- Effective Program Administration

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

In PY 2025, the City anticipates it will receive \$562,333 from the CDBG annual allocation. These funds will be programmed towards affordable housing rehabilitation activities, public facilities and infrastructure improvements and administration of the CDBG program. The City does not generate program income from its program activities. PY 2025 is the first year of the 2025-2029 Consolidated Plan period and the expected amount remainder for the planning period is four more years of the annual allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	562,333	0	0	562,333	2,249,332	PY 2025 is the first program year of the ConPlan. The expected amount available remainder of the ConPlan is 4x years of the annual allocation.

Table 6 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Westminster's CDBG allocation complements several additional resources employed to support the goal areas identified. The primary resources are: 1) the City's Capital Improvement Program, which is used for major capital projects; and 2) a limited amount of departmental operating funds from the City General Fund that may be utilized for certain contract services. In addition, the City utilizes Private Activity Bond (PAB) capacity, which provides roughly \$6 million per year for housing activities. Typically, the City assigns its PAB capacity to the Colorado Housing and Finance Authority (CHFA) for administration. The City also supports applications by developers for both 4% and 9% Low Income Housing Tax Credits (LIHTC) by contributing through tax and fee rebates. These are negotiated based on specific project needs and administered through Economic Development Agreements.

The City of Westminster provides up to \$500,000 through the Housing LIFT program. The grantee must provide the additional leveraging to complete the project. The City's Emergency & Essential Home Repair (EEHR) partners offer supplementary funds to complete projects based on need.

The City is a member of the Adams County HOME Consortium, and receives HOME Investment Partnerships funds through the HOME Consortium. HOME funds have a 25% matching requirement, and each HOME dollar spent is matched with 25% of general funds for projects within the program year. HOME funds are not entered in the table above as a resource as the HOME Consortium is the direct recipient of those funds and are ultimately responsible for the planning and reporting of HOME funds for the Consortium.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

Land Donation for Affordable Housing

The City has provided City-owned land for private development to promote affordable housing. This is not an automatic contribution; it is an additional financial support option that is considered after a thorough review of the project's proforma to identify any financial gaps. It must also be clearly shown that the project serves a public purpose, which is a requirement for evaluation according to the City's charter and municipal code. The City has approved the sale of land for the nominal price of \$1 (for tax recording purposes) for developments that address its housing needs. There are limited parcels available that can be designated for such projects when they come forward.

Infrastructure and Streetscape Improvements in Public Right-of-Way

During the 2025-2029 Consolidated Planning period, several planned infrastructure activities will take place on publicly owned land. The City has made improvements to pedestrian safety and sidewalks along a two-block stretch of a local street in the Westminster Station Transit-Oriented Development (TOD) neighborhood. Most of the multi-family residences in this area are owned and operated by Maiker Housing Partners.

This neighborhood is currently undergoing redevelopment, transitioning from a primarily industrial area to a more community-oriented space. A key part of this transformation involves replacing and rebuilding streets and sidewalks to enhance connectivity and provide walkable access to the Westminster Station commuter rail service and bus transfer station. Enhancing resident access to public transit and creating safe sidewalks were identified as critical needs based on input from citizens and the community during the previous Consolidated Plan. Addressing these needs remains a top priority for the City throughout the 2025-2029 planning period.

Discussion

N/A

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF WESTMINSTER	Government	Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
ADAMS COUNTY	Government	Planning Rental neighborhood improvements public facilities public services	Region
METRO DENVER HOMELESS INITIATIVE	COC	Homelessness public services	Region
ALMOST HOME INC.	Subrecipient	Rental Homelessness public services	Region
MAIKER HOUSING PARTNERS	PHA	Rental Public Housing	Region
FOOTHILLS REGIONAL HOUSING	PHA	Ownership Rental Public Housing	Region
BROTHERS REDEVELOPMENT, INC.	Subrecipient	Ownership Rental	Jurisdiction
GROWING HOME, INC.	Subrecipient	Ownership Rental	Jurisdiction

Table 7 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Westminster has established a robust network of service providers for its housing and non-housing development programs. The housing initiatives include the Emergency & Essential Home Repair (EEHR) program, the Housing LIFT program, and publicly supported housing managed by Maiker Housing Partners, which was previously known as the Adams County Housing Authority and Foothills Regional Housing, formerly the Jefferson County Housing Authority. Non-housing development programs focus on

public facilities and infrastructure activities that are overseen by the City's Economic Development department.

As the City prioritizes Community Development Block Grant (CDBG) funds for housing programs and community development activities, it does not have a supportive services program, nor does it allocate CDBG funds for public services. This is due to limited staffing resources and the administrative burden of complying with federal reporting regulations. As a municipality covering two counties, human services functions are managed at the county level rather than the municipal level. However, Westminster does provide annual funding to non-profit agencies that offer supportive services through its Human Services Board, which is funded by the City's General Fund budget.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 8 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Westminster is actively involved in the Metropolitan Denver Continuum of Care (CoC), which is led by the Metro Denver Homeless Initiative (MDHI). This CoC is a regional organization that unites service providers and government entities to coordinate services and housing solutions for individuals experiencing homelessness. These services include street outreach, emergency shelters, transitional housing, rapid rehousing, prevention and diversion efforts, and permanent supportive housing. The City has a dedicated staff member who coordinates the City's response to homelessness. This staff member is a voting member of the MDHI Coordinating Committee, as well as a participant in the Point in Time Regional Planning Committee and the Notice of Funding Opportunity (NOFO) review committee for all federal funds available to the CoC. Additionally, this staff member serves on the Board of Directors for Growing Home, a non-profit organization that provides a housing stability program aimed at preventing households with children in Adams and Jefferson Counties from becoming homeless.

MDHI is the lead for the Coordinated Entry System (CES), which helps to ensure that people experiencing homelessness have access to the housing resources they need to resolve their housing crisis. Persons in need can enter CES through one of the many access points throughout the Denver metro area.

Westminster has representatives on regional governmental agencies, including the Denver Regional Council of Governments (DRCOG), which oversees the regional Area Agency on Aging. The city also employs several staff members focused on housing and food security. This includes two homeless navigators who act as first responders, as well as staff in Parks, Recreation, and Libraries. They are trained to provide immediate assistance and referrals to community members in need of support.

The Community Resources and Housing Development Corporation (CRHDC), based in Westminster, offers a variety of services including pre- and post-purchase homebuyer education, financial fitness counseling, and foreclosure counseling and prevention. They also provide real estate services and lending through Colorado Housing Enterprises, which is a Community Development Financial Institution (CDFI). Additionally, Maiker Housing Partners, the local Public Housing Authority for Adams County, offers resources to residents regarding fair housing. They provide one-on-one counseling sessions and conduct workshops focused on foreclosure prevention, rental responsibilities, subsidy program briefings, and resident services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The extensive network of service providers in the Continuum of Care (CoC), along with the housing providers in Westminster, is a valuable strength. These partnerships enable the City to effectively address

the unique needs of the special needs community and individuals experiencing homelessness. For instance, the City's Homeless Navigator utilizes the Homeless Management Information System (HMIS) and Coordinated Entry (CE) to improve access to available housing. Case conferencing occurs at the county level through discussions with staff members from both Adams and Jefferson Counties. The funding allocated for HMIS by the CoC is determined by the Notice of Funding Opportunity (NOFO) committee, of which the City's Homeless Coordinator is a member. Access to these services has significantly enhanced the City's capacity to meet the needs of these populations in Westminster.

The gaps in the system exist primarily due to the lack of funds that can adequately address affordable housing and limited employment opportunities for low-income households. The requests for assistance often exceed the available funds offered by the City's CDBG grant.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Westminster will continue to seek ways to enhance its support for public service providers while staying within the financial limits of its budget. The City plans to collaborate with non-profit housing organizations to deliver affordable housing projects during the upcoming Consolidated Planning period. Additionally, it will explore methods to support these organizations and strengthen their capacity by efficiently and effectively leveraging funding from local, state, and federal sources.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Preserve & Develop Affordable Housing	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$1,886,665	Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit
2	2A Improve Public Facilities & Infrastructure	2026	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Facilities & Infrastructure	CDBG: \$400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
3	3A Public Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
4	4A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$450,000	Other: 5 Other

Table 9 – Goals Summary

Goal Descriptions

1	Goal Name	1A Preserve & Develop Affordable Housing
	Goal Description	The City has a goal to assist low- and moderate-income Westminster homeowners through the Emergency and Essential Home Repair Program. Additionally, multi-family housing developments will be assisted through the Housing LIFT program.
2	Goal Name	2A Improve Public Facilities & Infrastructure
	Goal Description	The City has a goal to improve facilities acquired with CDBG funds for use by area residents to support community events and open-air market functions. These activities will provide expanded access to showcase local small business enterprises.
3	Goal Name	3A Public Services for LMI & Special Needs
	Goal Description	The City has a goal to provide supportive services for LMI persons and special needs populations such as senior services, employment training, and homeless services.
4	Goal Name	4A Effective Program Administration
	Goal Description	The City has a goal to provide effective program management of the CDBG grant program that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

With CDBG funds, the City of Westminster estimates that over the next five years of the Consolidated Plan the City will assist LMI households with affordable housing activities:

Rental units rehabilitated (Housing LIFT): 200 Household Housing Unit
Homeowner Housing Rehabilitated (EEHR & Brothers PAT): 75 Household Housing Unit

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City directly addresses lead-based paint (LBP) hazards and increases access to housing without LBP hazards through its EEHR program. For the City's home rehabilitation program, administered jointly by Foothills Regional Housing and Brothers Redevelopment, Inc. projects are generally limited to \$10,000 in hard costs. All projects that are not exempted from HUD's LBP regulations must meet HUD's under \$25,000 threshold requirements, which are as follows:

1. Notice to homeowners
2. Provision of pamphlet entitled "The Lead Safe Certified Guide to Renovate Right"
3. Risk assessment must be conducted by a certified risk assessor to identify lead hazards in the unit and common areas or presumption that hazards are present.
4. Paint testing of surfaces to be disturbed or presumption of LBP if the area to be disturbed exceeds the minimal ("de minimus") area*
5. Safe work practices as part of rehabilitation for all projects that exceed the minimal ("de minimus") area*
6. Interim controls are required if a risk assessment identifies lead hazards
7. Repair any paint that is disturbed
8. Clearance after the work and before re-occupancy if exceeding the ("de minimus") area*

*The minimal ("de minimus") area - safe work practices and clearance is not required when maintenance or hazard reduction activities do not disturb painted surfaces that total less than 20 square feet on exterior surfaces, two square feet in any one interior room or space, or ten percent of the total surface area on an interior or exterior type of component type with a small surface (e.g., windowsills, baseboards, and trim).

In special circumstances, emergency repairs involving safety may be allowed at slightly higher costs than the standard \$10,000 maximum per property, but no more than \$25,000. All rehab projects will comply with federal lead-based paint requirements, as described in 24 CFR §35 Subpart J.

How are the actions listed above related to the extent of lead poisoning and hazards?

According to 2019-2023 ACS data, an estimated 11,477 owner-occupied housing units and 5,153 renter-occupied units were built before 1980. That amounts to an estimated 38% of homeowner-occupied and 30% of renter-occupied housing units built before 1980, which represents a significant number of homes with the potential of LBP hazards.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the City will refer the family immediately to the local health department.

How are the actions listed above integrated into housing policies and procedures?

The contractors for the City's Emergency and Essential Home Repair Program, Foothills Regional Housing and Brothers Redevelopment, Inc., fully comply with all federal Lead-Based Paint regulations while implementing the housing rehabilitation program. Additionally, the City's Housing LIFT program adheres to all lead-based paint regulations. Depending on specific applications and identified needs, future activities under the Housing LIFT program may include remediation for lead-based paint.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2019-2023 ACS data, the poverty rate in Westminster is 7.0%, reflecting a decrease over the past decade. To further reduce the number of families living in poverty, the City funds affordable housing initiatives specifically targeting low- to moderate-income (LMI) groups and special needs populations, such as the elderly, who are at risk of homelessness. Addressing housing instability is a crucial step for LMI households to achieve financial stability and work towards economic self-sustainability. The City utilizes a combination of Community Development Block Grant (CDBG) funds and general fund resources to support programs and services designed to prevent and alleviate poverty. Additionally, the City collaborates with various local government departments and nonprofit organizations to combat poverty and assist individuals in becoming self-sufficient, thereby decreasing the likelihood of them returning to poverty over time.

The City's CDBG funded programs will target LMI individuals and households, and activities intended to benefit communities and neighborhoods will target only low/mod areas as defined by HUD's Low/Mod Summary Income Data (see more details on HUD LMISD data in the SP-10).

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

During the five-year Consolidated Plan period, Westminster will select projects for funding that are designed to reduce the number of persons in poverty. The City will collaborate with other departments, nonprofit service providers and local/county organizations that operate programs that similarly have a goal of reducing the poverty level in Westminster. Actions that the City will implement over the 2025-2029 Consolidated Plan include:

- Target federal resources to low/mod block group tracts which are likely have high poverty rates;
- Expand and improve public facilities and infrastructure in low/mod areas;
- Fund housing rehab activities for LMI homeowner and renter households;
- Fund vital services for LMI individuals and families that help address and prevent homelessness;
- Promote fair housing through the administration of the CDBG program.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Management, oversight, and monitoring of the CDBG program is performed by the City's Department of Economic Development. Adams County Department of Community & Economic Development manages and monitors the HOME program. The City is committed to taking all appropriate steps, as outlined by HUD, to assure compliance with applicable laws, procedures, and eligibility requirements. CDBG funds are disbursed by the City's Finance Department. City staff perform the following activities to maintain compliance for the various programs and projects:

- Environmental review of CDBG projects
- Davis-Bacon Wage determination of individual projects and applicable compliance requirements
- Davis-Bacon Semi-Annual Reports
- Minority Business Enterprise (MBE) reports
- Program Action Plan submission
- Consolidated Annual Performance Evaluation Report (CAPER)
- Integrated Information Disbursement System (IDIS) reporting and maintenance
- Maintaining the CDBG rate of expenditure to comply with HUD spending goals
- Federal Cash Transaction Quarterly Report submissions
- City staff's program compliance calendar
- Project site visits to compare reported activity with actual accomplishments.

Project monitoring is also performed in the contract management process to ensure grantees are performing as required by the subrecipient agreements and other contracting documents. Both Economic Development staff and the City's Finance and Grants Coordinator review materials submitted by subrecipients and developer-grantees when invoices are presented and match performance to the contracted requirements.

The City will additionally conduct annual monitoring of its subrecipients to ensure compliance with all applicable federal, state, and local regulations. This process includes a risk assessment to determine the level of monitoring needed, followed by either an onsite visit or a desk review. Monitoring will evaluate program performance, financial management, and adherence to contractual obligations. Subrecipients will receive a written summary of findings, along with any required corrective actions and deadlines. The City will provide technical assistance as needed to help subrecipients address deficiencies and improve compliance.

Comprehensive Planning Requirements

The comprehensive planning requirements include the development and consolidated plan process of the 5-Year ConPlan, the AAP, and CAPER. Citizen participation is a vital part of the Consolidated Plan process and the City will make sure to follow its HUD approved Citizen Participation Plan (CPP) which helps guide the City to gather information which is an essential component in identifying the priority housing and community development needs in Westminster. These priority needs form the basis of the City's Strategic Plan in the ConPlan and annual goals and activities carried out in each subsequent AAP.

The ConPlan is developed every 5 years, with identified priority needs and goals to address these needs. Each year of the 5-Year plan, the City develops an AAP which identifies the projects and activities that will address and further the goals of the plan. This plan is required to be submitted to and approved by HUD each year to receive CDBG funding annually. At the end of each AAP program year, the City will report on the accomplishments and performance of the program through the CAPER. Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

In PY 2025, the City anticipates it will receive \$562,333 from the CDBG annual allocation. These funds will be programmed towards affordable housing rehabilitation activities, public facilities and infrastructure improvements and administration of the CDBG program. The City does not generate program income from its program activities. PY 2025 is the first year of the 2025-2029 Consolidated Plan period and the expected amount remainder for the planning period is four more years of the annual allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	562,333	0	0	562,333	2,249,332	PY 2025 is the first program year of the ConPlan. The expected amount available remainder of the ConPlan is 4x years of the annual allocation.

Table 10 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Westminster's CDBG allocation complements several additional resources employed to support the goal areas identified. The primary resources are: 1) the City's Capital Improvement Program, which is used for major capital projects; and 2) a limited amount of departmental operating funds from the City General Fund that may be utilized for certain contract services. In addition, the City utilizes Private Activity Bond (PAB) capacity, which provides roughly \$6 million per year for housing activities. Typically, the City assigns its PAB capacity to the Colorado Housing and Finance Authority (CHFA) for administration. The City also supports applications by developers for both 4% and 9% Low Income Housing Tax Credits (LIHTC) by contributing through tax and fee rebates. These are negotiated based on specific project needs and administered through Economic Development Agreements.

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The City is a member of the Adams County HOME Consortium, and receives HOME Investment Partnerships funds through the HOME Consortium. HOME funds have a 25% matching requirement, and each HOME dollar spent is matched with 25% of general funds for projects within the program year. HOME funds are not entered in the table above as a resource as the HOME Consortium is the direct recipient of those funds and are ultimately responsible for the planning and reporting of HOME funds for the Consortium.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

Land Donation for Affordable Housing

The City has provided City-owned land for private development to promote affordable housing. This is not an automatic contribution; it is an additional financial support option that is considered after a thorough review of the project's proforma to identify any financial gaps. It must also

be clearly shown that the project serves a public purpose, which is a requirement for evaluation according to the City’s charter and municipal code. The City has approved the sale of land for the nominal price of \$1 (for tax recording purposes) for developments that address its housing needs. There are limited parcels available that can be designated for such projects when they come forward.

Infrastructure and Streetscape Improvements in Public Right-of-Way

During the 2025-2029 Consolidated Planning period, several planned infrastructure activities will take place on publicly owned land. The City has made improvements to pedestrian safety and sidewalks along a two-block stretch of a local street in the Westminster Station Transit-Oriented Development (TOD) neighborhood. Most of the multi-family residences in this area are owned and operated by Maiker Housing Partners.

This neighborhood is currently undergoing redevelopment, transitioning from a primarily industrial area to a more community-oriented space. A key part of this transformation involves replacing and rebuilding streets and sidewalks to enhance connectivity and provide walkable access to the Westminster Station commuter rail service and bus transfer station. Enhancing resident access to public transit and creating safe sidewalks were identified as critical needs based on input from citizens and the community during the previous Consolidated Plan. Addressing these needs remains a top priority for the City throughout the 2025-2029 planning period.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Preserve & Develop Affordable Housing	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Preserve & Develop Affordable Housing	CDBG: \$457,333	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	3A Public Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
3	4A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$90,000	Other: 1 Other

Table 11 – Goals Summary

Goal Descriptions

1	Goal Name	1A Preserve & Develop Affordable Housing
	Goal Description	The City has a goal to assist low- and moderate-income Westminster homeowners through the Emergency and Essential Home Repair Program. Additionally, multi-family housing developments will be assisted through the Housing LIFT program.
2	Goal Name	3A Public Services for LMI & Special Needs
	Goal Description	The City has a goal to provide supportive services for LMI persons and special needs populations such as senior services, employment training, and homeless services.
3	Goal Name	4A Effective Program Administration
	Goal Description	The City has a goal to provide effective program management of the CDBG grant program that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The allocation of funds and the selected projects closely align with the primary housing and community development needs identified in the needs assessment, market analysis, community survey, and stakeholder consultations during the development of the Consolidated Plan. Activities aimed at preserving affordable housing will include the Emergency and Essential Home Repair program and Brother's Redevelopment Paint-A-Thon for low- to moderate-income (LMI) homeowner households and the Housing LIFT Program for LMI rental properties. Additionally, the administration costs for the Community Development Block Grant (CDBG) program are capped at 20% of the total grant allocation.

#	Project Name
1	CDBG Administration (2025)
2	CDBG Public Services (2025)
3	CDBG Housing Program (2025)

Table 12 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Westminster has identified four (4) priority needs that will be funded in the Consolidated Plan. These priorities are the preservation and development of affordable housing, public facilities and infrastructure improvements, public services and effective program administration of the CDBG program. The funding priorities programmed through this AAP will work to achieve the goals and objectives identified in the 2025-2029 Consolidated Plan. The City anticipates that 100% of the households assisted with CDBG activities will be LMI.

The preservation and development of affordable housing was identified as priority in Westminster. Housing cost burden is the biggest housing problem in the City, in particular for low-income households. Activities that will address this need include homeowner housing rehab through the Emergency and Essential Home Repair Program and Brother's Redevelopment Paint-A-Thon, and rental housing rehab through the Housing LIFT program.

Public services for LMI individuals is also a priority. These activities may include senior services, employment training programs, and homeless prevention services.

Public Infrastructure & Facilities Improvements are a priority. Eligible project proposals that benefit Low/Mod income areas in the City such as streets, sidewalks, parks and community centers will be considered for funding.

The major obstacle the City faces is the general lack of funds to address all priority needs in each annual plan. The City will continue to explore additional funding opportunities through leveraging the resources it currently has. While the City recognizes several important needs, due to the lack of funds, the City may not fund all needs in every year of the 5-year planning period.

AP-38 Project Summary

Project Summary Information

Commented [MB6]: Please review and confirm that the projects are set up how you would like them.

1	Project Name	CDBG Administration (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Effective Program Administration
	Needs Addressed	Effective Program Administration
	Funding	CDBG: \$90,000
	Description	The City will fund activities related to the administration of the CDBG programs, including salary for CDBG Technician, technical support, planning, community engagement and training. Admin costs will be no more than 20% of the total grant allocation
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Administration of the CDBG grant program.
	Location Description	Citywide, eligible.
	Planned Activities	Admin of the PY 2025 CDBG program (21A).
2	Project Name	CDBG Public Services (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Public Services for LMI & Special Needs
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	The City will provide supportive services for LMI persons and special needs populations such as senior services, employment training, and homeless services.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted

	Location Description	Citywide, eligible.
	Planned Activities	Planned activities will be: Growing Home Food Pantry Support (05W): \$15,000
3	Project Name	CDBG Housing Program (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Preserve & Develop Affordable Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$457,333
	Description	The City will fund housing rehab programs for LMI households. Activities include making grants available to qualifying LMI homeowners to perform emergency and essential repairs and ensure the health and safety of the property and its residents. The City will also fund multi-family housing rental rehabilitation activities through the Housing LIFT program. The Housing LIFT program provides funding to make necessary repairs which support the health, safety and welfare of LMI residents in Westminster. In addition, the City will fund local housing developers such as Brothers Redevelopment, Inc. to administer the Paint-A-Thon program to help LMI and senior households with housing exterior improvements.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
	Location Description	Citywide, eligible.
	Planned Activities	Planned activities will be: Emergency and Essential Home Repair - Owner-occupied Housing Rehab (14A): \$87,333 Brothers Redevelopment, Inc. - Paint-A-Thon (14A): \$20,000 Housing LIFT Program - Multi-Family Housing Rehab (14B): \$350,000

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City is committed to improving the lives of its residents by actively seeking opportunities to support projects in all qualified low- and moderate-income (LMI) areas. Historically, many of these projects have focused on identified needs in an area previously known as South Westminster, which is now referred to as Historic Westminster. This area, as defined in the 2001 South Westminster Strategic Revitalization Plan, is located in the southeastern section of the City. It is bordered by Zuni Street to the east, U.S. Highway 36 and 80th Avenue to the north, Sheridan Boulevard to the west, and the city boundary to the south.

In recent years, Westminster has concentrated its efforts eligible low- and moderate-income areas, as defined by HUD's low- and moderate-income block group tracts. The City also provides assistance to individuals and households with incomes at or below 80% of the Area Median Income (AMI). This assistance is available citywide and is contingent on meeting specific eligibility criteria. While these benefits are aimed at providing direct services to individuals and families, they are not restricted to specific areas; eligibility is determined by income qualifications.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100

Table 13 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Westminster does not necessarily target funds geographically; however funds must serve low- and moderate-income individuals and families or be directed towards neighborhoods with a majority low/mod income population.

Direct services such as public services and affordable housing rehabilitation are based on household income eligibility rather than area benefit. For example, when planned activities are intended to serve individuals or households directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. These benefits are defined for individuals as low/mod clientele (LMC), or for households as low/mod households (LMH). City staff and/or one of its subrecipient agencies will complete an application and determine eligibility of the applicant before the activity is initiated.

Public facility and infrastructure improvement activities will serve a community or neighborhood. These activities are said to have an "area-wide" benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the

residents are low- to moderate-income (or 51%). This objective is defined by HUD as a low/mod area (LMA) benefit.

To determine LMI tracts the City utilizes HUD's CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Low-Income Households Concentration

A "low-income concentration" is any census tract where the median household income (MHI) for the tract is 80% or less than the MHI for the City as a whole. According to the 2019-2023 ACS 5-Year Estimates, the MHI in Westminster is \$96,145. A tract is considered to have a low-income concentration if the MHI is \$76,916 or less. The areas with a concentration of low-income households are primarily the southern tracts of Westminster, which include 96.03, 96.04 and 98.31. The following tracts have a concentration of low-income households, but also extend out of the city limits: 93.09, 93.20, 96.06 & 96.07.

Race/Ethnic Minority Concentration

A "racial or ethnic concentration" is any census tract where a racial or ethnic minority group makes up 10 percent or more of that group's citywide percentage as a whole. Data was taken from the 2019-2023 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at least 1.0% of the City's population were analyzed.

Black or African American, non-Hispanic: This minority group makes up 1.1% of the citywide population, and a census tract is considered a concentration if 11.1% of the population is part of this racial group. There are no tracts with a concentration of this group.

Asian, non-Hispanic: An estimated 4.4% of the population identifies as Asian. A census tract is considered a concentration if 14.4% of the population is part of this racial group. There are no tracts with a concentration of this group.

Hispanic or Latino: Hispanic persons make up 23.7% of the citywide population, and a census tract is considered a concentration if 33.7% of the population is part of this group. Several southern tracts in the City have a concentration (94.01, 94.06, 96.03, 96.04 & 95.01). The following tracts have a concentration of low-income households, but also extend out of the city limits: 93.09, 93.20, 94.07, 95.02, 96.06 & 96.07. There is a strong correlation between the concentration of Hispanic or Latino households and

concentration of low-income households in Westminster.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Westminster has consistently shown a dedication to addressing the needs of underserved communities. In addition to the projects designed to meet the City's annual goals, Westminster invests staff resources and additional funding to support residents' social service needs. The City also leverages available state and federal funds to enhance affordable housing initiatives. Much of this work is carried out by county and non-profit service providers, whom the City supports through funding and collaborative staff efforts as needed.

Actions planned to address obstacles to meeting underserved needs

Westminster, as a city of its size, shows a remarkable commitment to addressing the needs of underserved populations. In addition to the projects initiated to meet the City's annual goals, Westminster also invests staff resources and additional funding to support residents' social service needs. The City actively leverages available state and federal funds to further enhance affordable housing initiatives. To assist this effort, Westminster allocates general funds to provide operational support to non-profit organizations that offer supportive services to residents. This approach has two main benefits: first, local funding minimizes the administrative burden on non-profits that receive small federal grants, which often involve extensive compliance requirements. Second, it reduces the administrative load on City staff, allowing them to focus more on significant revitalization projects and programs.

The City is home to the Adams County Human Services Center, which offers a "one-stop shop" for residents seeking resources such as Health First Colorado, food assistance (SNAP), Colorado Works/TANF, childcare (CCCAP), utility assistance (LEAP), and employment and skill-building programs.

The City's updated Housing Needs Assessment (HNA) was accepted by City Council in early 2024 and published on March 18, 2024. The HNA will be used to inform policy and guide development to address identified gaps and support the City's affordable housing goals.

Actions planned to foster and maintain affordable housing

The City is dedicated to promoting the development of affordable housing and preserving existing multi-family units that are currently affordable. To achieve this, the City has launched the Housing LIFT program, which offers grants to property owners of affordable multifamily housing. These grants are intended to address identified capital needs while prioritizing resident safety and energy efficiency, ultimately enhancing residents' quality of life and maintaining long-term affordability. Additionally, the City has supported the creation of new affordable housing by allocating HOME funds from Adams County. These funds are directed towards low- to moderate-income housing for both families and seniors.

The City offers an Emergency and Essential Home Repair Program that assists qualified low-income homeowners in making repairs to enhance the safety and mobility of their homes. Through this program, eligible households can receive up to \$10,000 for essential and emergency home repairs at no cost.

The City has also supported the development of a balanced housing strategy in the Westminster Station TOD neighborhood to encourage a spectrum of income levels and unit types close to transit. The goal in this area is to promote housing stability and provide economic opportunity for all of the City's residents.

City staff is actively working to strengthen community partnerships and attract affordable housing developers and funding agencies that align with our vision. This includes collaborating with Maiker Housing Partners, Foothills Regional Housing, CRHDC, ULC, Habitat for Humanity, and Enterprise Community Partners, along with various private developers.

The City also has a rental housing maintenance code and inspection program that promotes decent, safe, and sanitary housing conditions for renters. More information on the program can be found here: <https://www.westminsterco.gov/Government/Departments/CommunityDevelopment/RentalPropertyInspection>.

Actions planned to reduce lead-based paint hazards

The City directly addresses lead-based paint (LBP) hazards and increases access to housing without LBP hazards through its EEHR program. For the City's home rehabilitation program, administered jointly by Foothills Regional Housing and Brothers, projects are generally limited to \$5,000 in hard costs. All projects that are not exempted from HUD's LBP regulations must meet HUD's under \$5,000 threshold requirements, which are as follows:

1. Notice to homeowners
2. Provision of pamphlet entitled "The Lead Safe Certified Guide to Renovate Right"
3. Paint testing of surfaces to be disturbed or presumption of LBP if the area to be disturbed exceeds the minimal ("de minimus") area*
4. Safe work practices as part of rehabilitation for all projects that exceed the minimal ("de minimus") area*
5. Repair any paint that is disturbed
6. Clearance after the work and before re-occupancy if exceeding the ("de minimus") area*

*The minimal ("de minimus") area - safe work practices and clearance is not required when maintenance or hazard reduction activities do not disturb painted surfaces that total less than 20 square feet on exterior surfaces, two square feet in any one interior room or space, or ten percent of the total surface area on an interior or exterior type of component type with a small surface (e.g., windowsills, baseboards, and trim).

In special circumstances, emergency repairs involving safety may be allowed at slightly higher costs than the standard \$5,000 maximum per property. In these cases, City subrecipients Foothills Regional Housing and Brothers must comply with HUD regulations governing rehabilitation work with costs between \$5,000 and \$25,000. This level of expenditure triggers all six steps noted above, along with the additional requirements to perform a risk assessment and interim controls, as described in 24 CFR §35 Subpart J.

Actions planned to reduce the number of poverty-level families

The City is committed to creating more job opportunities for residents of all skill levels in partnership with Westminster employers through its economic development initiatives. While the City can influence the availability of jobs and affordable housing, many factors related to alleviating poverty are beyond its control. To support families living in poverty, the City collaborates with available service agencies and the Adams and Jefferson County Human Services Departments.

Education is a crucial tool in the fight against poverty. Westminster is fortunate to have a large community college and several university programs located within the city or in nearby areas. The city also maintains strong partnerships with the three local school districts, which are actively working to enhance educational achievement and boost high school graduation rates.

Additionally, the housing goals identified in this Annual Action Plan will work directly to improve existing affordable housing to prevent homelessness and help low-income families build wealth through homeownership.

Actions planned to develop institutional structure

Efforts to develop an institutional structure have focused on addressing the increasing needs of individuals experiencing homelessness, those facing severe cost burdens, and those with special needs. Westminster maintains strong relationships with non-profit organizations and public housing authorities that support the City's low-income residents and most vulnerable populations. City staff actively participates in numerous community forums to promote citizen engagement in City projects and services. Various City departments collaborate closely to coordinate services and information about opportunities that benefit residents, such as free summer camps for Westminster families, volunteer opportunities, and arts and health information forums for the community's senior residents. Information about programs supported by the City's Community Development Block Grant (CDBG) investments is included in this ongoing engagement and outreach.

The City is actively providing educational information about affordable housing initiatives and how Community Development Block Grant (CDBG) funding is being utilized to address housing and revitalization needs. Staff support internal discussions on planning and development related to local housing needs and initiatives, and they aim to inform colleagues about regional activities that impact the

City's housing inventory and costs. By gathering this information and sharing the narrative of housing needs alongside available market options, the City has made its affordable housing challenges more transparent.

Actions planned to enhance coordination between public and private housing and social service agencies

The Resiliency Division of the City's Economic Development Department manages the City's Community Development Block Grant (CDBG) program and collaborates with both private and public affordable housing developers. In this capacity, City staff work with developers who are seeking assistance with Low-Income Housing Tax Credit (LIHTC) applications or other state and regional funding sources. Additionally, in certain cases, the City may provide direct financial support to bridge identified funding gaps and enhance the financial viability of affordable housing projects.

City staff is collaborating with Maiker Housing Partners on the redevelopment planning for properties in the Westminster Station TOD. They are providing support for Maiker's applications for potential state and regional funding opportunities. Currently, Maiker is developing a land use proposal to create 70 units of affordable housing at the intersection of West 86th Avenue and Federal Boulevard.

Foothills Regional Housing has begun planning and financial analysis to redevelop and expand an aging affordable housing community in southwest Westminster. Staff look forward to collaborating with and supporting Foothills Regional Housing as they explore this redevelopment project.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

The City does not have any projects that generate program income. All funding not applied to support program administration provides direct services to our qualifying residents.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%