

A Crisis at Our Doorstep:

Housing, Inclusivity, and Displacement in Westminster





Executive Summary & Key Findings

In early 2015, We Organize Westminster, a neighborhood-based community-led membership organization was formed to address issues faced by Westminster's low income residents. A door-to-door survey was conducted that focused on the housing issues faced by Westminster residents. The following findings are the results of that effort. Surveys were collected in March and April of 2017 in South Westminster. 369 surveys were collected in total.

Key Finding:

Affordable homes in Westminster are becoming impossible to find.

For families, finding an affordable place to live is the difference between having a home and living on the streets. Our survey found that 57% of families in Westminster have been unable to find an affordable place to live. Families find themselves in situations where they struggle to pay rent each and every month.

Key Finding:

South Westminster has higher than average unemployment and significant interest in job training programs.

Unemployment for those surveyed was 26%, with an additional 8% being on disability or social security. These high unemployment rates may reflect the community's low educational attainment rates, as 54% of residents have a high school diploma (or GED) or less. Residents indicated an interest in job training programs (29%) such as: Computer science and technology (27%), Skilled labor and construction (24%), and health care (21%).

Key Finding:

Increasing rental costs are forcing residents to move.

The price to rent is steadily increasing and forcing out residents. Of renters that are currently considering moving, 79% say it is because of rent increases. Many residents relocated to Westminster because of diverse, inclusive communities. If these rent increases continue, Westminster will lose its vibrant, racially diverse working-class communities.

Key Finding:

Renters need more protections and information when interacting with landlords.

For many families in Westminster, renting a home or apartment is their only option. Many families reported having challenges with living in rental housing such as maintenance issues (63%) and safety and harassment concerns (34%). These renters need access to legal aid when faced with issues they lack the power to solve. The City of Westminster must also create more protections for families facing maintenance issues in dilapidated homes.

Key Finding:**Many renters have to choose between paying rent and getting food and health care for their families.**

When rents are unaffordable, families have less disposable income and have to cut expenses in other areas. 47% of renters had to choose between paying rent and purchasing basic necessities like health care (20%), food (22%), and their children's school supplies (2%). Families suffer greatly when they lack these basic essentials, and parents should not be forced to sacrifice their children's well-being to keep a roof over their heads.

Key Finding:**Westminster homeowners are either long time residents with long lengths of tenure, or recent transplants who have just moved in.**

Almost half (48%) of surveyed homeowners have called Westminster home for more than 7 years, while 26% moved in within the last two years (including 16% within the last year). The influx of new residents indicates an increase in gentrification and potential displacement.

Key Finding:**Homeowners indicate a resilience to remain in Westminster and little intention to sell their homes despite market pressure to do so.**

Most of the surveyed homeowners indicated that they were not considering moving out of Westminster (77%). Respondents overwhelmingly have no plans to sell their homes (86%). Those who are considering selling name 'pressure to sell' as the top reason why they are considering leaving their community (21%).

Key Finding:**A lack of community spaces, parks, recreation centers and the like is the primary reason homeowners are considering leaving Westminster.**

82% of homeowners who are considering leaving Westminster indicate that the lack of investment in community spaces is the primary reason. This response makes a strong case for the importance of rectifying the historic deprivation of infrastructure and resources to South Westminster.

UNE Description

United for a New Economy (UNE), previously known as FRESA: Good Jobs, Strong Communities, is a membership-led nonprofit organization committed to building power in communities around the Denver metro area to ensure that our economic and political systems work for all Coloradans. UNE's work is driven by community members and the problems that impact their daily lives. Members can identify particular issues they want addressed, research potential solutions, and form committees to formulate strategic, collective action to create change that will benefit their families and neighbors. In addressing the community's needs, UNE utilizes various tactics, including popular education, policy development and advocacy, leadership development, and coalition-building with organizations that have common values. UNE believes that meaningful change is community-led, and aims to organize communities and uplift the voice of marginalized people, particularly people of color, in order to create a more just economy for all Colorado residents.



Westminster Chapter of UNE

WE ORGANIZE WESTMINSTER (WOW) is a community-led committee of UNE whose work began in 2015. WOW has been an active community group in Westminster since its founding, focusing the majority of its efforts on community-led solutions to the housing crisis in Westminster.

WOW is comprised of residents of the city, both homeowners and renters alike, as well as faith leaders, local business owners, non-profit organizations, teachers, and students. Community organizers initially engaged these leaders through a door-knocking campaign and one-on-one conversations. Over many conversations listening to the community's needs, it became clear that access to quality, affordable housing was the primary concern.

On June 24th, 2016, WOW was awarded a Proclamation from the City of Westminster for Coming Home Day, a day honoring both the meaning of home and the work that WOW has done to support affordable housing.

Since that time, WOW leaders have been working tirelessly to improve their community by examining all potential ways to address the current housing crisis. While WOW's current focus is on housing, as different issues arise, the Westminster chapter of UNE will be at the forefront of the conversation, providing community-led and community-informed opinions and solutions.



A Crisis at Our Doorstep: Housing, Inclusivity, and Displacement in Westminster

The City of Westminster and its residents are in the midst of an affordable housing crisis that is affecting the state as a whole, particularly the Denver metro area. The population of Denver has been growing at unprecedented rates, adding roughly 1,000 new residents a month.¹ This increased demand is forcing people out of the city, and suburban growth is outpacing growth in Denver itself.² As a result, Westminster has experienced rapid population growth, with an increase of 1.2% over the last 15 years.³ As new residents continue to move into Westminster, the supply of affordable housing will continue to dwindle.

Despite the challenges the city faces, Westminster is known for its high quality of life. The open space, proximity to both Denver and the mountains, and cultural opportunities make it unique within the Denver metro region. Residents call Westminster home because they love the city and all that it has to offer. WOW leader Inez Marquez loves her community:



I love living in Westminster; it is a very nice, quiet and friendly community. I have lived here for five years. The area is full of wonderful parks for the kids. The most beautiful part of Westminster is the breathtaking view of the mountains.

People like Inez deserve to keep their homes in Westminster. While the root causes of the housing crisis were not entirely in the city's control, preservation and construction of affordable housing simply has not been prioritized enough. In the face of

both historical forces and current circumstances, this inaction has made the housing crisis even worse. It is vital that Westminster examine meaningful solutions to ensure that all residents have access to high-quality, affordable housing so they can stay in their community and benefit from everything that makes this city special. This is particularly true in South Westminster, where traditionally lower property values, as well as recent increases in poverty rates,⁴ make residents even more susceptible to displacement. Another key to preventing displacement will be strengthening rights and protections for renters in the community, as Colorado lags far behind other states.⁵

The City of Westminster has recognized the need to examine the housing crisis in their community. The city recently contracted with BBC Research & Consulting to evaluate the existing housing needs in Westminster, and the results were troubling. BBC found that there is a 3,429

¹ Murray, J. (March 28, 2017). Denver's growth spurt slows down — a little — as the city's population nears 700,000. *The Denver Post*.

² Svaldi, A. (March 17, 2017). 5 suburbs outrun Denver for population gains in recovery. *The Denver Post*.

³ 1990 United States Census; 2000 United States Census, & 2015 American Community Survey

⁴ BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. I, p. 8.

⁵ CoPIRG Foundation. *Tenant Rights Report*.

unit shortage of rentals that are affordable to families earning \$25,000 or less.⁶ Moreover, 8% of all Westminster residents, including 13% of all children, live in poverty, and poverty rates are rising more sharply in South Westminster and in communities of color. BBC also found a 52% increase in the Latino population⁷; this was reflected in our South Westminster survey, where 35% of respondents identified as Latino. While Westminster's population is growing and changing, rents in Westminster are skyrocketing. The average rent has increased by \$424 since 2010, a 47% jump over five years; in order to afford this increase, renters would have needed a salary increase of \$13,764 during that same period.⁸ This is especially problematic because 26% of respondents to the attached survey report being unemployed, 49% of whom have been unemployed for more than 3 years.

Average rent has increased by since 2010, a 47% jump over five years



Given the scale of the housing crisis, it is vital that the City of Westminster take a comprehensive and systematic approach to finding policy solutions that address the affordable housing shortage. Communities facing these dynamics often prioritize services for individuals and families experiencing homelessness. While Westminster should absolutely explore new programs to address the needs of this population, the city should also focus on helping renters stay in their homes and increasing the number of affordable homes in the community to prevent homelessness from increasing. For instance, while there are currently 1,065 children considered homeless in Westminster,⁹ the vast majority are “doubling up” in other homes due to economic hardship. This is undoubtedly related to rising rents and the tight rental market, so these children would directly benefit from more affordable homes being available. It would also provide sustainable solutions for people currently experiencing homelessness, as research shows that developing affordable housing brings both short- and long-term employment opportunities to a community.¹⁰ It also increases employers’ ability to recruit and retain workers,¹¹ potentially providing a much more economically secure future for people currently without a home. Increasing the availability of affordable housing would benefit both those currently experiencing homelessness and those at risk of facing homelessness in the near future.

The housing crisis has gotten so dire that 47% of renters surveyed in Westminster report having to choose between paying their rent and paying for necessities like food (22%) or health care (20%), so the very health of Westminster’s residents is at stake. First of all, affordable housing frees up



⁶ BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 17.

⁷ BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. I, p. 2.

⁸ BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 16.

⁹ Colorado Department of Education (2017). McKinney-Vento homeless education: Homeless education data.

¹⁰ Wardrip, K., Williams, L., and Hague, S. (January, 2011). The role of affordable housing in creating jobs and stimulating local economic development: A review of the literature. *Center for Housing Policy*.

¹¹ Wardrip, K., Williams, L., and Hague, S. (January, 2011). The role of affordable housing in creating jobs and stimulating local economic development: A review of the literature. *Center for Housing Policy*.

money for more nutritious food and health care expenses.¹² It also reduces stress (and its related consequences) and improves health outlooks for people with chronic diseases.¹³ Westminster residents will benefit in other ways if more affordable housing is available. New research shows that affordable housing projects tend to increase local property values in the long-term, so even homeowners who do not currently need access to affordable housing will benefit.¹⁴ Families will be able to save for large purchases or their children's education, and affordable housing programs often lead to increased government revenue, which can in turn be used to provide services to residents including community amenities like parks and recreation centers.¹⁵

Working class residents of Westminster, particularly renters, are suffering. Many face an impossible decision: stay in their home and deny themselves and their families basic necessities, or uproot their lives and leave their community. Our neighbors should not face such a choice. If the City of Westminster invests in comprehensive solutions to the housing crisis, it will ensure that all residents can continue to call this community home and Westminster will be economically stronger and more socially inclusive as a result.



¹²Maqbool, N., Viveiros, J. and Ault, M. (April 2015). The impacts of affordable housing on health: A research summary. *Center for Housing Policy*.

¹³Maqbool, N., Viveiros, J. and Ault, M. (April 2015). The impacts of affordable housing on health: A research summary. *Center for Housing Policy*.

¹⁴Jan, T. (July 6, 2017). A surprising way to increase property values: build affordable housing. *The Washington Post*.

¹⁵The National Law Review (February 26, 2015). Affordable housing is an economic development benefit.

Survey Demographics

Respondents to the Westminster survey are predominantly young, female renters earning low wages, and are racially diverse. Respondents are majority female (52%), with almost half of all respondents being under the age of 35 (49%), and a quarter being over the age of 55 (25%). 47% of respondents identified as White (compared to 86% of the city's total population); 35% identified as Latino, 10% multiracial, 5% African-American, 2% Native American or Alaskan Native, and 1% Asian.

The majority of respondents (61%) make below \$50,000 in household earnings per year. While 66% of respondents are employed, 26% of respondents report being unemployed and 8% report being on disability. Almost half (49%) of those who are unemployed have been so for more than 3 years, and just under one-third (32%) have been unemployed for less than a year. Over one-quarter of respondents (29%) expressed interest in job training, while 13% are unsure. If job training programs were offered, respondents prioritized computer science and tech (27%), skilled labor and construction (24%), and health care (21%). Employed respondents work primarily in construction and skilled labor (33%), health care (19%) and food service (15%).

Most respondents rent their homes (66%) and tend to live in medium size households; 77% of respondents live in houses with two or more adults (20% reported 3 or more adults), and 43% have one or more children living in the home. Survey participants also indicated that they were recent arrivals to their homes, as 60% had lived in their current residence for less than three years. While the majority of those surveyed are not considering moving (52%), those who are considering leaving named the rising costs of rent (71%), the lack of community spaces (21%), and the impact of construction (6%) as potential reasons. The majority of survey participants note that they have had difficulty finding an affordable place to live (57%).

One-third of respondents (33%) have children currently in school. While almost half (48%) of those with children are 'satisfied' or 'very satisfied' with the school system, families facing difficulties with the school system cope with inadequate school resources and supplies (38%), school staff ignoring specific requests (23%), and class sizes that are too large (22%).

Community Voices: Melissa Hastings

Melissa Hastings is a mother of two and works at an orthodontics manufacturer in Denver. A little over a year ago, after she separated from her husband, Melissa and her children were displaced from their Westminster home and unable to find an affordable replacement in the city. After reaching out to the nonprofit Growing Home, Melissa's family was placed in the nearest family shelter to Westminster, which is actually in Commerce City.

Despite having a full-time job and assistance in paying a deposit and first month's rent, she was unable to find permanent housing in Westminster. She was consistently turned away by landlords because her income was not high enough. After several months in the shelter, Melissa's family was accepted into subsidized housing. She and her two children live in a one-bedroom apartment; her 20 year-old son and 11 year-old daughter share a room and Melissa sleeps on a cot in the living room. While happy to have a roof over her family's head,



Melissa yearns for the space to bake with her daughter or have some privacy within her own home. An active member of her faith community, she says that "[a]ll I really want is to be able to invite my church group over to have church at my house for once." Melissa knows that countless families like hers are struggling to find decent, affordable housing and wants to help them, saying "I see the mental and emotional stress that increasing rents puts on the whole community." Melissa will continue to work with WOW because she wants to help City Council and city staff "do what is right."

Housing Profile

According to a study released by BBC Research and Consulting, Westminster has roughly 45,386 units,¹⁶ 65% of which are owner-occupied and 35% of which are renter-occupied. Westminster, like many suburbs adjacent to Denver, is comprised primarily of single-family homes, which constitute two-thirds of the city's total housing stock.¹⁷ Most renters (77%) in Westminster live in attached units such as apartments or condos, while owners (81%) tend to live in detached single-family houses, which also have more bedrooms on average.¹⁸ Since 2000, housing in Westminster has gotten drastically more expensive. The median value of owner-occupied homes rose from \$170,400 in 2000 to \$275,300¹⁹ in 2015, a 62% increase. Meanwhile, median monthly rent was \$848 in 2000 and \$904 in 2010, but had risen dramatically to \$1,327 by 2015, a staggering 47% increase in just five years.²⁰

Renters

On the whole, renters in South Westminster are racially diverse, young, and live in medium-sized households. Only 38% of tenants in Westminster identified as White; slightly more renters identified as Latino (39%), and 13% identified as multiracial. Over half (55%) of renters surveyed were 35 or younger, with only 20% ages 55 and older. Renter households typically have multiple adults, as 77% have 2 or more adults (and 20% have 3 or more). While the slight majority of renter families have no children (51%), almost a third (30%) have 2 or more children. Renters report very high levels of unemployment (29%) and low levels of educational attainment, with 55% possessing a high school diploma, GED, or less. Renters are generally in lower-paying industries like manufacturing (34%), foodservice (19%), and sales (15%).



¹⁶BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 3.

¹⁷BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 4.

¹⁸BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 3.

¹⁹BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 7.

²⁰BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 16.

The racial diversity of Westminster renters is notable but should come as no surprise, as the millennial generation is the most racially diverse in this country's history.²¹ Other aspects of these demographics are troubling given the current economic climate. With such high levels of unemployment and low levels of educational attainment, renters' economic mobility is significantly limited.²² As such, there is a need to support these families with new job training programs, something a significant number of renters (32%) would want to participate in.



Tenants in Westminster generally earn low wages, with 73% earning less than \$50,000/year, which is considered “low-income” under standards set by the Department of Housing and Urban Development.²³ In fact, 3 out of every 10 renter families surveyed must survive on less than \$25,000/year. In 2015, the median rent in Westminster was \$1,327 per month, representing a \$424 increase since 2010, or a 47% increase in just five years.²⁴ In order to afford this rent without being “cost-burdened” (defined as spending 30% or more of one’s monthly income on housing)²⁵, a family in Westminster would need to earn roughly \$55,000. About a quarter (24%) of renters surveyed already pay more than that amount for their current rent costs. This is likely due to the fact that the overwhelming majority of renters live in market-rate (non-subsidized) units (87%). While these units may have been affordable in the past, rental increases are not limited

²¹Frey, W. (June 28, 2016). Diversity defines the millennial generation. The Brookings Institution.

²²The Pew Charitable Trusts (July 2015). Economic mobility in the United States.

²³BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Appendix A, pg. 8.

²⁴BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 14.

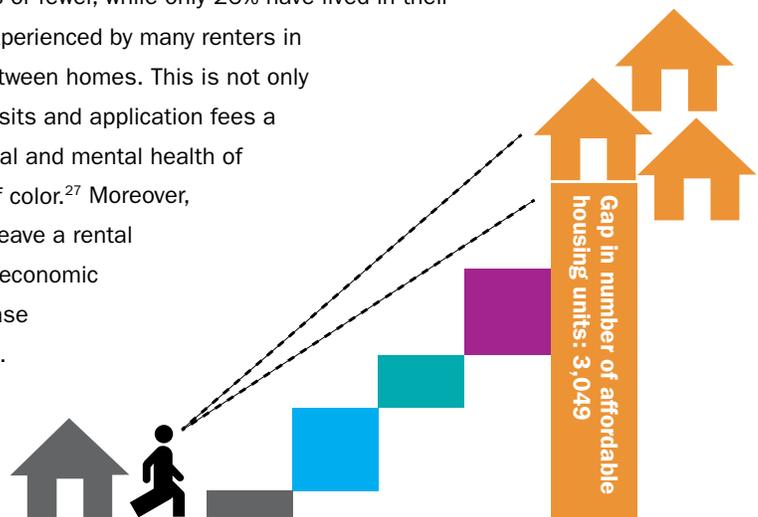
²⁵BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 1.

and have increased rapidly in response to the new rail investments and infrastructure development in Westminster. The experiences of renters surveyed reiterate BBC Consulting's conclusion: It is almost impossible for working families in Westminster to find affordable homes. If the City of Westminster does not take concrete and comprehensive action to increase the number of affordable homes, things will only get worse, and hardworking families will continue to suffer as a result.

Simply building more housing units will not effectively improve the lives of tenant families in Westminster. The city should take steps to ensure that new units actually address the needs of the community. As mentioned above, renters in Westminster reported having large households, as 77% have 2 or more adults (and 20% have 3 or more adults) and 30% have 2 or more children. However, the size of homes that renters live in, on the whole, are too small to support larger families. The vast majority of renters surveyed (88%) live in homes with 2 bedrooms or fewer; 38% live in one-bedroom homes. In fact, roughly a quarter (25%) of renter households have 2 or more adults and 2 or more children. Of these households, 72% live in homes with two bedrooms or fewer. Moreover, of 1,065 children enrolled in Westminster schools who are considered "homeless" under federal standards, 970 (91%) are "doubled-up" due to economic hardship.²⁶ It is clear from this data that renters are being forced to live in units that are too small to support their families. In formulating a strategy for creating and rehabilitating affordable homes, the city must emphasize building larger units in order to prevent families from living in unsafe and overcrowded conditions.

The lack of housing security in Westminster, and the region as a whole, has naturally had a significant impact on residents' housing tenure and ability to stay in their homes. 58% of renters surveyed have lived in their current home for two years or fewer, while only 26% have lived in their home for two to five years. High rates of poverty, as experienced by many renters in Westminster, typically lead to more frequent moves between homes. This is not only economically unsustainable (especially given the deposits and application fees a tenant must pay), but can negatively impact the physical and mental health of children living in poverty, particularly in communities of color.²⁷ Moreover, 10% of tenants surveyed had recently been forced to leave a rental property. The reasons given for moving were generally economic in nature: rent increases (32%), lost job (23%), and lease termination/nonrenewal or eviction (14%, respectively). Given these dynamics, it is unsurprising that more than a quarter (27%) of respondents have had family or friends forced to leave their neighborhood.

It is almost impossible for working families in Westminster to find affordable homes.



²⁶ Colorado Department of Education (2017). *McKinney-Vento homeless education: Homeless education data*.

²⁷ Murphey, D., Bandy, T., Moore, K.A. (January, 2012). Frequent residential mobility and young children's well-being. *Child Trends Research Brief*.

Community Voices: Inez Marquez

“It’s not just the last few days of the month, or the first days of the new month that I worry about rent. It’s every single day. I go to sleep and I wake up thinking, ‘How am I going to do this?’”

During the five years that **Inez** has lived at the Copperwood Apartments, the rent for her one-bedroom apartment has doubled and living conditions have worsened. One hundred percent of Inez’s income goes to her rent, with nothing left to cover her life-saving medicine. To make matters worse, each month’s rent bill has varying and unexplained charges such as “miscellaneous income” and “guest services”, making it even harder to plan out any sort of budget for groceries, school supplies for her children and bus fares.

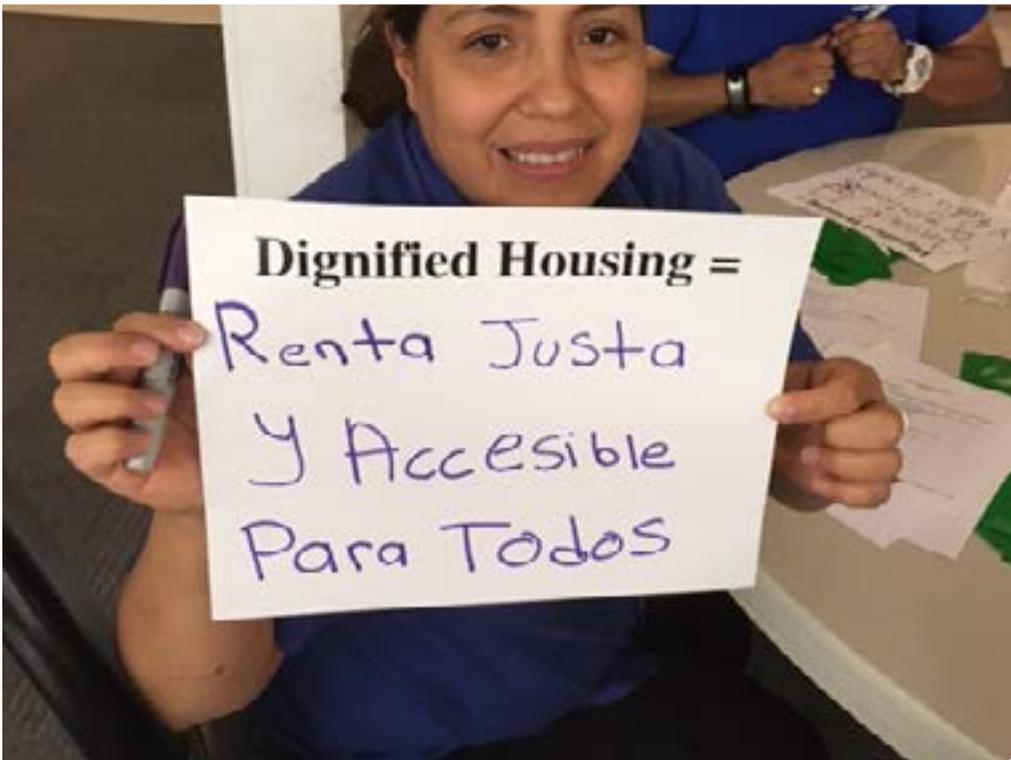
Inez Marquez and
Melissa Hastings, after
voicing the need for
more affordable
housing to Westminster
City Council.



It is not only the skyrocketing prices that are affecting Inez and her children. Black mold has been present in her apartment after a water pipe upstairs burst and flooded her unit, damaging all of her personal items and leaving a dangerous mold growing. The gate on her patio hung loose off one hinge for months until her children had to fix it themselves. Paint continues to peel and chip from her walls, and pieces from the bathtub tile fall off daily. Inez has submitted countless maintenance requests and when the managers send someone to fix the issues, the job is poorly done or left incomplete. “If I didn’t have to be here, I wouldn’t. But I feel trapped.” With no other affordable apartments available in Westminster, Inez was forced to sign another year-long lease with the apartment complex that is making her and her family sick. While Inez and her neighbors are dealing with cockroaches and mold, property managers sit comfortably in a brand new air-conditioned leasing office, fully equipped with big screen TVs, granite countertops and new appliances. “I will no longer let [the landlords] take advantage of me, my children or my neighbors. They need to see what they are doing to us and know that they are being held accountable.”

Most renters are currently facing similarly insecure circumstances, as 57% of renters are considering moving out of Westminster. Renters that are considering leaving the city overwhelmingly stated that it was due to rental increases (79%), with 13% naming absence of community spaces in Westminster as their primary reason. Increasing housing affordability is the most direct way to increase housing security and length of tenure among renters in Westminster. Renters will be financially and physically healthier, and South Westminster can remain a unique and cohesive community rather than just another extension of the Denver metro area.

Many renters in Westminster face the impossible decision of choosing between rent and other basic necessities (47%). When asked what these families sacrifice in order to afford rent, respondents named: food for family (22%), health care (20%) and school supplies for children (2%). This dynamic has a devastating impact on families, particularly children, as well as the community as a whole. For instance, when families are unable to provide healthy meals for their children, it leads to higher rates of obesity, impaired immunity, and long-lasting developmental delays, which can have a negative effect on public health.²⁸ These children, and this community



as a whole, deserve better. While these families would undoubtedly benefit from the availability of more affordable homes in their community, they are currently experiencing an everyday struggle and are in urgent need of support. The city should institute a meaningful and substantial rental assistance plan in order to meet the needs of its most vulnerable residents.

Most renters (74%) have a lease of at least one year, which is somewhat encouraging since rental increases cannot occur during the term of the lease. However, the protections afforded

²⁸National Urban League (October 12, 2015). *Impact of hunger and poverty on the health of communities: A review of the current data.*

renters that are contained within leases are still very important, and unfortunately, Colorado lags behind most of the country in tenant rights.²⁹ This is particularly true since 11% of renters have never read their lease and many renters struggle to understand their lease due to language barriers. Language will continue to be an important issue as Westminster continues to change: the city's immigrant population has increased by 25% since 2000, accompanied by a 12% increase in residents with limited English proficiency.³⁰ Most renters (55%) reported substantial challenges in living in rental properties: 53% cited rental increases or the cost of rent, 63% have maintenance issues, and 34% have experienced safety concerns/harassment. It is vital that Westminster take steps to increase the protections afforded to renters by increasing access to legal assistance to assert their rights and starting a lease translation program so everyone understands their responsibilities. The city must also overhaul its residential inspection program so that it is more effective and has significant penalties for bad landlords.

While many families are forced to cope with maintenance issues or safety concerns, others face a different problem. Because landlords can require tenants to contribute to the cost of making improvements to the facility, which raises the property value and the landlord feels justified in raising their rent, tenants can end up paying for improvements that then make their rent unaffordable and ultimately cause them to have to move. It is unfair for hardworking families to help fund their own eviction, and the increased availability of affordable housing will both give families options should they need to leave their rental home and limit this practice by landlords, since increased vacancies make this practice less likely.

Renter Summary

- Renters in Westminster are racially diverse. Only **38%** of renters identified as **White** (compared to a citywide average of 81%³¹); **39%** of respondents are **Latino** and **13%** are **Multiracial**.
- Tenants generally have lower-paying jobs. **73%** earn less than **\$50,000/year**, and **30%** make under **\$25,000/year**. Unemployment is high among renters (**29%**), and educational attainment is low, as **55%** possess a high school diploma or less. **Nearly half (47%)** of renters have had to choose between paying rent and buying necessities for their family.
- Westminster renters live in large medium-sized households. **77%** have 2 or more adults, while **20%** have 3 or more adults. While just over half of renter households (**51%**) have no children, **30%** have 2 or more children.
- Current Westminster residents may be forced out of their community because of rental increases. **57%** of renters are considering leaving Westminster, **79%** of whom said it was due to rental increases. **10%** had been recently forced to leave a rental property, and **27%** have had friends or family that were forced to leave their community.

²⁹CoPIRG Foundation. *Tenant Rights Report*.

³⁰BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. I, p. 5.

³¹BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 2.

Community Voices: Shirleen & Kenneth Thomas

Shirleen and Kenneth Thomas sit proudly in their living room surrounded by framed family photos and newspaper clippings of Kenneth's time serving in the military. Shirleen and Kenneth are both disabled and on a fixed income, so with rent increasing and unforeseen costs popping up every month, the elderly couple are forced to go to the food bank multiple times a month to eat.

Westminster must take notice of the effects that rent hikes and poor landlord-tenant relationships have on residents, especially disabled veterans and their families like Kenneth and Shirleen. This is not how our veterans or our elderly neighbors deserve to be treated. In a letter that Shirleen wrote to the Mayor of Westminster, "(w)e desperately need your help in dealing with unfair landlords to survive."

Recently, Kenneth and Shirleen were able to move from their previous apartment where landlords instituted predatory monthly rent hikes, but the new complex is not much better. "The first few months were great, until things started falling apart in our apartment and the maintenance has not been by to help us." Shirleen and Kenneth's children recently moved into their apartment to help with rent, but now space is limited, as there are four adults and two children living in the two-bedroom unit.



Homeowners

The majority of Westminster homes are single-family detached units.³² Many of these units are in North Westminster, which may explain the low concentration of owners (32%) in this survey, which focused on the Southern areas of Westminster. Unlike renters, owners are generally older; 44% are age 46 or over (32% over 55). Owner household sizes are smaller than renters, which generally reflects their older age. Most homeowner households have 2 adults (59%) or 1 adult (25%) in the home. Owners also have fewer children, as 67% have no children in the home at all, and only 19% have 2 or more children (compared to 30% of renter families). Homeowners do not face the same risk of overcrowding as renters; 92% live in homes with 2 bedrooms or more. South Westminster homeowners are much less racially diverse than renters, with 65% identifying as White, 27% Latino and 6% multiracial (compared to 38%, 39%, and 13% of renters, respectively). The racial disparities in homeownership are not surprising considering the historic exclusion from homeownership for communities of color in communities like Westminster.

Homeowners in Westminster report much higher wages than renters, as 64% earn more than \$50,000/year, compared to only 27% of renters. This is likely tied to higher educational



³²BBC Research and Consulting, *Housing Needs Assessment - City of Westminster 2017*, Sec. II, p. 4.

attainment, as the majority of homeowners (51%) have at least a 4-year college degree. But while owners generally earn more, it is notable that 32% earn between \$50,000 and \$74,999. This income level is likely not enough to afford the average home in Westminster currently. According to BBC Research, a family needed to earn \$66,994 in 2015 to afford the median home sale in the city (\$275,000).³³ However, the median home price increased to \$294,000 in 2016, indicating that a significant percentage of surveyed homeowners would not be able to afford the average home on the market today. The dream of homeownership is becoming less and less attainable for current Westminster residents.

Homeowners typically have long lengths of residency in Westminster. Almost half of homeowners have lived in their homes for more than 7 years (35% have resided ten years or more in their current home). This is logical since owners typically are not subject to the same kinds of pressures (e.g., skyrocketing rents, safety and maintenance concerns) as renters. However, a significant portion of homeowners (37%) have been in their homes for 3 years or less. This is reflective of the population influx that Westminster has experienced in recent years, and a contributing factor to the rising sale prices of houses in the city. The city should explore mortgage payment assistance programs, so that long-term residents of Westminster can stay in their homes, as well as programs aimed at making homeownership a reality for working families.

Despite rising costs and potential profit, homeowners do not wish to leave their homes. The overwhelmingly majority of homeowners (86%) have no plans to sell their homes despite significant market pressure. Most appear to appreciate Westminster, as 77% report that they have not considered moving out of the city. However, of those that are considering leaving Westminster, 82% list the lack of community spaces, such as parks and open spaces, as the reason they may leave. Westminster should consider new community spaces that all residents can enjoy so that the city will continue to feel welcoming to all.

Homeowner Summary

- Westminster homeowners are much less racially diverse than renters. Almost two-thirds (**65%**) identified as **White**; **27%** are **Latino** and **6%** are **Multiracial**.
- Homeowners have higher paying jobs than renters. **64%** earn more than **\$50,000/year**, compared to 27% of renters, though many owners (**32%**) earn between **\$50,001–74,999/year**. Owners also have high levels of educational attainment, as 51% have a 4-year college degree or more.
- Westminster homeowner households tend to be smaller. Most have 2 adults (**59%**), and a quarter only have 1 (**25%**). Two-thirds have no children whatsoever (**67%**), and only **19%** have 2 or more children (compared to 30% of renters).
- Westminster homeowners want to stay in their community despite significant pressure. **86%** have no plans to sell their home, and **77%** responded that they have not considered moving out of Westminster. Of the **23%** that have considered moving, the most common reason is the lack of community spaces in Westminster (**82%**).

³³BBC Research and Consulting, *Housing Needs Assessment – City of Westminster 2017*, Sec. II, p. 14.

Community Voices: Rich Chamberlain

Rich Chamberlain is a joyful artist, devout Baha'i, and grandfather of 12. He and his wife moved to Westminster 32 years ago after falling in love with the Baha'i community there. They bought a house for \$87,000. There are many reasons why Rich fights for affordable housing, but none is stronger than his commitment to doing justice through his faith, which calls him to eliminate the extremes of wealth and poverty. Rich sees the lack of affordable housing as a lack of justice and lack of recognition that every human should be treated with dignity, reverence, and oneness.

Rich sits on the Inclusivity Board for the City of Westminster. From his experience on the board he noticed that every issue of inclusivity relates to housing, from equity in education to healthcare to employment. Rich believes that one of the biggest problems is the more than 1,000 children in Westminster public schools who don't have stable housing. He cannot imagine what that must be like for a child to try to learn while not knowing where they will sleep at night. He believes that homeowners should care about accessible, affordable housing for renters both to protect vulnerable people and "because inclusive communities where all folks have stable housing are more prosperous, more interesting, and more robust, which is good for everyone."



When asked about the displacement of people due to rising rents he states, "(w)e (as a city) need to be intentional about pushing for protections and policies that help neighborhood improvements benefit all people." Rich is involved with We Organize Westminster because he saw the movement to address the affordable housing crisis and thought, "How could I not be involved in this?" Rich knows that if he didn't already have a home that is paid for, that he wouldn't be able to afford to live where they do in Westminster. He loves WOW because directly impacted people are in leadership and at the center of the decision-making and will continue to fight for affordable housing for all.

WOW: Collective Action and Community Values

WOW's community leaders have invested significant time and effort in examining policy solutions to the current housing crisis. WOW leaders have met with city staff from numerous departments, four out of five City Council members, and the Mayor and Mayor Pro Tem, as well as Adams County commissioners. Leaders also met with affordable housing and renters' rights advocates like Enterprise Community Partners, Habitat for Humanity, and the Adams County Housing Authority. Community organizers met with Gorman, an affordable housing developer, and community leaders received specialized training from policy experts on different housing policy options.



WOW leaders also participated in the city's recent housing study, having encouraged and participated in a community forum and the survey conducted by BBC Research and Consulting for their report. As a part of that effort, WOW (along with Growing Home), collected more than 75 surveys in Spanish, the most that have been collected in the entire Denver metro region. WOW is also currently a member of the city's Affordable Housing Task Force. Community leaders also testify at Westminster City Council meetings to voice the urgency of the need for more affordable housing and renters rights.

Above all else, WOW is a vehicle for residents in Westminster to have a voice in the decisions and policies that impact their daily lives. WOW's foundational principle is that the best policy solutions are community-led and community-informed. The following policy recommendations stem from many deep, introspective (and often very difficult) conversations about WOW leaders' experiences and how to best address the housing crisis in their community. These policies were voted on by the community, and reflect WOW's commitment for creating a more just and inclusive Westminster.

Policy Recommendations

After much research and deliberation, WOW believes that the following policies, while merely first steps, will most benefit the community and begin to address the housing crisis in Westminster:

- The City of Westminster should increase access to affordable housing by creating an affordable housing trust fund, establishing a permanent source of funds dedicated to the creation and rehabilitation of affordable housing units and providing rental assistance to low-income tenants.
- The City of Westminster should protect vulnerable renters by updating and strengthening their rental property maintenance inspection program by increasing funding for inspectors, providing mediation resources for renters with maintenance issues, and establishing harsher penalties for landlords who repeatedly fail to meet their obligations as landlords.
- The City of Westminster should enact the following policies to ensure that renters' basic rights are protected:
 - » The city should hire part-time contractors to translate residential leases for residents who do not speak English as their first language so that they understand their rights and responsibilities as renters. They should receive a lease in their language after landlords submit copies of their lease to the city for translation when landlords register their property with the city.
 - » The city should require landlords to provide itemized receipts for each monthly payment, as well as any application fees or security or pet deposits so that tenants understand exactly where their hard-earned money is going.
 - » The city should ensure that all residents have access to justice by working with local bar associations and law firms to provide publicly accessible legal aid clinics specifically geared toward low-income renters.





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