Northeast Colorado Housing Needs Assessment

Featuring the Counties of Logan, Morgan, Phillips, Sedgwiick, Washington and Yuma

Colorado Center for Community Development
COLLEGE OF ARCHITECTURE AND PLANNING
UNIVERSITY OF COLORADO DENVER

UTA
UNIVERSITY TECHNICAL ASSISTANCE

DOLA
COLORADO
Department of Local Affairs

NORTHEAST COLORADO HOUSING NEEDS ASSESSMENT

PREPARED FOR

NORTH EASTERN COLORADO ASSOCIATION OF LOCAL GOVERNMENTS

- LOGAN COUNTY
- MORGAN COUNTY
- PHILLIPS COUNTY
- SEDGWICK COUNTY
- WASHINGTON COUNTY
- YUMA COUNTY

PREPARED BY

University of Colorado Denver

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Executive Summary

The objective was to conduct a study of available housing within the Counties of Logan, Morgan, Phillips, Sedgwick, Washington and Yuma Counties. This study is explore and determine available housing, quality of the housing, price range, and the demand for additional housing units in the Northeast Colorado Area. The areas that were examined included

• Population and demographic trends. This information was collected through the 2010 United States Census. There is slow projected growth in the region with an estimated population of 111,375 by the year 2040. As of July 2010 there was a population of 72,126.

• Rental Housing, this information was gathered from interviews with local realtors and from the housing profile. Home ownership was also found in the housing profile. There was strong indication for rentals by local realtors. Some of the information gathered suggested that because of the Oil and Gas boom in the area there was a need for rentals for executives and employees. A luxury hotel was built in Fort Morgan to fulfill the needs of executives for meeting and lodging space. Sterling has one hotel in process (Holiday Inn Express and Suites) and two that are announced but no construction dates - same reason as Fort Morgan and these 250 plus new rooms will open up the ability of the extended housing for Oila nd gas and construction workers.

• Housing for the elderly was explored with 27% of households of 65+ living in the region. Information was also gathered by calling local housing authorities in the region through phone interviews. Information from the census indicates a growing elderly community while local elderly housing authorities indicate that there is not a need for additional facilities. 15.6% of the population in the region are over 65 years of age. There are 549 individuals living in nursing homes in the region.

• Housing for students and young professionals can be seen with 391 students living in college dormitories at Northeastern Community College.

Methodologies included contacting local realtors, economic developers and local housing authorities in obtaining information. A local survey through survey monkey was developed and distributed with 10 respondents participating in the online survey.

Regional, comprehensive and local plans were also explored to see if housing goals matched or conflicted with regional housing goals.

Key Findings

Regional

The Region showed a growth of 4.13% percent change as it added 2,877 residents to the regional population from the 2000 Census to the 2010 Census.

Aging Population with large percentage of 65+population when compared to the state of Colorado as a whole (10.6%)

Significant loss of youth

The region is expected to grow at just under 2% through 2025, when the growth tapers off to under 1.5%.

Personal income data for each county is growing, with the exception of Yuma and Phillips Counties

The region has high home ownership rates (69% comparable to the state's 68.2% and higher than the nation's 66.9%).

There are fewer multi-unit housing units (10.9%) than either the state (25.2%) or the nation (25.9%).

Oil and gas employees contribute to high rental rates and low vacancies in the area.

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Difficulty to predict how long energy boom will last

Logan County

Logan County showed the most growth of the Region. Sterling had a 30 percent change in Population as it added 3,417 residents. Housing affected by the Colorado September Floods 2013

Morgan County

Morgan County showed some growth in the Region. Brush had a 6.76% change in population with an addition of 346 residents

Hispanic portion of the population is 33.8% of the total population

Housing affected by the Colorado Floods 2013

Phillips County

Phillips County showed some loss of population in the region

Paoli had a negative 19% loss with 8 residents leaving the area

Has the highest Home ownership rate in the region with 73.9%

Sedgwick County

Sedgwick County showed the largest loss of population in the Region

Sedgwick had a negative 23.56% loss with 45 residents leaving the area

Washington County

Washington County showed some decline in Population

Otis had a negative 11% loss with 59 residents leaving the area

Yuma County

Yuma County showed some growth in the Region

Yuma had a growth of 7.28% with a growth of 239 residents

The Hispanics are 20.8% of the total population

Recommendations

Need for Senior Housing, housing should be located near local shopping and services.

Areas of Further Study

Stake Holders

Current Home Owners
Needs/Concerns: Maintaining sense of community and rural lifestyle.

Current Renters
Needs/Concerns: Affordable rents that reflect cost of living.

Oil and Gas Company Executives and Employees
Needs/Concerns: Adaquate housing to meet needs of growing industry.

College Students
Needs/Concerns: Affordable rooms in vicinty of campus.

Young Working Professionals
Needs/Concerns; Starter homes that cab be expanded as families grow.

Seniors
Needs/Concerns: Affordable housing or facilities that cater to senior needs.

Migrant Workers
Needs/Concerns: Affordable temporary or permanent homes

Displaced Residents from 2013 Colorado Floods
Needs/Concerns: Return to homes or rentals that reflect normalcy.

Real Estate and Housing Developers
Needs/Concerns: Return of profit on investment and creating a sense of community.

Business Owners
Needs/Concerns: Increasing revenue, increasing pool of potential employees, community and economic stability

Funders
Needs/Concerns: Proposed housing Projects must meet the re-quirements of the funders, whether this be for profitability or affordability standards

Elected Officials
Needs/Concerns: Meeting the growing needs of the community while maintaining quality of life issues.

City Management and Commissions
Needs/Concerns: Revenue base, promoting community development and satisfying housing needs

Nonprofit Organizations
Needs/Concerns: Contributing resources that will adress community needs and growth.

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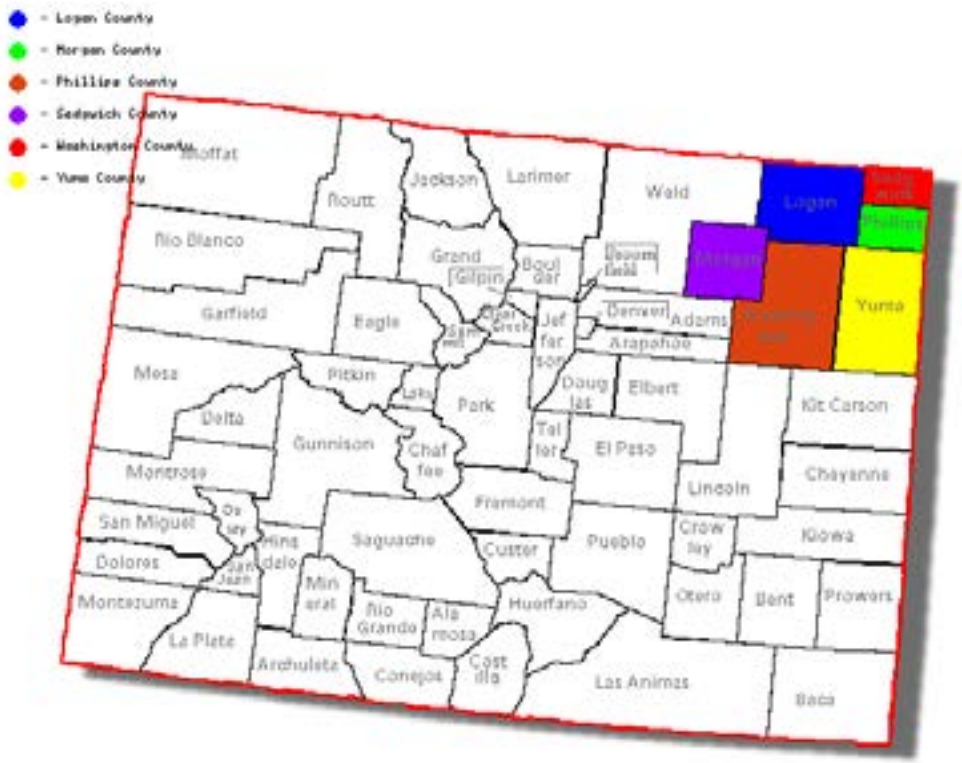

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The Region

The Region is located in the Northeastern corner of Colorado in a 9,300 square mile geographic area that includes Logan, Morgan, Phillips, Sedgwick, Washington and Yuma counties.

Incorporated Municipalities

The region has 22 incorporated municipalities that are shown by county.

Logan
Crook, Fleming, Iliff, Merino, Peetz, Sterling

Morgan
Brush, Fort Morgan, Hillrose, Log Lane, Wiggins

Phillips
Holyoke, Haxtun, Paoli

Sedgwick
Julesburg, Ovid, Sedgwick

Washington
Akron, Otis

Yuma
Eckley, Wray, Yuma

Source: Colorado State Archives

Weather and Climate

Moderate summers, crisp falls, cool winters and warm springs are the rule in Northeastern Colorado, where residents enjoy about 330 days of sunshine annually.

The region has four distinct seasons, and a semi-arid climate. Precipitation and snow amounts vary slightly across the region, but winter snow and spring thunderstorms are common. Summers temperatures aregenerally moderate. Winters can be cold and snowy, but usually have extended periods of sunshine and milder temperatures.

Population Growth and Loss

The region's population is an important indicator for the region.

Over the last decade, the region's growth was 4.13% changing from 69,669 in the 2000 Census to 72,546 in the 2010 Census.

Over this ten year period Logan County showed the most growth, with Morgan and Yuma also showing some growth. Sedgwick showed the largest loss of population, with Washington and Phillips also showing some decline.

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CENSUS COUNTS STATE, REGION, LOGAN AND MORGAN COUNTIES

	Census 2000	Census 2010	Population Change	Percent Change
State	4,301,261	5,029,196	727,935	16.9%
Region	69,669	72,546	2,877	4.13%

Population growth for the decade between the 2000 and 2010 census in the region was only 4.1% compared to 16.9% for the state and 9.7% for the United States as a whole.

	Census 2000	Census 2010	Population Change	Percent Change
Logan	20,504	22,709	2,205	10.8%
Crook	128	110	-18	-14.06%
Fleming	426	408	-18	-4.23%
Lliff	213	266	53	24.88%
Merino	246	284	38	15.45%
Peetz	227	238	11	4.85%
Sterling	11,360	14,777	3,417	30.08%

Logan County had a 10.8% percent change

	Census 2000	Census 2010	Population Change	Percent Change
Morgan	27,171	28,159	988	3.6%
Brush	5,117	5,463	346	6.76%
Fort Morgan	11,034	11,315	281	2.55%
Hillrose	254	264	10	3.94%
Log Lane	1,006	873	-133	-13.22%
Wiggins	838	893	55	6.56%

	Census 2000	Census 2010	Population Change	Percent Change
Phillips	4,480	4,442	-38	-0.8%
Haxtun	982	946	-36	-3.67%
Holyoke	2,261	2,313	52	2.3%
Paoli	42	34	-8	-19.05%

	Census 2000	Census 2010	Population Change	Percent Change
Sedgwick	2,747	2,379	-368	-13.4%
Julesburg	1,467	1,225	-242	-16.5%
Ovid	330	318	-12	-3.64%
Sedgwick	191	146	-45	-23.56%

	Census 2000	Census 2010	Population Change	Percent Change
Washington	4,926	4,814	-112	-2.3%
Akron	1,711	1,702	-9	-0.53%
Otis	534	475	-59	-11.05%

	Census 2000	Census 2010	Population Change	Percent Change
Yuma	9,841	10,043	202	2.1%
Eckley	278	257	-21	-7.55%
Wray	2,187	2,342	155	7.09%
Yuma	3,285	3,524	239	7.28%

Region's Population from 1970 to 2010

The following six figures show the population trends in each of the six counties in the region from to 2010.

There was slow growth in Logan, Morgan and Yuma Counties, with a slight declining trend in Washington, Sedgwick and Phillips Counties.

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Demographic Profile

The Table below shows a demographic profile for the region as well as the six counties.

The demographics of the region show a large percentage of 65+population when compared to the state of Colorado as a whole (10.6%).

The counties in the region range from 13.6% of thepopulation over the age of 65, to almost a quarter, or 23.3%, of the population in that age bracket. This aging and retired population presents some challenges as well as some opportunities for the region.

Another important aspect of the population is the Hispanic minority population. This is particularly significant in Morgan County where the Hispanic portion of the population is 33.8% of the total population, and in Yuma County where the portion is 20.8%.This is likely due to the industry and jobs available in these two counties.

	Logan	Morgan	Phillips	Sedgwick	Washington	Yuma	Region	Colorado
Population	22,709	28,159	4,442	2,379	4,814	10,043	72,546	5,029,196
10 Yr Change	2,205	988	-38	-368	-112	202	2,877	727,935
% Change	10.8%	3.6%	-0.8%	-13.4%	-2.3%	2.1%	4.1%	16.9%
Births	206	447	59	21	54	128	915	
Deaths	202	239	54	36	41	92	664	
Natural Pop Incr/Decr	4	208	5	-15	13	36	251	
Net Migration	-216	-41	13	11	13	-29	-249	
Male	56.9%	49.4%	48.9%	49.3%	51.1%	49.6%	51.9%	50.1%
Female	43.1%	50.6%	51.1%	50.7%	48.9%	50.4%	48.1%	49.9%
Under 18	20.0%	28.0%	25.3%	19.3%	23.4%	26.4%	24.5%	24.4%
65+	14.6%	14.1%	20.7%	23.9%	19.3%	16.2%	15.6%	10.9%
Hispanic %	15.6%	33.8%	18.7%	12.1%	8.5%	20.8%	23.0%	20.7%
White %	78.2%	61.7%	79.4%	85.6%	89.4%	77.9%	72.8%	70.0%
Foreign Born%	5.0%	12.5%	12.5%	2.9%	4.4%	12.8%	9.3%	9.8%
Density (people/mi2)	12.4	21.9	6.5	4.3	1.9	4.2	7.8	48.5

Source: U.S. Census Bureau, Colorado State Demography Office

The region has very low natural population increases, and Sedgwick County even has a bit of a decrease. Only Morgan County shows a significant natural population increase. This is likely due to the aging population in the region. Net migration is also negative in the region, signifying that youth are likely leaving for better paying jobs in other parts of the state or nation. The State Demography Office projections of the region's population into 2040 shows slightgrowth for most counties in the region. The region is expected to grow at just under 2% through 2025, when the growth tapers off to under 1.5%. Logan and Morgan counties are expected to see most of this growth, and the other four counties of Phillips, Sedgwick, Washington andYuma are expected to remain fairly flat, or at less than .5% into 2040. By 2030, Washington County is not forecasted to have any growth.

Footnote: 2,500 inmates added to Sterling Correctional Facility between the 1990 and 2000 census.

Population Forecasts for the Region through 2040

	Region	Logan	Morgan	Phillips	Sedgwick	Washington	Yuma
July 2010	72,126	21,688	28,702	4,528	2,503	4,620	10,085
Growth %	1.4%	1.8%	1.7%	.4%	.9%	.2%	.7%
July 2015	77,298	23,730	31,205	4,616	2,615	4,673	10,459
Growth %	1.8%	2.2%	2.4%	.5%	.9%	.3%	.8%
July 2020	84,612	26,421	35,072	4,740	2,741	4,742	10,896
Growth %	1.7%	1.9%	2.2%	.5%	.8%	.2%	.7%
July 2025	91,967	29,042	39,129	4,849	2,847	4,795	11,305
Growth %	1.4%	1.4%	2.0%	.2%	.6%	.1%	.6%
July 2030	98,595	31,107	43,166	4,907	2,934	4,830	11,651
Growth %	1.3%	1.2%	1.9%	.2%	.5%	0%	.5%
July 2035	105,105	32,985	47,394	4,944	3,010	4,831	11,941
Growth %	1.2%	1.0%	1.7%	.1%	.5%	0%	.4%
July 2040	111,375	34,712	51,599	4,965	3,085	4,829	12,185

Source: Department of Local Affairs, Colorado State Demography Office

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Another important indicator of economic well-being for the region is personal income. According to the Colorado State Demography Office, per capita income in the region has increased 3.1% annuallyfrom 2001 to 2008. During that same time, the nation's per capita income increase 3.2%, increasing the ratio of the region's per capita income to the nation's to .765. The personal income in the region in 2008 consisted 66.7% from earnings, 6.5% from retirement and disability, 7.5% from medicare, Medicaid and veteran's benefits and 16.3% from dividends, interest and rent.

Per Capita Personal Income, 2009

	Region	Logan	Morgan	Phillips	Sedgwick	Washington	Yuma
Per capita Personal Income	$28,125	$27,947	$26,566	$27,537	$33,103	$28,500	$33,128
Ratio to US PCPI	0.765	0.761	0.723	0.749	0.901	0.776	0.902
Total Personal Income (1000s $)	$1,974,263	$586,618	$737,387	$122,923	$77,096	$131,213	$319,026

Source: Colorado State Demographers Office, Department of Local Affairs

When looking at the population living below the poverty level, the region is comparable to the nation, but Logan, Phillips and Sedgwick counties have higher percentages than the state of Colorado.

Persons Living Below the Poverty Level, 2009

Logan	Morgan	Phillips	Sedgwick	Washington	Yuma	Colorado	US
17%	14.4%	12.4%	15.5%	12.1%	13.3%	12.6%	14.3%

Source: U.S. Census Bureau, 2010 Census

The U.S. Bureau of Economic Analysis tracks the historical and present per capita incomes in the U.S., states and counties.

The historical personal income data for each county is growing,with the exception of Yuma and Phillips counties which have experienced some dips in growth.

Figure B.20 shows the six counties in relation to the state. In the 1970's, all six counties in theregion were close to the state level or slightly above.By 1995, all six counties were significantly below the state, and this trend has continued with two exceptions: Yuma County peaked in 2005 nearly matching the state number, and Sedgwick County surpassed the state number in 2009.

Footnote: 2,500 inmates added to Sterling Correctional Facility between the 1990 and 2000 census. 17% poverty level possibly skewed.

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Historical Personal Income Data, 1970-2009

Year	State	Logan	Morgan	Phillips	Sedgwick	Washington	Yuma
1970	$4,040	$3,856	$3,698	$5,044	$4,094	$4,119	$4,151
1975	$6,322	$6,818	$5,709	$8,691	$6,127	$6,854	$7,130
1980	$10,714	$9,038	$8,788	$8,985	$8,647	$11,550	$10,063
1985	$15,267	$12,371	$11,791	$12,707	$12,909	$16,270	$14,410
1990	$19,377	$16,483	$15,526	$18,537	$17,077	$18,969	$21,266
1995	$24,575	$19,646	$18,489	$17,092	$21,218	$21,422	$19,374
2000	$33,977	$24,667	$21,894	$25,933	$25,971	$22,471	$26,944
2005	$38,555	$28,665	$27,001	$25,837	$33,796	$27,618	$37,317
2009	$41,895	$33,647	$29,958	$32,518	$43,379	$36,461	$35,446

Source: U.S. Bureau of Economic Analysis 16

A Labor Study completed for the region in 2008 studied the average or mean annual salary reported by full-time employees. The was also translated into a mean hourly wage.

Average Annual Salary Reported by Full-Time Employees

City/Area	Average Annual Salary	Average Hourly Wage
Fort Morgan/Brush	$46,816	$21.80
Akron	$45,278	$21.12
Julesburg	$44,018	$20.39
Yuma	$43,259	$19.07
Wray	$42,365	$19.92
Holyoke	$42,348	$19.30
Sterling	$40,098	$18.34
Region	$44,614	$20.65

Source: Regional Labor Force Study, 2008

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- Housing for Person with Special Needs

Logan County Master Plan and Hosing Goals

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- Goal 30
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- Affordability
- Key Issues
- Maintain and Enhance Quality of Residential Environment in Brush
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- Goal

Morgan County City of Fort Morgan Housing

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- Policy Directive
- Key Strategy
- Policy Directive

HUD-Public Housing

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Caldwell Banker September 9, 2014 Regional Listings

- Morgan County
- Washington County
- Yuma County
- Sedgwick County
- Logan County
- Phillips County

U.S.D.A. Affordable Housing Projects Fort Morgan

- Townhomes
- Fremont
- Sol Naciente (Migrant Worker Housing Project)

Realtors/Economic Developers Survey (Survey Monkey)
Housing Analysis

Housing

Across the region, property values have driven the rental market up, and while they are easing, rents tend to remain high. There also seems to be a shortage of rentals and affordable homes in the region, with the exception of Sedgwick County where there is substantial vacancy.

Median home prices in the region are significantly lower than across the state making the area attractive for its low cost of living. Taxes as a percentage of yearly income indicate the region has lower housing costs than the average across the state.

The region has high home ownership rates (69% comparable to the state's 68.2% and higher than the nation's 66.9%).

There are fewer multi-unit housing units (10.9%) than either the

state (25.2%) or the nation (25.9%). More residents here than in other areas live in single family homes, and could be significant in the tight rental market. Compared to the state's 18.1% of households, the region has 27.0% of households that have members 65 years and older. The individual counties in the region range from a quarter to a third of households in this category, making the older population a significant sector.

Another significant sector of the housing market is oil and gas industry employees. These high salaried employees in the regions are contributing to high rental rates and low vacancies. With strong demand on limited housing inventory, it does not take much to price local wage earners out of the market.

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Median Home Prices and Taxes in the Region 2014

	Median Home Price	Taxes/Year	% of Market Value	% of Yearly Income
Logan County	$119,900	$753	.63%	1.49%
Morgan County	$136,200	$862	.63%	1.72%
Phillips County	$111,600	$805	0.72%	1.68%
Sedgwick County	$83,100	$484.00	0.58%	1.14%
Washington County	$114,300	$613	0.54%	1.27%
Yuma County	$116,200	$584	0.5%	1.18%
Colorado	$237,800	$1,437	0.6%	XX%

Source: tax - rate.org

Median Home Prices and Taxes in the Region 2013

	Median Home Price	Taxes/Year	% of Market Value	% of Yearly Income
Logan County	$116,800	$722	.62%	1.47%
Morgan County	$135,800	$833	.61%	1.71%
Phillips County	$96,800	$759	0.78%	1.67%
Sedgwick County	$81,900	$476	0.58%	1.08%
Washington County	$99,900	$577	0.58%	1.28%
Yuma County	$104,300	$559	0.54%	1.17%
Colorado	$237,800	$1,438	0.6%	2.02%

Source: tax - rate.org

Housing Profile

	Logan	Morgan	Phillips	Sedgwick	Washington	Yuma	Region	State
Total Housing Units	8,981	11,490	2,087	1,415	2,434	4,466	30,873	2,212,898
Occupied Units	8,047	10,294	1,819	1,093	1,980	3,952	27,185	1,972,868
Vacant Units	934	1,196	268	322	454	514	3,688	240,030
For Sale Only	14.3%	15%	11.9%	6.2%	7.9%	8.9%	12.1%	13.6%
For Rent	32.1%	29.0%	18.7%	25.5%	21.8%	16.%	26.1%	24.0%
Seasonal	9.9%	22.5%	14.9%	14.6%	9.9%	15.%	15.5%	42.5%
Vacancy Rate: Homeowner	2.4%	2.6%	2.4%	2.5%	2.4%	1.7%	2.4%	2.5%
Vacancy Rate: Rental	10.4%	8.7%	8.8%	20.3%	15.2%	6.3%	10.6%	7.8%
Occupied by Owner	5,460	6,691	1,306	773	1,431	2,688	18,349	1,293,100
Occupied by renter	2,587	3,603	513	320	549	1,264	8,836	679,768
Average HH Size	2.34	2.68	2.41	2.14	2.34	2.49	2.49	2.49
Household with 65+	26.3%	24.9%	32.1%	34.4%	32.3%	27.%	27.0%	18.1%
Net Building Permits	5	13	1	0	0	2	21	NA
Home Ownership Rate	68.1%	69.3%	73.9%	72.6%	69.2%	66.6%	69.0%	68.2%
Housing Units in Multi-Family	14.7%	10.9%	8.5%	10.2%	5.6%	7.6%	10.9%	25.2%

Source: US Census Bureau, 2010 Census

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Group Quarters

The region has a state correctional facility located in Logan County, as well as smaller facilities in Morgan and Washington Counties, that house a total of 3,849 inmates. Logan County also has a juvenile facility housing 59 youth. There are no military quarters in the region, but Logan County is home to Northeastern Junior College where 391 students reside in student housing. Another significant group quarters population is the skilled nursing facilities in the region, housing 549 residents.

Note: There are 600, not 391 students that reside on campus in residence halls at NJC. (it was higher this fall, due to triple beds in rooms, but capacity is 600 – per NJC President Jay Lee and on njc.edu).

Re: comment about no military quarters - Sterling houses the Colorado National Guard which is training facility for about 30 Reserve unit members, the Guard is currently working with the City and College to create a National Guard Readiness Center to house almost double that number. Most members drive home and are usulayy not housed unless participating in a Field Training Exercise or are ordered to Shelter in Place. Also to be used as an emergency shelter.

Although there are Airmen living and stationed in the (underground) missile silos in the Logan County but these numbers are not included due to security measures or are in the process of being decommissioned.

Group Quarters Population

	Logan	Morgan	Phillips	Sedgwick	Washington	Yuma	Region
Group Quarters Population	3,904	564	60	35	184	196	4,943
Institutionalized	3,459	549	60	27	184	196	4,475
Adult Correctional Facility	3,286	312	0	0	160	91	3,849
Juvenile Facility	59	0	0	0	0	0	59
Nursing Facility	114	237	42	27	24	105	549
Other Institutional Facilities	0	0	18	0	0	0	18
Non Institutionalized Population	445	15	0	8	0	0	468
College Dormitories	391	0	0	0	0	0	391
Military Quarters	0	0	0	0	0	0	0
Other Non-Institutional Facilities	54	15	0	8	0	0	77

Source: US Census Bureau, 2010 Census

Note: Sedgwick County also has an Assisted Living facility that contains 20 apartment style one-bedroom units. It has 2 handicap accessible units and 2 deluxe units designed for couples. 10 are Medicaid/10 private pay.

Annual New Privately-Owned Residential Building Permits 2013

Building Permits
2013 Building Permits
Logan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	21	21	$4,154,167	21	21	$4,154,167
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	21	21	$4,154,167	21	21	$4,154,167

Building Permits
2013 Building Permits
Morgan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	19	19	$4,663,000	1	1	$255,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	19	19	$4,663,000	1	1	$255,000

Building Permits
2013 Building Permits
Phillips County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	6	6	$1,340,230	6	6	$1,340,230
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	6	6	$1,340,230	6	6	$1,340,230

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Building Permits
2013 Building Permits
Sedgwick County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	2	2	$228,000	2	2	$228,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	2	2	$228,000	2	2	$228,000

Building Permits
2013 Building Permits
Washington County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	2	2	$195,000	2	2	$195,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	2	2	$195,000	2	2	$195,000

Building Permits
2013 Building Permits
Yuma County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	0	0	$0	0	0	$0
Two Family	1	2	$42,000	1	2	$42,000
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	1	2	$42,000	1	2	$42,000

Annual New Privately-Owned Residential Building Permits 2012

Building Permits
2012 Building Permits
Logan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	10	10	$2,907,554	7	7	$2,601,104
Two Family	0	0	0	0	0	0
Three and Four Family	0	0	0	0	0	0
Five or More Family	0	0	0	0	0	0
Total	10	10	$2,907,554	7	7	$2,601,104

Building Permits
2012 Building Permits
Morgan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	18	18	$4,408,000	18	18	$4,408,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	18	18	$4,408,000	18	18	$4,408,000

Building Permits
2012 Building Permits
Phillips County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Costs	Buildings	Units	Cost
Single Family	6	6	$437,920	6	6	$437,920
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	1	8	$364,860	1	8	$364,860
Total	7	14	$802,780	7	14	$802,780

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Building Permits
2012 Building Permits
Sedgwick County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	2	2	$180,000	2	2	$180,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	2	2	$180,000	2	2	$180,000

Building Permits
2012 Building Permits
Washington County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	1	1	$225,000	1	1	$225,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	1	1	$225,000	1	1	$225,000

Building Permits
2012 Building Permits
Yuma County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	1	1	$77,700	1	1	$77,700
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	1	1	$77,700	1	1	$77,700

Annual New Privately-Owned Residential Building Permits 2011

Building Permits
2011 Building Permits
Logan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	13	13	$2,335,300	13	13	$2,335,300
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	13	13	$2,335,300	13	13	$2,335,300

Building Permits
2011 Building Permits
Morgan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	10	10	$2,960,500	10	10	$2,960,500
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	10	10	$2960,500	10	10	$2,960,500

Building Permits
2011 Building Permits
Phillips County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	2	2	$864,602	2	2	$864,602
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	2	2	$864,602	2	2	$864,602

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Building Permits
2011 Building Permits
Sedgwick County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	0	0	$0	0	0	$0
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	0	0	$0	0	0	$0

Building Permits
2011 Building Permits
Washington County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	1	1	$276,000	1	1	$276,000
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	1	1	$276,000	1	1	$276,000

Building Permits
2011 Building Permits
Yuma County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Costs	Buildings	Units	Costs
Single Family	1	1	$152,915	1	1	$152,915
Two Family	1	2	$141,126	1	2	$141,126
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	2	3	$294,041	2	3	$294,041

Annual New Privately-Owned Residential Building Permits 2010

Building Permits
2010 Building Permits
Logan County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	13	13	$2,382,000	13	13	$2,382,000
Two Family	1	2	$186,552	1	2	$186,552
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	14	15	$2,568,552	14	15	$2,568,552

Building Permits
2010 Building Permits
Morgan County, Colorado

	Buildings	Units	Costs	Buildings	Units	Cost
Single Family	22	22	$3,046,850	22	22	$3,046,850
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	22	22	$3,046,850	22	22	$3,046,850

Building Permits
2010 Building Permits
Phillips County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	3	3	$401687	3	3	$401,687
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	3	3	$401,687	3	3	$401,687

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Building Permits
2010 Building Permits
Sedgwick County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	0	0	$0	0	0	$0
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	0	0	$0	0	0	$0

Building Permits
2010 Building Permits
Washington County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Cost	Buildings	Units	Cost
Single Family	5	5	$913,760	5	5	$913,760
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	5	5	$913,760	5	5	$913,760

Building Permits
2010 Building Permits
Yuma County, Colorado

	Estimates with Imputation Construction			Reported Only Construction		
	Buildings	Units	Costs	Buildings	Units	Costs
Single Family	0	0	$0	0	0	$0
Two Family	0	0	$0	0	0	$0
Three and Four Family	0	0	$0	0	0	$0
Five or More Family	0	0	$0	0	0	$0
Total	0	0	$0	0	0	$0

Morgan County Construction Cost Permit Fees

Cost of Construction
$0-$25,000

Fee
$87.50

Cost of Construction
$25,001-$50,000

Fee
$87.50 for the first $25,000 plus $3.50 for each additional $1,000 or fraction thereof to and including $50,000

Cost of Construction
$50,001-$100,000

Fee
$175.00 for the first $50,000 plus $3.50 for each additional $1,000 or fraction thereof to and including $100,000

Cost of Construction
$100,001-500,000

Fee
$350.00 for the first $100,000 plus $3.50 for each additional $1,000 or fraction thereof to and including $500,000

Cost of Construction
$500,001-1,000,000

Fee
$1,750.00 for the first $500,000 plus 3.50 for each additional $1,000 or fraction thereof to and including$1,000,000

Cost of Construction
$1,000,001-$+

Fee
$3,500.00 for the first 1,000,000plus $3.50 for each additional $1,000 or fraction thereof

Factory Built Home, Manufactured Homes and Mobile Home	*Fee*	
Permanent Foundation	*$125.00 per section*	*$250.00 Minimum*
Any Mobile Home Not Requiring a Conditional Use	*$150.00*	
Miscellaneous Building Permits	*Fee*	
Remodel	*Based on actual labor and material valuation*	
Reroofing	*$50.00*	
Mechanical	*$50.00*	
Demolition	*$50.00*	
House Moving	*$50.00*	

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HOUSING TYPES-APARTMENTS

HOUSING TYPES-SINGLE FAMILY HOMES

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HOUSING TYPES-MULTI FAMILY UNITS

2013 Colorado Planning & Management Region Region Report

Logan,Morgan,Phillips,Sedgwick,Washington and Yuma Counties

HOUSING

Even though housing prices have not increased substantially for a number of years, the major driver of new demand in our region is an increase in the number of oil and gas industry jobs (including alternative energy).

This demand factor is difficult to predict as jobs tend to be transient. High salaried oil and gas employees are contributing to high rental rates and low vacancies. With strong demand on a limited housing inventory, it doesn't take much to price local wage earners out of that market.

These challenges are being faced by many communities in the western US. Extraction and service industries place heavy burdens on the housing supply and government services needed to support the houses.

The boom and bust nature of the resource economy creates high housing prices followed by a surplus of housing when the particular boom subsides. Many westerners are puzzled by expensive building site prices in northeastern Colorado communities when hundreds of miles of vacant land surround the developed areas.

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LOGAN COUNTY HOUSING ELEMENT

Housing is an essential part of any community; the availability of housing that is safe, decent and affordable is critical to each resident's quality of life. In Logan County, planning for the future means planning additional housing for a growing population. In addition to planning enough housing for future residents, the County must also consider the need for a diverse housing mix with a variety of housing types and styles, as well as the creation of housing affordable to residents in all income groups.

The County continues to have housing units in substandard condition. Rehabilitation or replacement of substandard units is a major concern at this time, monitoring of housing condition will be important to ensure that residents continue to have quality housing available over time.

Are there enough residential units to meet the County's demands? A 5 percent vacancy rate in rental units and a 2 percent vacancy rate in units for sale are considered to be the minimum vacancy rates needed to ensure that an adequate supply of housing is available.

One market segment is housing priced in the range of $75,000 to $100,000. Households most likely to be attracted are those with incomes from $25,000 to $50,000. Based on broad-based community input during the public meetings for the Master plan, a major concern is the lack of housing available in this price range. This target market segment consists of 1,863 or 29.4% of the total households within Logan County. 72.4% of the housing units are single-family detached with 2.3% single-family attached; 14.3% is identified as multi-family and 10.9% is HUD housing.

Since income determines the location, size and quality of the housing unit a resident can consider, affordability should be measured in terms of one's income. A typical mortgage lender's "rule of thumb" indicates that one can afford a home that costs 2.8

times the annual income. An annual household income of $18,220 would be required to afford the median priced home in Logan County. Housing costs for renters should not exceed 30% of gross income. An annual household income of $16,000 is needed to afford the median rent in Logan County.

Can County residents afford housing? The Buxton Report by Claritas, Inc., Prizm NE; info USA, Inc., National Research Bureau; Media mark Research, Inc., and Geographic Data Technology, Inc. all from 2006 reports that the median household income for Logan County was $37,494.

Thus, most households can afford rental property; County's households can afford the median priced home. Low-income households (those earning less than $24,800 per year) can afford rental property, but are unable to afford to purchase the median priced home. Very low-income households (those earning less than$15,500 per year) cannot afford to purchase or rent median priced housing.

To ensure that an adequate supply of affordable housing is available, the County must monitor changes in the supply and cost of housing, as well as the resources that its residents can devote to housing.

The County can help to ensure that adequate housing is available to all of its residents through a variety of approaches that have proven to be effective in communities throughout the United States. To minimize land costs, the County

can promote infill development, higher densities, and planned developments that incorporate more efficient land planning guidelines. Studies have shown that New Urban features reduce the effective cost of housing. Each of these technique stakes advantage of opportunities to reduce the costs of land and infrastructure necessary to serve new development. Mixed-use developments can further reduce housing costs by minimizing the distances between work, home and retail establishments. The County can assist single parents and the elderly through its support of alternative living arrangements such as housing types with shared facilities, such as kitchens, bathrooms or living areas. The County also can serve as a facilitator, providing information and assistance for public and private sector housing groups and individuals.

Note: For purposes of the HUD and DOLA Disaster Recovery grants from the Sept 2013 Flood, HUD said Logan County one person annual low income threshold was determined at $20,200 and one person, moderate income was $32,300.

Logan County Key Housing Issues -Housing Types and Densities.

A mix of residential densities and housing types is important to give residents choice in their selection of housing types. The Master Plan provides locations for various types and densities of residential development in order to create opportunities for varied housing types while retaining the desired character of each neighborhood. Higher densities are planned where public facilities and services will be able to meet the needs of a larger population. Overlay Zone Areas are planned for new growth areas for housing which assures the availability of future growth. For the most part the Master Plan maintains or increases the residential densities that exist today.

The Master Plan provides flexibility in the type of housing built, particularly in the urban residential areas of the County. Within a planned residential density range, several types of housing can be developed. For example, an area planned for residential uses between 5 and 12 units per acre might be developed with single family detached homes, attached units, zero lot line homes, apartments or condominiums. In this way, a property owner/developer can choose to develop a particular housing type and different housing types may be made available to County residents.

Affordable Housing

Affordability is a key housing issue in Logan County and nationwide. As noted previously, most County households can afford to pay the median rent and can afford the median, priced home, however, there are a number of households that cannot afford to enter the “new” home market due to a lack of affordable entry level housing available on the market in the $43-50,000 range. The Master Plan supports continued provision of affordable housing by identifying locations for the housing types and densities that are most affordable. The Plan also identifies techniques available to the County to encourage affordability.

While the median household may be able to rent the median-priced rental unit, there are still other households in the County for whom affordability

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Housing for Persons with Special Needs

For many residents, the choice of a particular housing type or location is based on personal preference. Residents with special needs, however, may be limited to units with particular design features or locations. Seniors with limited mobility, the physically disabled and others with special needs may require housing units designed for easy access and safety. On the other hand, persons with special needs may place fewer demands on some public facilities.

Senior households, for example, typically generate fewer automobile trips than other households of a similar size do. The Master Plan addresses these special housing needs through policies, which provide appropriate housing densities in locations with necessary services; incentives can also be used to support private development of housing for these special residents.

Logan County Master Plan Housing Goals and Policies

GOAL 27: To meet the housing needs of Logan County's projected 2018 population through retention of existing dwellings and construction of new housing units.

Policy 27.1 The Master Plan's Land Use Element and Overlay Zone Areas should designate sufficient land for residential uses to meet the needs of approximately 27,300 residents in the year 2018.

Policy 27.2 The Master Plan should designate sufficient land for residential use, in areas where adequate services are available, to meet the needs of population growth projected for at least the next fifteen (15) years. The availability of sufficient serviced land should be reviewed as part of theMaster Plan Review and service areas should be re-evaluated as necessary to provide opportunities for short-term residential development needs.

Policy 27.3 Logan County should identify substandard housing and promote the revitalization and rehabilitation of these structures as a first priority.

Policy 27.4 Logan County should develop and implement an insulation and weatherization program to assist citizens living in the unincorporated areas access to low cost programs to mitigate the ancillary cost of living by lowering heating & cooling cost through our energy providers.

GOAL 28: To provide locations for a wide variety of housing types

Policy 28.1 Logan County should encourage a diversified mix of housing types, including conventional single family homes, modular homes, townhouse, manufactured housing and apartments, to provide a range of housing alternatives.

Policy 28.2 Logan County should provide for factory built homes in identified areas as an affordable form of housing, and should encourage site designs that help maintain the value of these homes and nearby properties. Factory built homes include panel homes, modular housing and HUD approved manufactured homes.

Policy 28.3 Logan County's zoning regulations shall include zoning districts appropriate to implement the residential density classifications identified in the Land Use Element and to permit the housing types consistent with these densities.

Policy 28.4 Logan County's development regulations should provide mechanisms such as clustering to permit flexibility and innovation in residential project design, to promote land use efficiency and environmental protection.

Policy 28.5 Logan County should recognize the unique characteristics of senior households and should encourage provision of housing desired to meet their special needs.

Policy 28.6 Logan County should allow the creation of second units on a single lot in urban areas to accommodate persons with special medical needs, where such units can be developed within the planned residential densities and where these units are compatible with the existing neighborhood's character.

Policy 28.7 Logan County should promote compatibility between adjacent residential areas developed at different residential densities or with different unit types, and should encourage the use of design techniques to minimize the impacts between these areas.

Policy 28.8 Logan County should identify standard developer incentives to encourage development of low and moderate income housing units adequately dispersed in the community.

Policy 28.9 Logan County should promote programs such as Habitat for Humanity and encourage direct connection of utilities to individual properties without charge.

Policy 28.10 Logan County should encourage its citizens to build front porches by reducing the front yard easement by ten (10) feet.

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GOAL 29: To provide for housing affordable to persons of all income levels

Policy 29.1 Logan County shall encourage the development of low and moderate income housing to meet the needs of current and future residents in proportion to employment growth in the local economy.

Policy 29.2 Logan County should support efforts to provide very low, low and moderate income households with housing in a variety of locations, housing types and price ranges.

Policy 29.3 Logan County should support the use of quality manufactured housing, in manufactured home parks, consistent with County Code to include tornado shelters, as a means to provide affordable housing and safety during storms to very low, low and moderate income households.

Policy 29.4 Logan County should promote mixed-use developments as a means of reducing housing costs. Mixed-use developments should provide retail and employment opportunities, thereby reducing transportation costs for residents. The inclusion of higher density residential units in mixed-use developments will enable developers to pass through savings on land and infrastructure, thus reducing housing costs. The County should also encourage dispersal of public telecommunications.
Policy 29.5 Logan County should allow new alternative building methods and materials, certified by national code standards that do not compromise the health, safety and welfare of its citizens.

Policy 29.6 Logan County should facilitate communication between developers and ethnic groups relating to design features that meet specific needs of the citizenry.

GOAL 30: To reduce the risk to County residents due to flying debris during high winds or tornadoes in densely populated residential areas

Policy 30.1 Logan County shall review all current multifamily and MHP - MHS projects to determine adequacy of shelter that would protect occupantsduring high winds or tornadoes.

Policy 30.2 Logan County shall use its planning and zoning authority to require appropriate shelter structures for all new projects that involve residential multifamily and MHP - MHS projects.

Policy 30.3 Logan County should use its planning and zoning authority to require appropriate shelter structures for all existing projects that involve MHP – MHS development. Manufactured Home Parks should be required to construct required shelters when 20% or more of the MHP units that are in place or are changed with another unit and/or the park is enlarged by more than five (5) MHP units.

Policy 30.4 Non-conforming MHP's are those in place at the time of the adoption of the zoning regulations. However, it should be noted that the use of the non-conforming MHP is also important. If at the adoption of zoning regulations the park was filled with only 75 units of the 100 set out in the park plan, then the 75 units shall be the measure of the number of mobile homes authorized. Policy 32.3 grants the park owner an additional five (5) MHP units before the 20% rule is invoked.

Implementation Measures - Housing (H)

HI: Monitor the construction of residential units, by housing type, and residential density. Review the mix of housing units constructed as part of the Annual Master Plan Review and modify policies or programs as necessary to achieve a full range of housing types.

H2: Monitor the housing prices for housing throughout the County. As part of the Annual Master Plan Review, evaluate affordable housing policies and implementation measures, and consider modifications of the number of households unable to afford the median-priced home if the prices have increased.

H3: Periodically review and revise County code provisions addressing manufactured housing on individual lots and in manufactured home parks

and subdivisions to minimize impacts on surrounding uses.
H4: Periodically review and revise County codes to ensure that they continue to provide for reasonable design flexibility through planned developments. Guidelines and performance criteria should be adjusted periodically to accommodate design innovations that will further the goals and policies of the Master Plan.

H5: Periodically review and revise County codes to ensure that project design guidelines and site plan standards promote design compatibility between higher density residential projects and neighboring lower density areas in a costeffectivemanner.

H6: Encourage a sense of community by authorizing under the code a reduced front yard setback for covered porches. Such porch shall not reduce the front yard setback to less than fifteen (15') feet (to include the structure overhang) from the property line. The porches may not be enclosed to the weather within this adjusted setback (does not prohibit screening) area.

H7: Provide for development of second units on residential lots for persons with special medical needs. Establish appropriate provisions for such housing to be built in areas where such units are consistent with the planned residential densities. Establish performance criteria for the design of these units to meet the needs of this group and to be compatible with surrounding units.

H8: Logan County should identify standard developer incentives to encourage development of housing for citizens that have low to moderate-income and they should be adequately dispersed throughout the community.

H9: Consider incentives (such as density bonuses) for development projects that include housing for seniors; housing affordable to very low or low income households; or housing for persons with special needs. When considering the affordability of units eligible for incentives, the County should consider energy efficiency, access to transit services and proximity to jobs and services.

H10: Use Master Plan land use designations and zoning regulations to establish appropriate regulation to require storm shelter for all existing MHP developments.

Sterling Master Plan Update 2013

The major focus of the Housing Element is to diverssify the type of housing as Sterling grows. Housing stock in city and surrounding area is dominated by large lot and very low density development, with single family homes representing neqarly 70% of Sterlings dwelling units, despite more balanced zoning. hile aprroximately three-quarters of Sterling Community Survey Respondents continued to support single-family housing, 40% or more wanted to see more senior housing, townhomes, apartmrnts, and or condominiums. These rates of support were even higher for respondents over the age of 65 and under the age of 30, both of which are likeley to be growing sectors of the population in the future. In addition, senior citizen participants expressed concern at the lack of accessible housing, a reflection of the era in which much of Sterlings Housing was built. The quality and appearance of the current and future housing stock also emereged as a major concern throughout the community Engagement pahse of the Master Plan Update process and is another focus of the Housing element. More than half of the housing inits are more than 50 years old, and by the end of the decade this number will increase to two-thirds.

http://www.sterling.mccooldevelopment.com/sterlingcomp/wp-content/uploads/2012/09/2013-Sterling-Master-Plan_Web-Optimized.pdf

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Morgan County – City of Brush Housing Types

Figure 3 summarizes the existing housing mix based on the 2000 Census. Nearly 70% of all dwelling units are single-family detached units. During the key pad polling as well as the community survey, a key recommendation was to encourage a mix of housing types to allow for a broader housing market beyond the traditional housing mix.

GOAL 1: Encourage and accommodate efficient and fiscally responsible growth consistent with the adopted three mile and future land use map.

Policy 1.1: The City shall consider annexation of properties contiguous to the City limits where it is consistent with the goals, policies and strategies of the Brush Comprehensive Plan Update of 2007.

Strategies

1.1.1: Maintain accurate records of infrastructure capacities and locations including infrastructure capacities and locations including water and sewer capacity analysis.

1.1.2: Encourage utilizing available land within the City limits before expanding City boundaries.

1.1.3: In general, discourage flagpole annexations and leapfrog development. However, flagpole annexations may be used to solve problems with existing development in the planning area. Promote annexations of land immediately adjacent to existing city limits.

1.1.4: Annexation of enclaves shall be fiscally responsible and not overburden existing taxpayers and be consistent with applicable policies and regulations.

1.1.5: The City shall consider using special districts to finance public improvements in existing developments requesting annexation as long as the special district is administrated by the City.

1.1.6: All future annexations shall have infrastructure installed to City standards as part of the annexation process.
Policy

1.2: Ensure that development in the Brush! Planning area is guided toward the City.
Strategies

1.2.1: Cooperate with Morgan County to develop an intergovernmental agreement and/or a Memorandum of Understanding that recognizes and implements the recommendations of the Brush Three Mile Plan.

1.2.2: Actively review and comment on proposed development within the Brush Planning area consistent with an adopted Memorandum of Understanding and/or an Intergovernmental Agreement between the City of Brush and Morgan County.

1.2.3: Develop an economic development strategy and revise existing land use codes to encourage desirable land uses to locate within the City of Brush.

GOAL 2: Ensure that areas proposed for annexation are compatible with existing residential, commercial, and industrial neighborhoods.

Policy 2.1: Annexation requests will be reviewed to assure compatibility with existing neighborhoods and the adopted Three Mile Plan and Future Land Use Map.

Strategies

2.1.1: Develop process to include review of the appropriateness of the proposed use, street patterns, and other factors which may impact an existing neighborhood during the annexation review process.

2.1.2: Include mitigation actions, such as installation of landscape buffering, trail connections, access points and financial participation with utility extensions/improvements during approval of annexation requests.

2.1.3: Discourage annexations that would negatively impact existing neighborhoods or place an undue burden on the City with respect to utility extensions or other public services.

Housing

The demographics of housing in Brush are very similar to cities and towns on the eastern plains of Colorado. Nearly 96% of all residential units within the City are occupied, which reflects a very low vacancy rate.

Over 62% of housing units are owner-occupied, indicative of the availability of sufficient rental units with a relatively typical vacancy rate of 4.5%. Housing data derived from the 2000 census are shown below in Table 1.

The majority of homes built in Brush reflected to historic development of the City (prior to 1939) and a relatively significant building cycle that occurred in the 1970s. Home construction by decade is summarized on Figure 4.

Affordability

An industry standard to understand the affordability of housing in a community is the relationship between median housing prices and average monthly income (AMI). Income distribution is shown on Figure 5. The income bracket with the largest number of individuals is $20,000 to $22,499 and the average per capita income in 1999 was $14,672. The average household income in 1999 was $31,333.

Figure 6 uses a common methodology to determine housing affordability. Although somewhat dated, this methodology assigns a housing affordability indices with a score of 100 representing an affordability threshold.

The housing affordability indices for Brush in 1999 was 160, suggesting that the median family can afford the median house within the City.

The most recent data available to augment the 1999 data was obtained from the State of Colorado. In 2006 the average household income had risen to $34,825 and the average single family home value ranged from $86,500 to $100,500. Applying the same methodology cited in Figure 6, the housing affordability indices has declined to 103.

Although this indicates that the median family can still afford a single family home, wages have not kept up with subsequent increases in real estate values.

Issues

The public process (including public meetings and the Community Survey) framed several broad goals that should be maintained into the future including safe, livable environments, high quality future development, a more diversified housing mix and compatibility of future development.
* Note: The housing affordability figures assume a 20% down payment and that no more than 25% of a family's income goes to paying the mortgage. It is based on an interest rate of10.01% in 1990 and 8.03% in 2000. Use this statistic as a comparative, rather than absolute,

GOAL 5: Maintain and enhance quality residential environments in Brush!

Policy

5.1: Preserve Brush's existing neighborhoods as places that are aesthetically pleasing, safe and livable.
Strategies
5.1.1: Encourage the preservation and renovation of housing in Brush's original neighborhoods.

5.1.2: Identify possible programs and adopt programs as necessary to assist low-income homeowners in making necessary repairs to their homes.

5.1.3: Maintain the infrastructure in residential neighborhoods.

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5.1.4: Enforce all housing codes and ordinances enacted to protect the quality and safety of residential neighborhoods.
Policy

5.2: Promote high quality new residential neighborhoods which are livable, safe and are an asset to the City.

Strategy

5.2.1: Review and revise design standards as needed to encourage development of high quality new housing developments.

Policy

5.3: Protect existing and new residential development from encroachment by incompatible land uses.
Strategies

5.3.1: Review zoning designations to ensure that adjacent uses do not adversely impact existing development.

5.3.2: Require the use of buffer zones, landscaping, berming and other design techniques to help improve and maintain the integrity of different land uses.

GOAL

6: Promote the construction of new housing in Brush! to accommodate growth and better meet the demand for housing in the City.
Policy

6.1: Encourage City and private sector partnerships to facilitate desirable residential development.
Strategies

6.1.1: The City shall develop regulations and guidelines to promote a variety of desirable housing types.

6.1.2: Monitor job creation and the housing market on a regular basis to determine if programs should be started to help promote new/different residential development or existing regulations should be modified.

6.1.3: Ensure that the City's infrastructure can support new residential development.

GOAL 7: Achieve a mix of housing types and densities in order to meet the diverse needs of the citizens.

Policy

7.1: Apply flexible standards to undeveloped residential land to allow a range of residential development (types,densities and price points).

Strategies

7.1.1: Identify what types of housing are needed in Brush and utilize this information when reviewing zoning and subdivision regulations.

7.1.2: Encourage a variety of residential densities in neighborhood designs.

7.1.3: Encourage Planned Unit Developments (PUD) which allows a diversity of housing types to be developed in the same area while maintaining high quality living environments.

Policy

7.2: Support efforts to develop moderate-income and special need housing in Brush!
Strategies

7.2.1: Consider expanding a partnership with the Brush Housing Authority to develop and maintain a diversity of income housing projects.

7.2.2: Consider utilizing flexible zoning standards and financial incentives to encourage private development of moderate-income housing.

Morgan County - City of Fort Morgan Housing

Achievable Goal 1: To achieve a sufficient mix of housing types and densities that meets the needs of all current and future Fort Morgan residents.

Key Strategy

Encourage innovative site planning and mixed use development. Catalyst action Update the City's zoning code to specify the intent of each residential district, eliminate cumulative uses in high density residential districts, and establish PUD and other code provisions that provide for a variety of residential building forms.

Policy Directive

The City shall use its zoning authority to ensure an adequate supply of housing choices that accommodates Fort Morgan's residential population.

Achievable Goal 2: To protect and enhance the stability of Fort Morgan's existing neighborhoods.

Key Strategy

Educate all residents about City ordinances and their importance in protecting the public health, safety and welfare.
Catalyst Action

Update the City zoning ordinance to address principal and special uses, "cumulative" uses, planned unit development, district standards, home occupations, and non-conforming uses.

Policy Directive

The City shall protect residential development from encroachment by incompatible land uses

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HUD- Public Housing

LOGAN COUNTY

CENTENNIAL MENTAL HEALTH FACILITY (Disabled)
1112 N. 4TH ST
Phone: (970) 522-4392
STERLING, CO 80751

MACLAREN HOUSE (Elderly)
435 MACGREGOR RD
Phone: (970) 522-0869
STERLING, CO 80751

NORTHEAST PLAZA (Family)
1212 PHELPS
Phone: (970) 522-2242
STERLING, CO 80751

MORGAN COUNTY

BRUSH HOUSING AUTHORITY (Family)
114 S Curtis AVE
Phone: (970) 842-5046
BRUSH, CO 80723

CENTENNIAL MANOR EAST (Elderly)
620 Ray St.
Phone: (970) 842-5046
BRUSH, CO 80723

TABOR APTS (Elderly)
1900 EDISON ST.
Phone: (970) 842-2371
BRUSH, CO 80723

PHILLIPS COUNTY

SUNSET VIEW (Elderly)
235 W JOHNSON ST
Phone: (970) 854-2289
HOLYOKE, CO 80734

WASHINGTON COUNTY

PIONEER HAVEN (Elderly)
433 DELTA AVE.
Phone: (970) 345-6538
AKRON, CO 80720

YUMA COUNTY

LINCOLN TERRACE (Elderly)
923 LINCOLN TERRACE
Phone: (970) 332-4238
WRAY, CO 80758

SEDGWICK COUNTY
Julesburg Housing Authority (Single and Family)
520 W 9th Street
Phone: (970) 474-3675,
Julesburg, CO 80737

Julesburg Housing Authority, Public Housing: There are 52 apartments for rent for low-income individuals and families. Of this number, there are 20 single bedroom, 8 efficiency one-bedroom, 12 two-bedroom, 8 three-bedroom and 4 four-bedroom apartments. Apply at 520 West 9th Street, Julesburg, CO.

Brush Housing Authority

Centennial Manor East

Located at 604 and 620 Ray Street in Brush and consists of 32, one bedroom apartments and 16, two bedroom apartments for low income, elderly, and disabled.

Centennial Manor West

Located at 616 Ray Street in Brush has 30, one bedroom apartments for low-income, elderly, and disabled.

Centennail Supportive Housing

Located at 610 Ray Street in Brush and has 29, one bedroom apartments for low-income elderly

Centennial Manor South

Located at South Colorado, South Curtis, and South Bruse Streets in Brush and consists of 6, two bedroom apartments and 6, three bedroom apartments for low income families.

Housing Authority of the City of Sterling, Colorado

Public Housing: There are 110 one-bedroom and ten family apartments for rent. Preference given to elderly and disabled individuals. Apply at 435 MacGregor Road, Sterling, Colorado.

Elderly/Special Needs: There are 54 one-bedroom apartments for rent. Preference given to elderly and disabled individuals. Apply at 435 MacGregor Road, Sterling, Colorado.

Multi Family: Platte Valley Village has 80 multi-family two/three bedroom units for rent. All income levels welcome. Apply at 1331 Platte Street, Sterling, Colorado.

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Caldwell Banker September 9, 2014 Regional Listings

Single Family Homes: 305
Multi-Family Homes: 2
Condo/Town Homes: 3

Morgan County
Single Family Homes: 161 Average Price $193,072
Multi-Family Homes: 1 Average Price $425,000
Condo/Town Home: 1 Average price $177,900

Washington County
Single Family Homes: 19 Average Price $116,429

Yuma County
Single Family Homes: 11 Average Price $110,019

Sedgwick County
Single Family Homes: 9 Average Price $101,255

Logan County
Single Family Homes: 86 Average Price $164,686
Multi-Family: 1 Average Price $60,000
Condo/Town Homes: 1 Average Price $168,000

Phillips County
Single Family Homes: 19 Average Price $140,146
Condo/Town Homes: 1 Average Price $139,000

Realtor.com January 2015 Listings

Morgan County
9,290 properties found for Sale

Logan County
6,272 properties found for sale

Yuma County
1,639 properties found for Sale

Sedgwick County
1,292 properties found for sale

Washington County
1,388 properties found for sale

Phillips County
2,534 properties found For sale

http://www.realtor.com/propertyrecord-search/Phillips-County_CO

FEMA Assistance

Logan County

Housing Assistance:
$474,194

Other Needs Assistance:
$42,515

Total State/FEMA Assistance:
$516,709

Morgan County

Housing Assistance:
$69,450

Other Needs Assistance:
$5,037

Total State/FEMA Assistance:
$74,487

Sedgwick County

Sedgwick County and the town of Julesburg also received some FEMA funds for flood damage reimbursement.

Sedgwick County,

Other Needs Assistance: $12,965

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Economic Developers/Realtors Survey

1. What unique strengths can your community build on for new housing development and growth?

2. What regional weaknesses pose as a barrier to new housing development?

3. What are economic conditions that can change housing development in your city and region?

4. Does your community have a clearly stated vision and goals for housing development?

5. How do regional policies (growth and industry) affect housing development?

6. What are the total number of units currently listed in your area? and how much time has it been in the market?

7. Is local land use pricing compared to other local municipalities.
Low
Average
High

8. Is there any development that can act as a catalyst for new housing development?

9. Should local government work to promote housing development in your service area?
Yes
No
Not Neccessary

10. What is the condition of existing housing stock in your area?

What unique strengths can your community build on for new housing development and growth?

Strong sense of community; locals willingness to rise to the occasion

There are very few houses for rent in our area, and need more.

Interstates I-76 & I 80 and railroad - History

Lots of open space for new construction.

Collaboration

Consistent movement of people. We have industry: Hospital, Jack's Bean, Grainland, Potato plant, etc. to keep us moving forward. Great schools, theatre, small town appeal.

Strong financial structure due to business development

Economic growth from oil & gas activity

Our community is close to two large towns with large employers. We also have a very good hospital, nursing home and assisted living facilities.

What regional weaknesses pose as a barrier to new housing development?

Limited population and Ag-heavy economy

We are far from a city

The wages in our community. The land area to build new homes.

Population

Not very populated and no recreational places to attract anyone.
Land, cost of development and risk, and capacity

Money-means to do it. Someone to take a chance.

Lack of interest in rental property development, lack of construction employees

Lack of government incentives

We are largely an agricultural county and have not been able to retain our younger population due to a lack of commercial and industrial jobs within the county.

What are economic conditions that can change housing development in your city and region?

The changing Ag market; Cost to build versus Capability of rental income

Price of farm commodities

The wages in our community. The land area to build new homes.

Development of the interstate interchange

If oil and gas starts producing more and if there were more farm related factory businesses that would want to come here

Population and income, availability of dollars to help finance infrasture.

We have a little bubble, that protects us. Lack of housing can change and affect development.

The oil and gas boom in the region will have a significant impact

Declining oil and gas prices

A large commercial and/or industrial facility

Does your community have a clearly stated vision and goals for housing development?

No.

Not that I am aware of

I do not know, This would be the Economic Development committee.

?

Not sure. That would be a question for the county commissioners ot economic development

I believe the city and county have talked about revisions to the comprehensive plan, if not done already.

I don't know, probably not since we have a high need for affordable housing.

No

Not clear locally

Not to my knowledge

How do regional policies (growth and industry) affect housing development?

Due to our distance from larger communities(>5,000), we are somewhat isolated from outside drivers for housing. Our local industry is what drives our need.

They don't affect us much

If there is no demand the supply decreases. In our case I do feel there is demand, just not to large of supply.

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No state or local incentives

Wray is pretty much "locked in" because of the bluffs and would be hard to have new development. No polocies in effect that I am aware of

Growth and industry can encourage new construction. However, cost and risk will factor into whether housing is built.

Hard to grown without proper housing. Industries may not want to come to Holyoke for this reason.

Current policies are restrictive

Puts private sector in the forefront

We have seen first hand how local government wanting to keep growth limited in past decades has negatively affected housing development.

What are the total number of units currently listed in your area? and how much time has it been in the market?

15 houses some have been on the market for a while (usually higher priced houses)

Around 15 units ranging from a day to 3 years

You would have to get this information from a Realtor, or MLS listings.

30 6 monthd to 1 year

Estimation of 30 or so and some for only 2 or 3 months.

Unknown

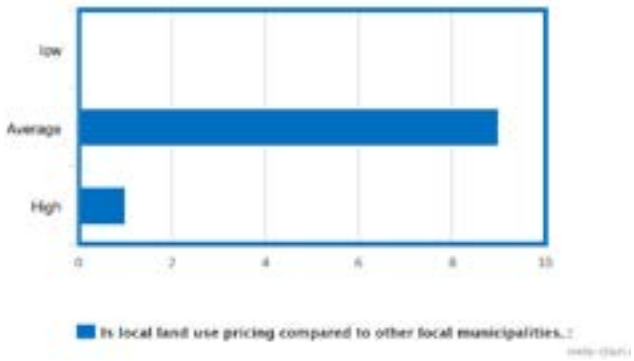
17 homes for sale and none under $100,000

Minimal

77 residential single family properties for sale. 208 days

Approximately 30 units not including 2 apartment buildings that typically have vacant units.

Is local land use pricing compared to other local municipalities.



Is there any development that can act as a catalyst for new housing development?

None at this time.

Not currently

Not really...

New businesses

Oil & gas production. There also needs to be more low cost housing

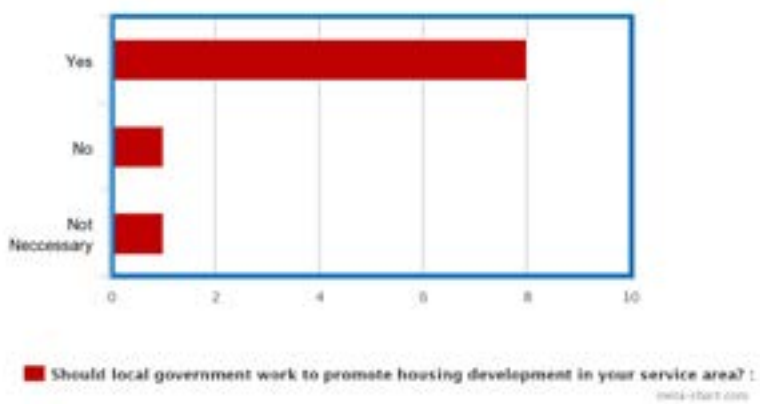
Increased demand for housing and employment opportunitie together with the availability of shop-ping, services and amenties.

No

Spme recent construction projects have increased demend for rentals and hotel stays

A possible multiple field baseball complex

Should local government work to promote housing development in your service area?



What is the condition of existing housing stock in your area?

Fair

Mostly adequate. We need more rental properties.

I would say most of the homes are in fair ro average condition.

Mostly poor

Older homes, but they are in pretty good condition The newer homes sell faster but at a much higher cost..

Average condition and some neglected units.

Good houses all over $100,000

Minimal

Inventory is low, demand is somewhat higher

Average to below average. Many houses are dated in terms of their condition.

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United States Department of Housing and Urban Development

- Section 8: Housing Choice Voucher Program
- Section 8: Project Based Assistance
- Section 102: Supportive Housing for the Elderly
- Community Development Block Grants Program
- HOME Investment Partnership Program
- American Dream Down Payment Program
- Emergency Shelter Grants
- Housing Opportunities For People with AIDS (HOPWA)

Federal Housing Administration (FHA)

- FHA Mortgage Insurance
- Section 203(k) Rehabilitation Mortgage Insurance
- Property Improvement Loan Insurance (Title 1)

Department of Veterans Affairs

- Home Loan Program

United States Department of Agriculture

- Section 502: Single Family Housing Direct Loans
- Section 502: Single Family Housing Guaranteed Loans
- Mutual Self Help Housing Loans
- Section 514-516: Farm Labor Housing Loans and Grants
- Section 515: Rural Rental Housing Loans
- Section 521 Rural Rental Assistance Payments
- Rural Housing Site Loans
- Rural Rental Housing Guaranteed Loans

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U.S. Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development (HUD) is the Federal agency responsible for national policy and programs that address housing needs, improveand develop communities, and enforce fair housing laws. HUD provides funding for programs relative to these matters; a few examples include the CDBG Program, the HOME Program, and the Section 8 Low-Income Rental Assistance Program. As previously noted, entitlement jurisdictions must prepare and submit consolidated plans that describe housing and other community needs of low- and moderate-income households and outlinestrategies to meet those needs to receive CDBG or HOME funding. HUD programs are typically administered through partnerships with state and local government agencies and non-profit and for-profit organizations.

Section 8: Housing Choice Voucher Program

Vouchers are provided to eligible households who are either very low-income families, elderly, or have disability related needs so they may obtain housing in the private market. Applicants that obtain housing with a voucher pay no more than 30 percent of their adjusted family income for the unit.

Section 8: Project-Based Assistance

HUD provides rental subsidies to project owners on behalf of tenants who are either very low- or low-income families, elderly, or have disability related needs. Tenants pay no more than 30 percent of the family's monthly adjusted income for rent. Though funding is no longer available for new Section 8 projects, property owners that are already receiving funding may continue to participate in the program through the renewal of their contracts. If property owners choose not to renew their contracts, tenants living in these properties will be provided with Section 8 tenant-based vouchers

Section 202: Supportive Housing for the Elderly

HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation, or acquisition of structures to provide housing for very-low income elderly persons. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent
Section 811: Supportive Housing for Persons with Disabilities
HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation, or acquisition of rental housing for very-low income persons with disabilities. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.

Community Development Block Grant Program

The HUD Community Development Block Grant (CDBG) program is administered in Colorado by entitlement communities and the Colorado Department of Local Affairs for non-entitlement communities. The housing component of this program provides grants to general purpose local units of government for housing programs which principally support low- and moderate-income households, with an emphasis on housing rehabilitation efforts. Entitlement communities and counties in the Region are listed under the consolidated plans section of this Chapter.

HOME Investment Partnerships Program

The HOME program is a Federal block grant to State and eligible local governments designed exclusively to create affordable housing for low-income households. It is also intended to reinforce several important principles of community development,
including:

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• HOME's flexibility empowers communities to design and implement strategies tailored to their own needs
• HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing
• HOME's technical assistance activities and set-aside for qualified community-based nonprofit groups builds capacity with these partners
•HOME's requirement that participating jurisdictions (PJs) match 25 cents to the dollar in program funds mobilizes community resources in support of affordable housing Funds are awarded annually as formula grants to eligible jurisdictions. HUD establishes a trust fund for each grantee, providing a line of credit to draw upon as needed. The program's flexibility allows jurisdictions to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or assistance with rents and security deposits. Several components of the HOME program are administered in the Region by WHEDA, HOME consortiums, and local governments. HOME entitlement communities, counties, and consortiums in the Region are listed under the consolidated plans section of this Chapter.

American Dream Down Payment Initiative (ADDI)

The ADDI was signed into law in 2003 and is administered as part of the HOME
Investment Partnerships Program. The program is available in participating jurisdictions that have a population of at least 150,000 residents or receive an allocation of at least $50,000 under the ADDI formula. The ADDI offers 0 percent interest loans to buyers to use for either completion of home repairs immediately after closing or occupancy or as a form of down payment assistance. A buyer may be eligible for up to a $5,000 deferred 0 percent interest loan to be used for down payment or closing costs, or a buyer may be eligible for up to a $10,000 deferred 0 percent interest loan for home repairs only. The ADDI loan is deferred at 0 percent APR, which means there is no interest and the loan is not due until sale or transfer of the mortgaged property.

Emergency Shelter Grants (ESG)

ESG funds can be used to increase the capacity of existing shelters and transitional housing programs, to modify existing shelters and transitional housing in order to improve accessibility, and to develop additional shelter and housing in areas where shelters do not exist.

Housing Opportunities for People with AIDS (HOPWA)

The HOPWA program was authorized under the AIDS Housing Opportunity Act and the
Housing Community Development Act of 1992. The programs provides Federal housing assistance and services to people with AIDS or AIDS-related diseases and their families. HOPWA funds may be used to assist all forms of housing designed to prevent homelessness including emergency housing, shared housing arrangements, apartments, single-room occupancy (SRO) dwellings, and community residences. Public housing agencies and non-profit organizations may be eligible.

The Federal Housing Administration (FHA)

The FHA was established by Congress in 1934 and became part of HUD's Office of Housing in 1965. The FHA insures mortgage loans for single- and multi-familyhomes from FHA-approved lenders throughout the Nation and is the largest insurer of mortgages in the world. FHA mortgage insurance provides approved lenders with protection against losses as the result of a default on a loan. The lender bears less risk because the FHA will pay a claim to the lender in the event of a homeowner default.
This allows FHA insured loans to be made with less cash investment than other loans, which increases homeownership accessibility to lower-income households.

FHA Mortgage Insurance

The FHA provides mortgage insurance on loans made by FHA-approved

lenders throughout the Unites States and its territories. It insures mortgages on single-family homes as well as multi-family homes and manufactured homes. The mortgage insurance provides lenders with protection against losses as a result of a default, reducing the risk to the lender. FHA insured loans require very little cash investment to close the loan allowing for more flexibility in calculating household income and payment ratios.

Section 203(k) Rehabilitation Mortgage Insurance

Loans are insured to finance the rehabilitation or purchase and rehabilitation of one- to four-family properties that are at least one year old. Borrowers can get a single mortgage loan, at a long-term fixed (or adjustable) rate, to finance acquisition and rehabilitation of the property.

Property Improvement Loan Insurance (Title I)

Loans made by private lenders are insured for up to 20 years to finance the light or moderate rehabilitation of either single- or multi-family properties. Properties may consist of single-family and multi-family homes, manufactured homes, nonresidential structures, and the preservation of historic homes.

U.S. Department of Veterans Affairs

Home Loan Program

Offers guaranteed loans with no money down and no private mortgage insurance payments to veterans, active duty military personnel, and certain members of the reserves and National Guard. Applicants must meet income and credit requirements for the loans, which are generally administered by lenders approved by the Department of Veteran Affairs.

U.S. Department of Agriculture (USDA) Rural Development

The USDA administers the Federal government's primary program addressing the need for affordable housing in rural areas of the Country, including rural areas of the Southeastern Wisconsin Region. USDA Rural Development provides loans and grants to develop rural community facilities and affordable housing opportunities for low- and moderate-income households in cities, villages, and towns with a population under 20,000 that are not in an urbanized area. Map 19 shows areas of the Region where USDA Rural Development programs are available.

Section 502: Single-Family Housing Direct Loans

USDA provides direct loans to very low- and low-income households to obtain homeownership. Funding may be used to build, repair, renovate, or relocate homes, or to purchase and prepare sites (including the provision of sewage and water facilities). Subsidies are provided to reduce monthly housing payments—borrowers pay the higher of either 24 percent of the borrower's adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance. If the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. There is no required down payment.

Section 502: Single-Family Housing Guaranteed Loans

USDA guarantees loans to low- and moderate-income households by commercial lenders to build, repair, renovate or relocate a home, or to purchase and prepare sites (including providing water and sewage facilities). Applicants must be without adequate housing but be able to afford the mortgage payments. Loans are provided at fixed rates with terms of 30 years. No down payment is required.

Section 502: Mutual Self Help Housing Loans

Loans are provided to help very low- and low-income households construct their own homes. Families perform a significant amount of the construction labor on their homes under qualified supervision. Savings from the reduction in labor costs allow otherwise ineligible families to own their own homes. There is no required down payment and subsidies are provided to reduce monthly housing payments—borrowers pay the higher of either 24 percent of the borrower's

adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance. If the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. Nonprofit or public agencies which sponsor mutual self-help housing often use administrative funds from the Section 523 Self-Help Technical Assistance Grant Program.

Sections 514/516: Farm Labor Housing Loans and Grants

Section 514 loans and Section 516 grants provide low cost financing for the development of affordable rental housing for year round and migrant "domestic farm laborers" and their households. Funds may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as on-site child care centers. Loans are for 33 years and generally at a 1 percent interest rate; grants may cover up to 90 percent of the development cost (the balance is typically covered by a Section 514 loan). Section 521 rental assistance subsidies may be used to limit tenants' payments to 30 percent of their income.

Section 515: Rural Rental Housing Loans
Direct mortgage loans are made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; elderly persons; and persons with disabilities. Loans may be made available at an effective interest rate of 1 percent. Section 521 rental assistance subsidies may be used to limit tenants' payments to 30 percent of their income.

Section 521: Rural Rental Assistance Payments
Provides rent subsidies to elderly, disabled, very low- and low-income residents of multi-family housing to ensure that they pay no more than 30 percent of their income for housing. Projects that are eligible to use rental assistance include Section 515 Rural Rental Housing and Section 514 Farm Labor Housing

Sections 523/524: Rural Housing Site Loans

Loans are made to provide housing sites for low- and moderate-income families. Nonprofit organizations may obtain loans to buy and develop building sites, including the construction of access roads, streets, and utilities. Section 523 loans are limited to private or public nonprofit organizations that provide sites for self-help housing only.

Section 538: Rural Rental Housing Guaranteed Loans

Loans are guaranteed for the construction, acquisition, or rehabilitation of rural multi-family housing whose occupants are very low-, low-, or moderate-income households; elderly, or persons with disabilities with income not more than 115 percent of the area median income. The terms of the guaranteed loans may be up to 40 years and the rates must be fixed.

About the Colorado Center for Community Development (CCCD)

The Colorado Center for Community Development (CCCD) is a clinical teaching practice of the University of Colorado Denver, College of Architecture and Planning. Our mission is to provide students with real world experiences in design and planning as they provide communities and neighborhoods with services in these areas.

CCCD strives to enhance the quality of community life – through collaboration, applied research and innovative design – for the betterment of all community residents. In the process, students' educational experience is enhanced by taking what is learned in the classroom and academic studio and employing it in projects of public and civic interest. Communities benefit through design work that is continuously being improved through research and innovation. Moreover, together we become partners in the design thinking process, thus expanding our mutual and individual capacities to further envision and implement projects of significant public impact.

Started in 1967, CCCD has worked in partnership with communities and neighborhoods to complete over 2000 projects around Colorado. Projects range in size and scope, but have the common element of improving the community as a place to live, work and play.

About University Technical Assistance (UTA)

The UTA program provides rural and small communities with assistance on projects that enhance places and spaces. A decades-long partnership between the Colorado Department of Local Affairs (DOLA) and CCCD, the UTA program puts the cost of preliminary design work within financial reach of small communities. Students complete preliminary plans and designs that can be used to inform and engage community members in the project. These plans are used to apply for grants from DOLA and other funders. This saves the community money in preliminary design and community engagement and provides students with valuable experience.

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Mike Tupa-Project Supervisor

Michael Tupa is a Landscape Architect and coordinator for the University Technical Assistance Program out of UC Denver. This program provides design and planning for rural communities in Colorado under a grant from the State of Colorado Department of Local Affairs. Local communities share in the cost of intern time and expenses to help bring projects out of the idea stage and up to concept or master plans ready for grant applications. Mike has an undergraduate degree in landscape architecture from University of Minnesota and Masters from UC Denver. Having lived and worked in Colorado since the early 1970s, he has seen changes and is proud to point to those changes he has directed during his years of practice. He can be reached at Michael.Tupa@UCDenver.edu

Tim Camarillo-Research Assistant

Tim Camarillo is a Candidate for the Masters in Urban and Regional Planning Program at the University of Colorado Denver. He has a B.A. in Urban Studies and Planning from California State University, Northridge (CSUN). Tim has contributed to the following projects for the CCCD: Walsenburg Pocket Park and Streetscape, Town of Hayden Parking Analysis, and City of Federal Heights Community Survey. Tim also contributed to Colorado Resilience's Town of Lyons Action Recovery Plan. Tim is currently a Disaster and Economic Recovery Intern for the City and County of Denver, Office of Emergency Mangement and Homeland Security where he is creating their Pre-Disaster Recovery Plan. Tim's past internships include the Economic Development Administration, U.S. Department of Commerce and the Citizens Advocacy Office for Governor John W. Hickenlooper. Tim is a Member of the Board for the Green Valley Ranch Metropolitan District. Tim joined the CCCD in December 2013 and plans to graduate in May 2017.

Kevin McCarthy-Research Assistant

Kevin D. McCarthy--grew up in Toledo, Ohio. Got my undergraduate degree in business administration from the University of Toledo. Moved out to Colorado 5 years ago. On my final semester of the MPA SPA graduate program and will graduate with masters/focus in environmental policy. Live with Carolyn my girlfriend in DTC area. Two Siberian Huskys named Ladybyng and Conn Smythe.

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