Southeast Colorado Enterprise Development, Inc.

Housing Needs Assessment for Baca, Bent, Crowley, Kiowa, Otero, and Prowers Counties

October, 2017

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The Community Strategies Institute was formed in 2003 to provide fiscal and economic analysis, education and training to individuals and groups wishing to better understand and improve the economic and social factors influencing affordable housing development, housing conditions and community infrastructure as those elements influence the economic mobility of low-income populations. The Institute Directors and Members have diverse backgrounds in housing development, finance, management, policy and research. The Institute can be your partner in designing research, programs, and investments for expanding opportunities for individuals to become economically stable members of caring communities.

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EXECUTIVE SUMMARY

The Community Strategies Institute conducted this Housing Needs Assessment from July through October, 2017. The Housing Needs Assessment includes quantitative and qualitative data from a wide variety of sources, including demographic, economic, housing conditions and housing market data, information gathered from a rent and affordable rental survey, qualitative information from key informants and industry leaders, and local data provided by local agencies and housing providers. Interviews with Key Informants were helpful throughout the region, and included economic development agencies, local government staff and officials, Realtors, lenders, property managers, landlords, housing authorities and nonprofit housing providers, employers, builders, state and federal housing program staff, and other key local leaders. CSI conducted follow up meetings and interviews with agencies that provide funding to local housing agencies to identify and suggest funding resources and programs to meet housing challenges.

The Assessment is broken out into six sections: Demographics Trends and Forecasts, Local Economy and Employment, Housing Inventory, Housing Market Conditions, Housing Gaps and Needs, and Recommendations. Because the region includes six counties and numerous municipalities, an appendix has been created that includes detailed data by county and municipality that can be used to further explore current conditions throughout the region. The following is a summary of findings and recommendations.

Summary of Housing Needs

- While the population and number of households throughout the region has increased slightly and is expected to increase, the number of housing units has declined over the past few decades
- Economic development activity throughout the region is resulting in modest job growth in most large communities, and employers cite a lack of decent and available housing units as a barrier to finding and keeping employees
- Commuting data indicates that each employment center throughout the region could capture commuters with new and improved housing options
- The housing stock throughout the region is aging, and the condition of units in most communities is a growing concern. Many units are vacant, abandoned, or are in disrepair. Removing these units is a high priority throughout the region, as is rehabilitation and preservation of much of the remaining housing stock.
- Prices for rental units are affordable to most households above 30% AMI, however, the condition of many rentals makes them unsafe and undesirable
- There is a lack of market rate rental stock available and attractive to new residents with incomes above 60% AMI
- The sales market suffers from low appraisals and a lack of units with modern amenities and without the need for major rehabilitation. Prices are too low for production homebuilders to earn a profit, and homebuyers cannot build units that appraise for the cost of development
- There has been a reduction in the need for seasonal farm labor as farmers modify the crops they grow and replace human labor with farm machinery

Summary of Housing Goals, Strategies and Investments

- Present indications suggest that some of that decline is reversing and in most of the counties studied, there are small signs of increases in population and employment. What the CSI analysts saw is that while things are still grim, the trends going forward indicate population and employment are showing positive growth.
- There are certain challenges that the communities of the southeast face. They are facing a basic lack of capital to address the inadequacies in housing and infrastructure in most communities. Capital tends to flow to areas were investors can realize a return on their investment. For the housing economy, the normal incentives that bring capital to finance housing and infrastructure are hamstrung by the market realities, that say it is questionable whether investors can realize a return by investing in mortgages and public improvements that will improve the market and result in yields that lenders need in order to risk capital.
- There are opportunities that are arising in many communities in southeast Colorado. This study articulates four main goals that can be used as a starting point for brining those opportunities to fruition. The four Main Goals are listed below:

I. Provide a full range of decent housing choices in southeast Colorado. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate and lower income families of various sizes, those with special challenges and new employees.

II. Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

III. Create innovative partnerships between government and the private sector by creating ordinances, plans and policies that expand housing opportunities and support economic diversity.

IV. Facilitate and support housing activities carried out by community groups and individuals.

In order to address these Main Goals, there are suggestions for actions that can result in:

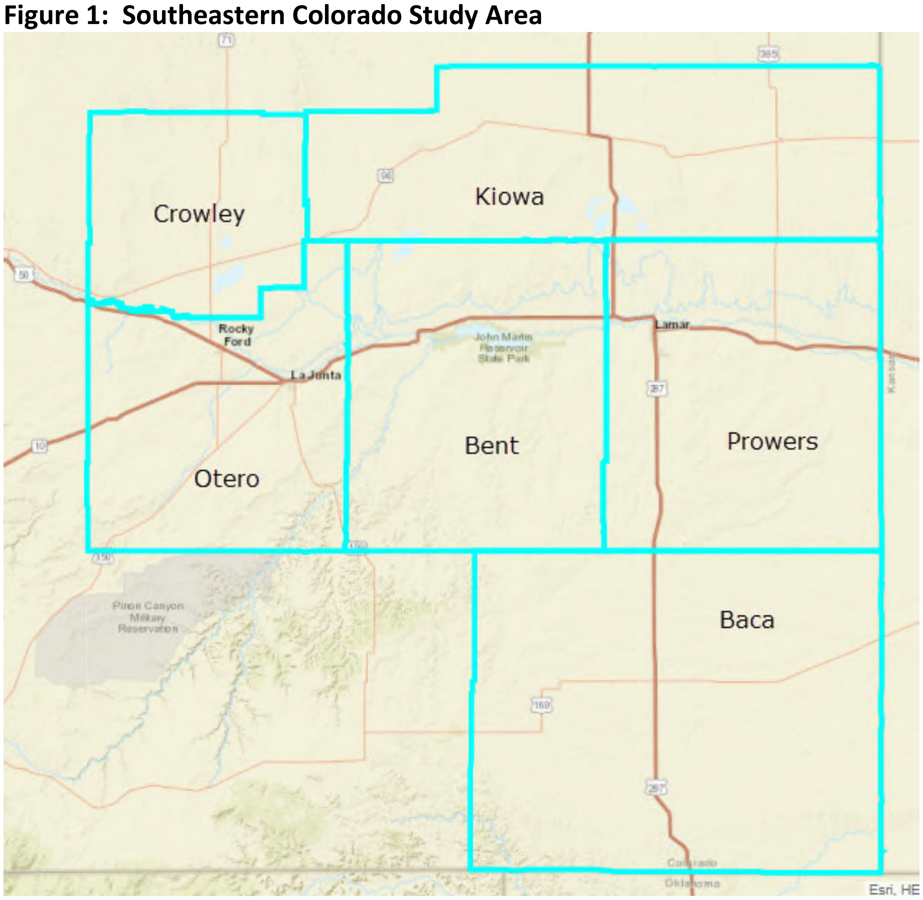
- The creation of both new rental and homeownership housing
- Aggregating capital resources that can be used to finance the need for preservation of existing housing and the construction of both new rental and homeowner housing.
- Using the regulatory framework to offer both a carrot and stick to owners of dilapidated rental and owner housing.
- Providing increased support and advocacy on behalf of community based and private sector entities that can produce the needed housing.

DEMOGRAPHIC TRENDS AND FORECASTS

This section of the report will analyze population, households and key demographic characteristics in Southeastern Colorado. The information will provide a framework for understanding current and future housing conditions and needs. As this study incorporated six counties and many municipalities, some detailed demographic data is provided in Appendix B instead of being incorporated into the body of the report.

The study area is comprised of the six southeasterly counties of Colorado. The area is bordered to the east by the Kansas state line and to the south by the Oklahoma and New Mexico state lines. There are six counties in the region: Baca, Bent, Crowley, Kiowa, Otero and Prowers. Southeastern Colorado is known for its agricultural roots and economy. Crops grown in southeastern Colorado include melons, onions, wheat, and hay. In recent decades the economies of local communities have expanded to include dairy operations, state and private prisons, hemp production, solar and wind operations, marijuana grow houses, and the Las Animas state homeless facility. The area covers 9,450 square miles of the state, 110 miles across on from east to west, and 110 miles from north to south.

Figure 1: Southeastern Colorado Study Area



The following brief description of each county within the regional study area comes from various economic development reports and SECED public information.

Baca County: Baca County is Colorado's southeasterly county, and borders Kansas, Oklahoma and New Mexico. The county covers 2,557 square miles, and is the 10th smallest rural county in population in Colorado. Baca County's economy is mostly based on goods-producing industry, specifically farming and mining. Baca County has moderate oil and gas production, registering 14th and 19th highest productions respectively among rural Colorado counties. Springfield is the largest community in Baca County, followed by Walsh. The county does not have a college, but does have a hospital. Three major highways run through Baca County, and are transit routes for truckers traveling from Texas, Kansas and Oklahoma through Colorado.

Bent County: Bent County is located in the Arkansas River Valley on the banks of the Arkansas and Purgatoire Rivers, and the eastern Colorado plains. The county covers an area of 1,541 square miles, is just 38 miles from the Kansas border and 80 miles from the New Mexico border. Highway 50 runs through Bent County, and the largest town of Las Animas. Other communities include Hasty and McClave. The Fort Lyon Supportive Residential Community is located in Las Animas at the former Fort Lyon VA Hospital. Other economic activity includes the Bent County Correctional Facility prison, and agricultural industries.

Crowley County: Crowley County is the northwesterly county in the region and covers 800 square miles of rolling prairies, farms, and ranchland. The county seat is the Town of Ordway. The main economic drivers in Crowley County are agriculture and the Crowley Correctional Facility and the Arkansas Valley Correctional Facility.

Kiowa County: the northern border of the region runs for the most part along the northern border of Kiowa County, which borders the Kansas state line to the east. Kiowa County covers 1,786 square miles. Eads is the County Seat, and is the home to the National Park Service offices for and site of the Sand Creek Massacre. Highway 287 runs north and south through Kiowa County to Eads, where it connects with Highway 96 running east and west. The highways are major transportation corridors for heavy trucks. The Weisbrod Memorial County Hospital in also located in Eads.

Otero County: Otero County is centrally located in the southeastern region. The county covers 1,268 square miles. La Junta, the county seat, is home to Otero Junior College. Other large employers include agricultural industry businesses, the BNSF Railway, a tiny home builder, a regional medical center, small manufacturing companies, and regional retail outlets. Highway 50 runs through the county from Pueblo, through Manzanola, Rocky Ford, Swink and La Junta.

Prowers County: Prowers County is located along Highway 50 east of Las Animas and Bent County, along the Colorado and Kansas border. The county covers 1,645 square miles. Lamar is the county seat and largest community in the county. Other communities include Granada, Holly, Wiley, and McClave. Prowers County's economy is agricultural based, with a growing renewable energy industry. Prowers County's "wind corridor" includes the Colorado Green Wind Power Project, one of the largest wind farms in Colorado.

Population

The following population trends and forecast come from the Colorado Department of Local Affairs (DOLA) Demographic Section. Table 1 shows population estimates in each county. For more detailed demographic breakdowns that include jurisdictions within a county, please see Appendix B: Detailed Demographic Data.

While the population of Colorado has increased 12% from 2010 to 2017, the populations of each of the six counties included in the study area have declined. Crowley County experienced the lowest decline of 1% or just 46 persons, while Prowers County's population declined by 6% or 713 persons.

Table 1: Population Estimates, 2010 – 2017

	2010	2017	Change	% Chg 2010 - 2017
Colorado	5,049,935	5,655,405	605,470	12%
Baca	3,765	3,569	-196	-5%
Bent	6,523	6,003	-520	-8%
Crowley	5,850	5,804	-46	-1%
Kiowa	1,410	1,374	-36	-3%
Otero	18,875	18,396	-479	-3%
Prowers	12,527	11,814	-713	-6%

Source: DOLA Demography Section

DOLA forecasts slight population increases in Bent and Crowley Counties, stagnant population over time in Otero and Prowers Counties, and slight declines in population in Baca and Kiowa Counties over the coming decades.

Table 2: Population Projections, 2020 – 2040

	2017	2020	2025	2030	2040
Colorado	5,655,405	5,945,319	6,434,030	6,912,413	7,802,047
Baca	3,569	3,526	3,441	3,375	3,280
Bent	6,003	6,131	6,316	6,415	6,507
Crowley	5,804	5,944	6,211	6,462	6,996
Kiowa	1,374	1,360	1,346	1,339	1,332
Otero	18,396	18,467	18,451	18,180	17,500
Prowers	11,814	11,817	11,819	11,812	11,723

Source: DOLA Demography Section

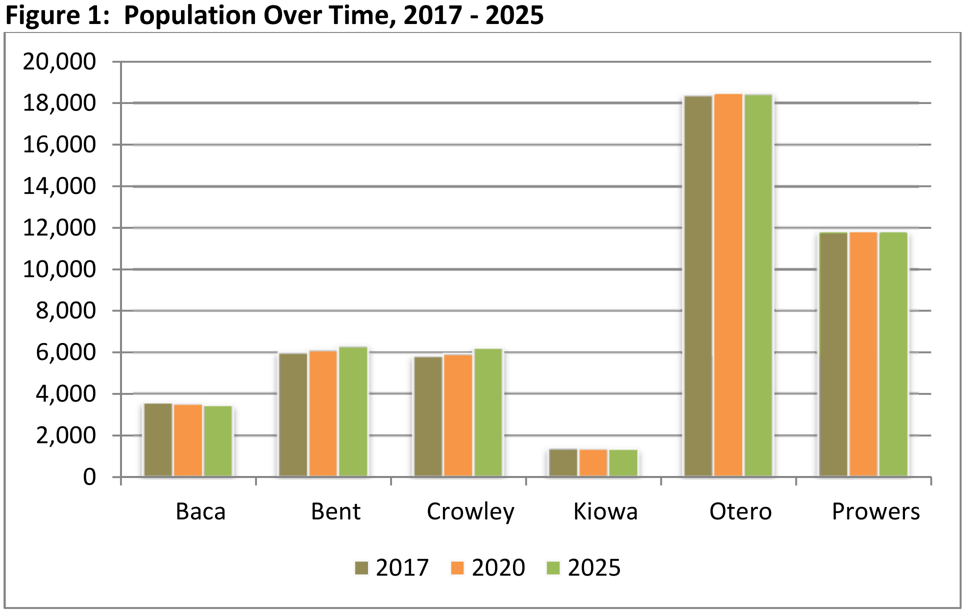
Table 3: Population Change Over Time 2017 - 2040

	% Chg 2017 - 2020	% Chg 2020 - 2025	% Chg 2025 - 2030	% Chg 2030 - 2040
Colorado	5%	8%	7%	13%
Baca	-1%	-2%	-2%	-3%
Bent	2%	3%	2%	1%
Crowley	2%	4%	4%	8%
Kiowa	-1%	-1%	-1%	-1%
Otero	0%	0%	-1%	-4%
Prowers	0%	0%	0%	-1%

Source: DOLA Demography Section

DOLA's forecasts show increasing in-migration of new residents into all but Otero and Prowers Counties but declines in the natural population, meaning that there will be more deaths than births in these counties. In Otero and Prowers Counties, the natural population will grow, with more births than deaths. Only Crowley County is expected to have an increase in the natural population and positive in-migration of new residents. ***Between 2017 and 2025, the region is expected to add a total of 623 persons.***

Figure 1: Population Over Time, 2017 - 2025



Source: DOLA Demography Section

POPULATION BY AGE

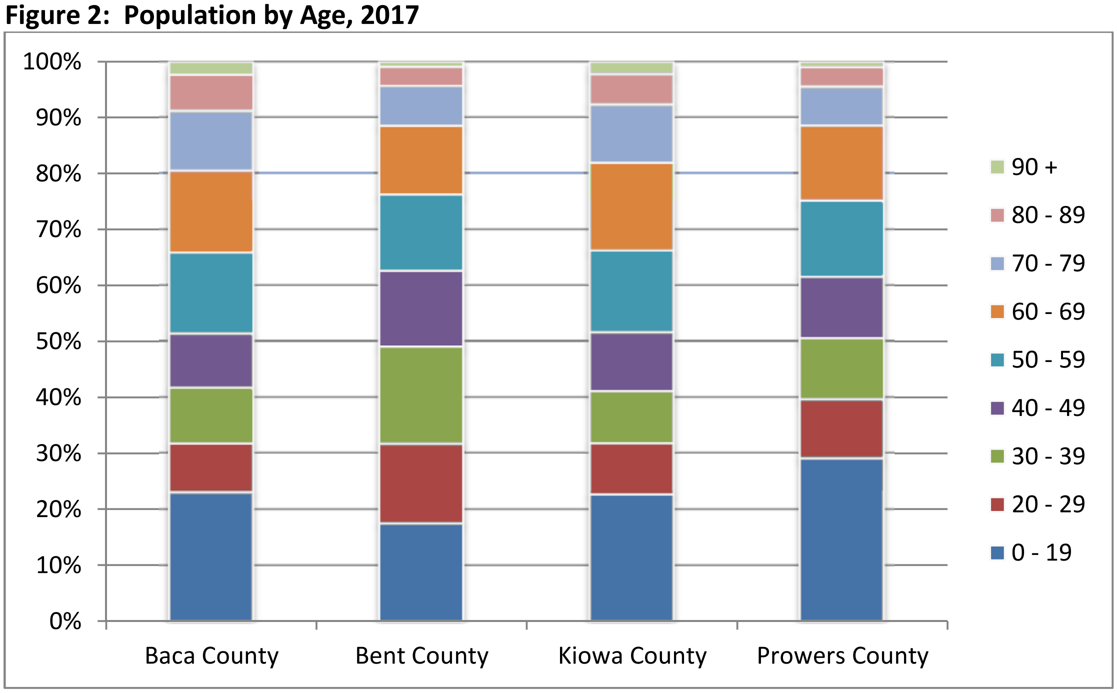
Baca, Kiowa, Otero and Prowers Counties have the highest percentage of children in their total populations. Between 30% and 40% of the population in each of the six counties is under the age of 30. Crowley (50%) and Bent (45%) Counties have the higher percentages of middle aged – 30 – 60 year old - residents. Each of the other counties has 35% of their population in this age range.

Table 4: Population by Age, 2017

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
0 - 19	23%	18%	14%	23%	26%	29%
20 - 29	9%	14%	18%	9%	11%	11%
30 - 39	10%	18%	20%	9%	11%	11%
40 - 49	10%	13%	17%	10%	11%	11%
50 - 59	15%	14%	13%	15%	14%	14%
60 - 69	15%	12%	9%	16%	14%	13%
70 - 79	11%	7%	6%	10%	8%	7%
80 - 89	6%	3%	3%	5%	5%	3%
90 +	2%	1%	1%	2%	1%	1%

Source: DOLA Demography Section

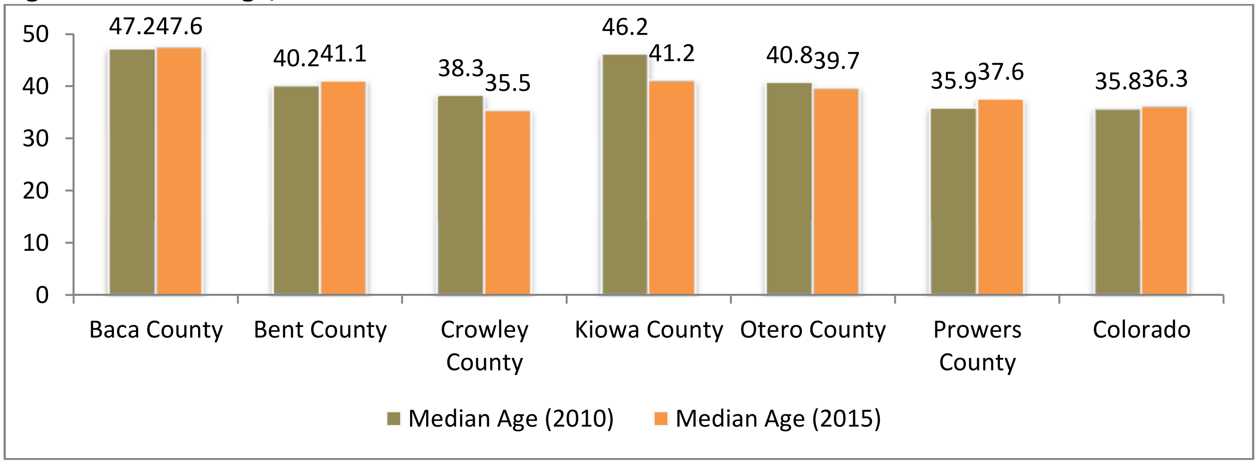
Figure 2: Population by Age, 2017



Source: DOLA Demography Section

The US Census Bureau estimates the median age of the population of various geographies. The following table shows the change in median age from 2010 to 2015 in each county, and throughout Colorado. The median age in all counties was higher in 2010 and 2015 compared to Colorado as a whole. Prowers County's ages best reflect the state as a whole. The median age in three counties (Crowley, Kiowa, Otero) declined between 2010 and 2015, while it rose in three counties (Baca, Bent, Prowers) and in the state.

Figure 3: Median Age, 2010 – 2015



Source: US Census Bureau, 2010 Census and 2011 – 2015 American Community Survey

While the total population in the region will grow by over 600 persons, the total number of persons age 65 and older will grow by almost 1,300 persons between 2017 and 2025. Aging baby boomers are the cause of most senior population growth across the country.

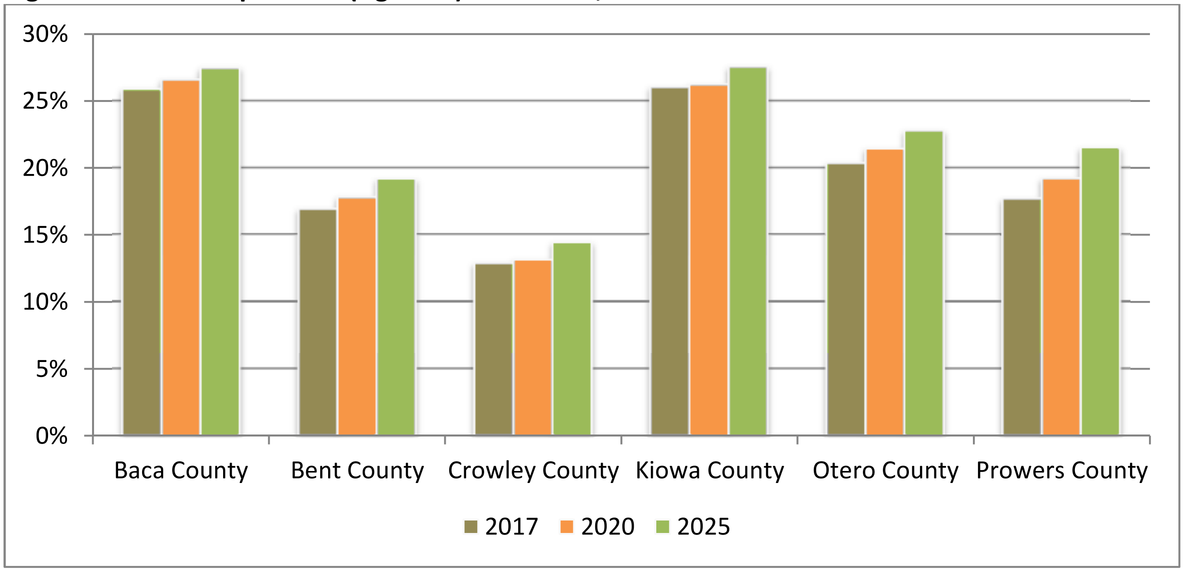
Table 5: Senior Population (Age 65+) Over Time, 2010 - 2035

	2010	2017	2020	2025	2030	2035
Baca County	909	924	938	946	934	877
Bent County	894	1,016	1,092	1,210	1,280	1,250
Crowley County	627	748	780	895	947	994
Kiowa County	300	358	357	371	374	339
Otero County	3,464	3,745	3,950	4,200	4,330	4,228
Prowers County	1,835	2,091	2,270	2,539	2,674	2,643
Grand Total	8,029	8,882	9,387	10,161	10,539	10,331

Source: DOLA Demography Section

The counties with the highest percentage of senior residents currently are Baca County and Kiowa County. Crowley County has the lowest percentage of senior residents age 65 and older. As the number of aging residents rises throughout the region, the need for housing unit accessibility modifications and housing solutions targeting seniors will rise. As the number of seniors rises over the next few decades, the retirees will leave critical community jobs such as teacher and public administration positions that will need to be filled by new, younger people. This need to fill jobs could lead to additional population growth and demand for housing.

Figure 4: Senior Population (Age 65+) Over Time, 2017 – 2025



Source: DOLA Demography Section

POPULATION BY RACE AND ETHNICITY

The region has very few residents who are not white or Hispanic. Between 11% and 45% of the population in each county is Hispanic.

Table 6: Population by Race and Ethnicity, 2017

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
American Indian non-Hispanic	1%	1%	2%	0%	1%	1%
Asian non-Hispanic	0%	1%	1%	0%	1%	1%
Black non-Hispanic	1%	7%	9%	0%	1%	1%
White non-Hispanic	88%	54%	53%	95%	55%	60%
Hispanic	11%	32%	31%	6%	45%	38%
Total	100%	100%	100%	100%	100%	100%

Source: DOLA Demography Section

The Hispanic population is projected to grow over time in all six counties, as it is statewide.

Table 7: Change in Hispanic Population Over Time, 2010 - 2040

	% Chg 2010 - 2017	% Chg 2017 - 2020	% Chg 2020 - 2025	% Chg 2025 - 2030	% Chg 2030 - 2040
Baca County	12%	8%	14%	13%	13%
Bent County	-3%	8%	12%	9%	8%
Crowley County	7%	8%	13%	11%	11%
Kiowa County	15%	10%	18%	18%	18%
Otero County	9%	6%	9%	6%	5%
Prowers County	3%	5%	9%	8%	7%

Source: DOLA Demography Section

POPULATION BY DISABILITY STATUS

Between 15% and 27% of persons in each county have some sort of disability. Most of these persons are seniors. The percent of persons with a disability in the age 75 and older age category is over 50% in each county. The most common disabilities are ambulatory, followed by independent living disabilities. Individuals with disabilities often need modifications to their housing units to ensure that they have access their unit's kitchen and bathroom. Persons with severe disabilities may need assistance within their home, or a specialized living situation with staff who can meet ambulatory and self-care needs.

Table 8: Persons with Disabilities, 2015

	Persons with a Disability	Percent of Population with Disability	Age 65 - 74 Percent with a Disability	Age- 75 + Percent with a Disability	With Ambulatory Disability	With Self Care Disability	With Independent Living Disability
Baca County	833	23%	31%	64%	448	158	253
Bent County	971	27%	39%	60%	495	196	330
Crowley County	972	22%	54%	69%	538	245	347
Kiowa County	220	15%	26%	52%	113	64	70
Otero County	3,824	21%	34%	68%	2,163	716	1,302
Prowers County	2,226	19%	38%	67%	1,232	269	543

Source, US Census Bureau, American Community Survey, 2011-2015

POPULATION LIVING BELOW THE POVERTY LEVEL

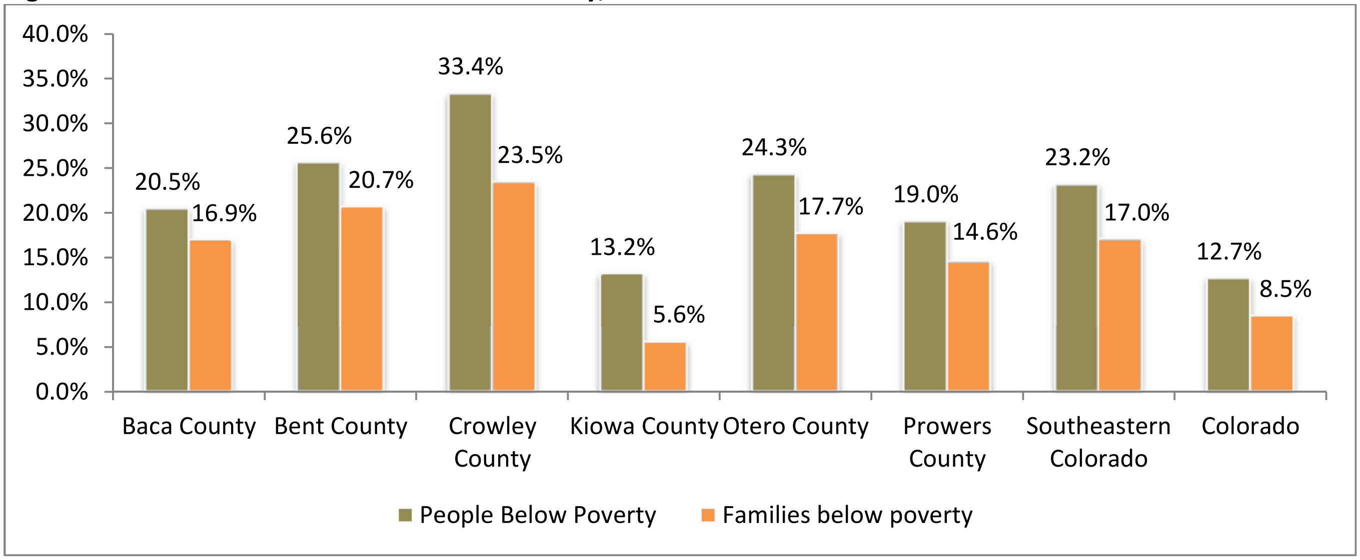
Bent and Crowley Counties have the highest poverty rates in the region. Kiowa and Prowers Counties have the lowest rates. There are almost 10,000 persons living below the poverty rate within the region. Children and families have much higher poverty rates than seniors. Adults living in poverty are much less likely to have a high school education, and more likely to be unemployed.

Table 9: Poverty Status, 2015

Geography	Persons Below Poverty Level	Poverty Rate	Poverty Level Under 18	Poverty Rate Age 65+	Poverty Rate, Less than High School Education	Poverty Rate, Employed	Poverty Rate, Employed Full Time
Baca County	736	21%	33%	11%	17%	13%	1%
Bent County	923	26%	37%	10%	54%	12%	2%
Crowley County	1,449	33%	41%	31%	31%	13%	4%
Kiowa County	189	13%	15%	10%	23%	7%	22%
Otero County	4,396	24%	39%	13%	38%	9%	15%
Prowers County	2,264	19%	27%	14%	30%	9%	2%

Source, US Census Bureau, American Community Survey, 2011-2015

Figure 5: Individuals and Families Below Poverty, 2015



Source: US Census Bureau, 2011 – 2015 American Community Survey

Households

In 2017, DOLA estimates a total of 18,205 households living in the southeastern region. This number is expected to slowly grow during the next decades in all but Baca County.

Table 10: Households Over Time, 2017 - 2035

	2017	2020	2025	2030	2035
Baca County	1,595	1,590	1,579	1,581	1,584
Bent County	1,858	1,907	1,958	1,974	1,961
Crowley County	1,442	1,480	1,570	1,655	1,736
Kiowa County	623	642	663	691	717
Otero County	7,864	8,007	8,148	8,186	8,154
Prowers County	4,822	4,886	5,012	5,092	5,128
Total	18,205	18,514	18,930	19,180	19,280

Source: DOLA Demography Section

Only a quarter of households in the region, and in any given county within the region, have children, according to DOLA estimates. One third of households in each county have just one person.

Table 11: Household Types, 2017

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County	Grand Total
More than one adult with children	358	414	316	146	1,945	1,207	4,386
More than one adult with no children	693	810	649	267	3,298	2,019	7,737
One adult with children	62	71	50	25	336	211	754
One adult with no children	483	563	428	185	2,285	1,385	5,328
Total	1,595	1,858	1,442	623	7,864	4,822	18,205

Source: DOLA Demography Section

The number of persons per household is similar throughout the region, and between owners and renters. Household sizes in Crowley County are higher than other counties and the averages in Colorado. In other counties, household sizes are slightly lower than throughout the state. It is not surprising that the average household sizes in the region are under three persons, considering that so many households do not have children or only have one person.

Table 12: Average Household Size, 2015

	All Households	Owners	Renters
Baca County	2.3	2.4	2.1
Bent County	2.2	2.1	2.4
Crowley County	3.8	4.0	3.1
Kiowa County	2.5	2.3	2.9
Otero County	2.4	2.5	2.4
Prowers County	2.4	2.5	2.3
Colorado	2.6	2.6	2.4

Source, US Census Bureau, American Community Survey, 2011-2015

More than a third of householders – the head of a household who answered the census – are age 65 and older in each county. An additional third is age 45 – 64 years of age. While many seniors choose to live in their homes as long as possible, many begin to look for alternative housing options such as a senior targeted property, assisted living, or nursing home as they age and are less able to live independently.

Table 13: Households by Age of Householder, 2017

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
18-24	69	79	31	22	316	228
25-44	365	417	287	156	2,146	1,302
45-64	580	685	642	226	2,840	1,818
65 & Over	581	677	483	218	2,562	1,473
Total	**1,595**	**1,858**	**1,442**	**623**	**7,864**	**4,822**
	Baca County	**Bent County**	**Crowley County**	**Kiowa County**	**Otero County**	**Prowers County**
18-24	4%	4%	2%	4%	4%	5%
25-44	23%	22%	20%	25%	27%	27%
45-64	36%	37%	44%	36%	36%	38%
65 & Over	36%	36%	33%	35%	33%	31%
Total	100%	100%	100%	100%	100%	100%

Source: DOLA Demography Section

While the percent of all households in the 25 – 44 age range declined between 2010 and 2017, DOLA projects that these households will grow as a total percent of all households in each county through 2025. Young households are often starting careers and have less income to spend on housing. As they move through this age range, they begin to start families, put down rooms, and often purchase homes.

Table 14: Age of Households Over Time, Households Age 25 – 44 Years of Age

	% Chg 2010 - 2017	% Chg 2017 - 2020	% Chg 2020 - 2025	% Chg 2025 - 2030
Baca County	-5%	6%	8%	-1%
Bent County	-12%	10%	15%	-3%
Crowley County	-2%	8%	5%	-2%
Kiowa County	9%	13%	12%	5%
Otero County	6%	7%	3%	-1%
Prowers County	-10%	3%	2%	3%
Total	-2%	6%	5%	0%

Source: DOLA Demography Section

DOLA projects that households in the age 45 – 64 year-old range will decline during the next decade. Households in this age range often have children who are growing up and moving out, and adult household members in their prime working years.

Table 15: Age of Households Over Time, Households Age 45 - 64 Years of Age

	% Chg 2010 - 2017	% Chg 2017 - 2020	% Chg 2020 - 2025	% Chg 2025 - 2030
Baca County	-12%	-6%	-9%	1%
Bent County	-7%	-6%	-14%	-3%
Crowley County	9%	-3%	-1%	6%
Kiowa County	-14%	-3%	-7%	3%
Otero County	-7%	-4%	-3%	0%
Prowers County	-7%	-4%	-5%	-2%
Total	-6%	-4%	-5%	0%

Source: DOLA Demography Section

The senior household population in each of the study counties except Baca County grew significantly between 2010 to 2017. The number of households in this age range will continue to grow over time, most significantly in Bent, Crowley, and Prowers Counties. As has been started already, households in this income range are beginning to retire, and may need alternative housing solutions and assistance as they age. Incomes are more likely to be fixed over time.

Table 16: Age of Households Over Time, Households Age 65+ Years of Age

	% Chg 2010 - 2017	% Chg 2017 - 2020	% Chg 2020 - 2025	% Chg 2025 - 2030
Baca County	-1%	2%	2%	-1%
Bent County	22%	8%	10%	6%
Crowley County	23%	7%	15%	9%
Kiowa County	10%	3%	8%	4%
Otero County	11%	4%	5%	2%
Prowers County	19%	7%	10%	4%
Total	14%	5%	8%	4%

Source: DOLA Demography Section

HOUSEHOLDS BY TENURE

Southeastern Colorado counties have high homeownership rates. The highest homeownership rate in 2015 was found in Crowley County (80%), and the lowest was in Otero County (64%). Throughout Colorado, the homeownership rate in 2015 was 64%. The lower homeownership rates in Otero and Prowers Counties may be affected by the colleges located within their communities. Students are most often renters and are not likely to own a property.

Table 17: Homeownership Rates, 2015

	Owners	Renters	Ownership Rate
Baca County	1,143	425	73%
Bent County	1,155	480	71%
Crowley County	941	228	80%
Kiowa County	442	141	76%
Otero County	4,753	2,701	64%
Prowers County	3,264	1,592	67%
Total	11,698	5,567	68%

Source, US Census Bureau, American Community Survey, 2011-2015

Most owners throughout the region are family households. Married couple families have the highest homeownership rates in the region, and those without children are almost all homeowners. Family households with children are the least likely to be homeowners, especially those that are not part of a married couple.

Table 18: Tenure by Household Type, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Married-couple family	87%	77%	87%	83%	80%	82%
With own children under 18 years	74%	56%	86%	67%	62%	74%
No own children under 18 years	92%	90%	87%	92%	89%	87%
Other family	62%	52%	79%	46%	41%	48%
With own children under 18 years	44%	23%	74%	45%	26%	38%
No own children under 18 years	83%	72%	88%	50%	69%	62%

Source, US Census Bureau, American Community Survey, 2011-2015

Younger households in southeastern Colorado are more likely to be homeowners than their peers throughout the state, most likely due to lower home prices. However, Bent and Otero Counties have lower homeownership rates in the 25 – 34 year range than in other regional counties or the state. With the exception of these counties, age does not appear to be a factor in access to homeownership opportunities.

Table 19: Homeowners by Age Range, 2015

	Colorado	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Householder 15 to 24 years	12%	42%	0%	44%	14%	8%	28%
Householder 25 to 34 years	40%	61%	19%	75%	47%	34%	36%
Householder 35 to 44 years	62%	61%	48%	83%	59%	55%	73%
Householder 45 to 54 years	72%	66%	65%	76%	82%	62%	65%
Householder 55 to 59 years	78%	75%	78%	90%	100%	73%	76%
Householder 60 to 64 years	80%	83%	99%	77%	69%	86%	79%
Householder 65 to 74 years	82%	88%	91%	88%	80%	83%	85%
Householder 75 to 84 years	80%	86%	83%	85%	100%	80%	89%
Householder 85 years and over	65%	67%	83%	100%	100%	62%	80%

Source, US Census Bureau, American Community Survey, 2011-2015

Most owners in the region moved into their homes prior to 2010, while renters are more likely to have moved into their current unit in 2010 or after. Renters tend to be more mobile, and have either moved to a community in more recent years, or move around within a community at a higher rate than owners. Crowley County has the highest mobility among owners and renters, which is most likely due to workers at the two local prisons moving in and out of town for work.

Table 20: Tenure by Year Moved Into Home, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Owners	1,143	1,155	941	442	4,753	3,264
Moved in 2015 or After	0%	0%	0%	0%	1%	0%
Moved in 2010 - 2014	13%	11%	15%	13%	9%	17%
Moved in 2000 - 2009	30%	22%	42%	38%	39%	32%
Moved in 1990 - 1999	22%	28%	19%	26%	24%	24%
Moved in 1980 - 1989	13%	17%	14%	7%	10%	9%
Moved in 1979 or earlier	22%	21%	9%	17%	17%	18%
Renters	425	480	228	141	2,701	1,592
Moved in 2015 or After	1%	4%	3%	0%	4%	6%
Moved in 2010 - 2014	58%	45%	64%	53%	59%	59%
Moved in 2000 - 2009	30%	45%	29%	33%	28%	27%
Moved in 1990 - 1999	5%	1%	4%	10%	6%	5%
Moved in 1980 - 1989	3%	0%	0%	1%	2%	2%
Moved in 1979 or earlier	4%	4%	1%	2%	2%	1%

Source, US Census Bureau, American Community Survey, 2011-2015

The following table shows the change in homeownership rates since 2000 in each county and throughout the region. The homeownership rate rose in all but two counties, Baca and Otero, during this time period. In Colorado, the homeownership rate declined 3% during this time period. Many communities throughout the country saw a drop in the homeownership rate after the financial crash of 2009, but this downturn did not affect southeastern Colorado as much as it did larger metro and mountain communities.

Table 19: Homeownership Rate Over Time, 2000 - 2015

	2000	2010	2015	Change '00-15
Baca County	76%	75%	73%	-3%
Bent County	68%	67%	71%	3%
Crowley County	73%	74%	80%	8%
Kiowa County	71%	67%	76%	5%
Otero County	69%	66%	64%	-5%
Prowers County	66%	67%	67%	1%

Source, US Census Bureau, American Community Survey, 2011-2015

HOUSEHOLD INCOMES

Median incomes throughout southeastern Colorado are lower than in much of the state. As is usually the case, renters have lower median incomes than owners. The lowest incomes in the region are in Crowley and Otero Counties. Kiowa and Prowers Counties have the highest median incomes. The following table shows median incomes by tenure (renter vs. owner) and county.

Table 20: Median Incomes by Tenure, 2015

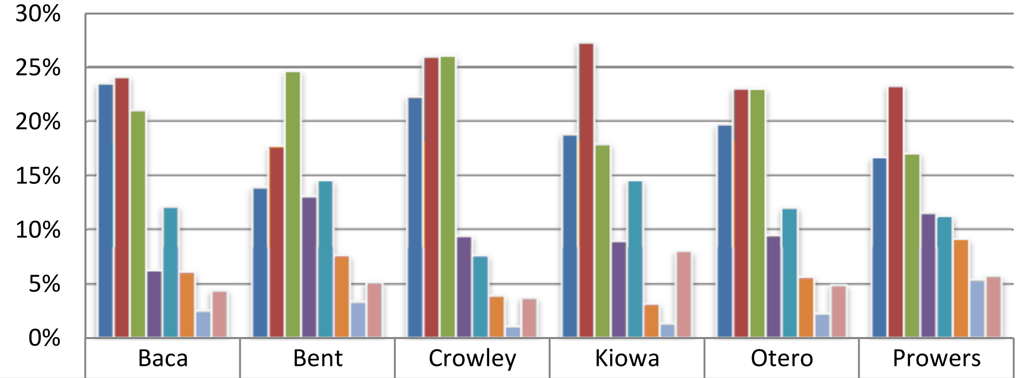
	Median Income	Owners	Renters
Baca County	$38,000	$41,492	$24,438
Bent County	$36,791	$42,042	$27,622
Crowley County	$31,151	$34,414	$23,833
Kiowa County	$40,304	$44,615	$35,568
Otero County	$32,311	$44,196	$20,108
Prowers County	$40,179	$49,477	$25,305
Colorado	$60,629	$77,428	$25,305

Source, US Census Bureau, American Community Survey, 2011-2015

Ribbon Demographics provides estimates of current incomes by tenure for each of the counties and jurisdictions within each county. Please see Attachment A for detailed breakdowns of households by income range. Figures 5 and 6 present these estimates by income range.

The majority of owners in each county have incomes of $60,000 or less. Very few have incomes of $125,000 or more. The majority of renters have incomes of $40,000 or less, and very few have incomes of $100,000 or more.

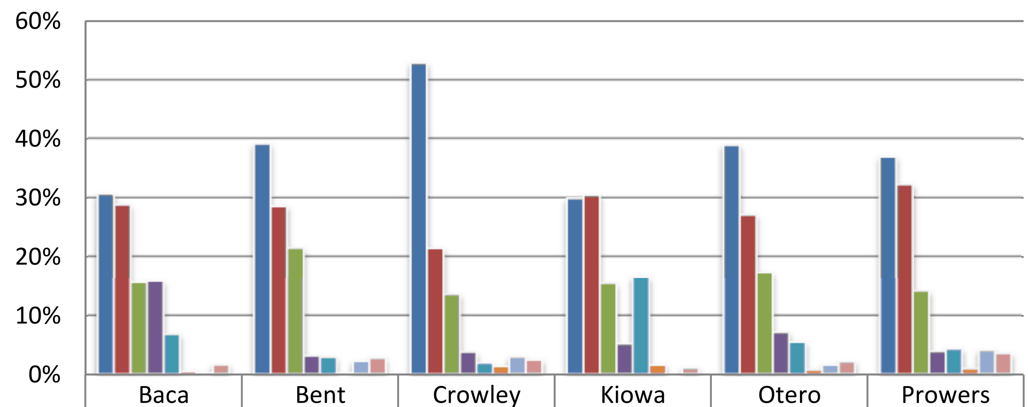
Figure 6: Owner Incomes by Range, 2017



	Baca	Bent	Crowley	Kiowa	Otero	Prowers
$0 - 20,000	23%	14%	22%	19%	20%	17%
$20,000 - $40,000	24%	18%	26%	27%	23%	23%
$40,000 - $60,000	21%	25%	26%	18%	23%	17%
$60,000 - $75,000	6%	13%	9%	9%	9%	12%
$75,000 - $100,000	12%	15%	8%	15%	12%	11%
$100,000 - $125,000	6%	8%	4%	3%	6%	9%
$125,000-150,000	3%	3%	1%	1%	2%	5%
$150,000 +	4%	5%	4%	8%	5%	6%

Source: Ribbon Demographics HISTA Data, 2017

Figure 7: Renter Incomes by Range, 2017



	Baca	Bent	Crowley	Kiowa	Otero	Prowers
$0 - 20,000	31%	39%	53%	30%	39%	37%
$20,000 - $40,000	29%	28%	21%	30%	27%	32%
$40,000 - $60,000	16%	21%	14%	15%	17%	14%
$60,000 - $75,000	16%	3%	4%	5%	7%	4%
$75,000 - $100,000	7%	3%	2%	16%	5%	4%
$100,000 - $125,000	0%	0%	1%	2%	1%	1%
$125,000-150,000	0%	2%	3%	0%	2%	4%
$150,000 +	2%	3%	2%	1%	2%	4%

Source: Ribbon Demographics HISTA Data, 2017

The US Department of Housing and Urban Development (HUD) creates income ranges that are used to determine eligibility for various housing programs and benefits. CSI has used Ribbon Demographics HISTA data to estimate the number of households within each income range by tenure and by the number of person in each household. Most HUD and USDA Rural Development housing programs target households earning 80% of the Area Median Income (AMI) or less for assistance. Some rental assistance programs and rental properties restrict residency to 50% or 60% AMI.

The following table shows the 2017 HUD AMI income ranges for the six counties in the region by number of persons within a household. HUD uses the same income limits for all six counties and provides limits up to 80% AMI. CSI has estimated the limits for incomes above 80% AMI. The table also shows the HUD State of Colorado income limits, which are based on HUD statewide median income of $77,800. These limits are significantly higher than the limits for southeastern Colorado counties. Tables presented on the following pages use the southeastern Colorado income ranges to determine the number of households in each range.

Table 21: HUD Income Ranges 2017, Southeastern Colorado and Colorado

Southeastern CO	1 person	2 person	3 person	4 person	5 person
30% AMI	$13,450	$15,350	$17,250	$19,150	$20,700
50% AMI	$22,350	$25,550	$28,750	$31,900	$34,500
60% AMI	$26,820	$30,660	$34,500	$38,280	$41,400
80% AMI	$35,750	$40,850	$45,950	$51,050	$55,150
120% AMI	$53,640	$61,320	$69,000	$76,560	$82,800
200% AMI	$89,400	$102,200	$115,000	$127,600	$138,000
State of Colorado	**1 person**	**2 person**	**3 person**	**4 person**	**5 person**
30% AMI	$16,350	$18,650	$21,000	$23,350	$25,200
50% AMI	$27,250	$31,100	$35,000	$38,900	$42,000
60% AMI	$32,700	$37,320	$42,000	$46,680	$50,400
80% AMI	$43,550	$49,800	$56,000	$62,250	$67,200
120% AMI	$40,875	$46,650	$52,500	$58,350	$63,000
200% AMI	$109,000	$124,400	$140,000	$155,600	$168,000

Source: HUD, CSI

The housing rehabilitation programs operated by Southeast Colorado Economic Development and Tri-County Housing for residents throughout the region have eligibility criteria for owners at or below 80% AMI. Homebuyer loans through the USDA Rural Development and the Colorado Housing Finance Authority have income limits at 80% and 100% AMI. Please see Attachment A for households by AMI breakdowns for jurisdictions.

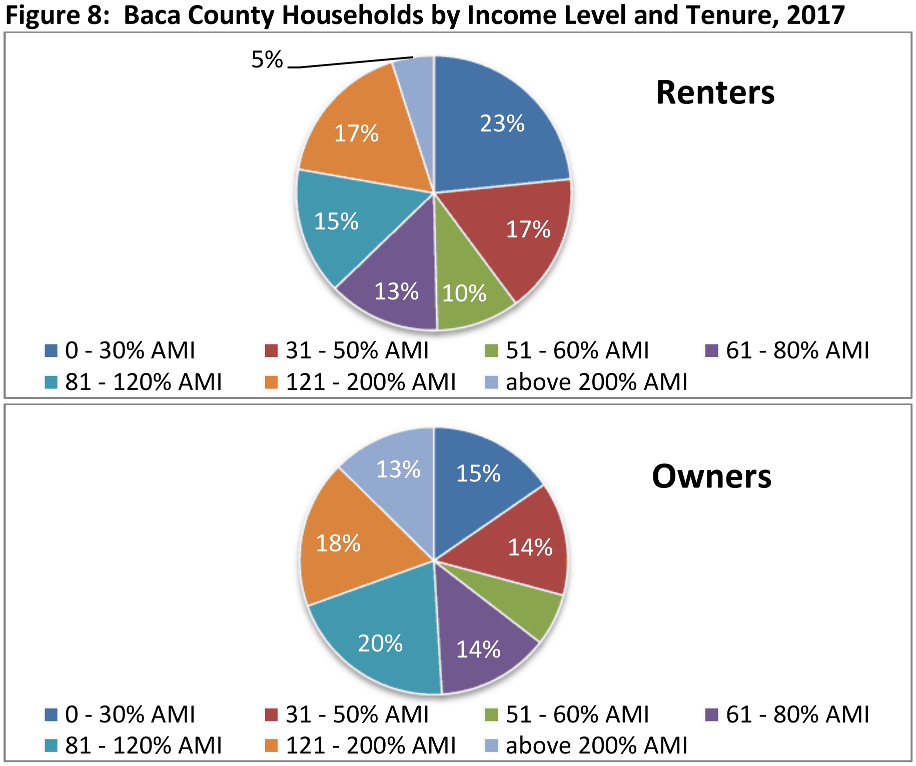
In Baca County, close to a quarter of renters have income at 30% AMI or less, another quarter have incomes at 31 – 60% AMI, a quarter 61 – 120% AMI, and a quarter at 121% AMI or above. There are fewer extremely low income owners at 30% AMI or lower. Just fewer than 50% of all owners have incomes at 80% AMI or less and half have incomes above 80% AMI.

Table 22: Baca County Households by Income Level, 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total	Percentage
0 - 30% AMI	67	11	23	1	0	103	23%
31 - 50% AMI	32	13	6	15	7	73	16%
51 - 60% AMI	15	6	2	14	5	43	10%
61 - 80% AMI	14	23	4	6	11	58	13%
81 - 120% AMI	15	15	21	7	8	66	15%
121 - 200% AMI	40	25	8	0	4	76	17%
above 200% AMI	17	0	1	1	3	22	5%
Total	199	94	66	44	38	441	100%
Percentage	45%	21%	15%	10%	9%	100%	
Owners	**1 person**	**2 person**	**3 person**	**4 person**	**5 + person**	**Total**	**Percentage**
0 - 30% AMI	119	40	9	13	0	181	15%
31 - 50% AMI	79	64	4	11	4	163	14%
51 - 60% AMI	24	35	8	3	5	74	6%
61 - 80% AMI	47	69	25	8	12	160	14%
81 - 120% AMI	71	106	46	10	8	241	20%
121 - 200% AMI	23	98	25	49	15	211	18%
above 200% AMI	30	86	4	5	23	149	13%
Total	394	499	121	99	67	1,180	100%
Percentage	33%	42%	10%	8%	6%	100%	

Source: Ribbon Demographics HISTA Data 2017, CSI

Figure 8: Baca County Households by Income Level and Tenure, 2017



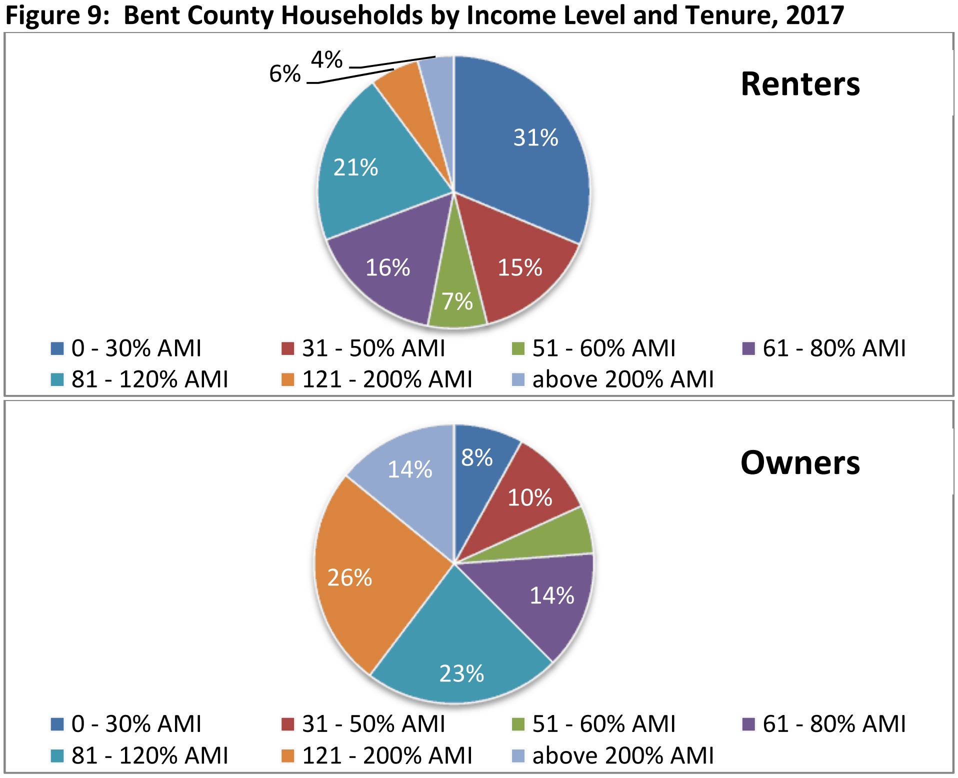
In Bent County, renters are less distributed among the income ranges, with a concentration of extremely low income (30% AMI or less) and 61 – 120% AMI renters. Owners in Bent County are much less likely to have lower incomes. Sixty-three (63%) percent of all owners have incomes greater than 80% AMI.

Table 23: Bent County Households by Income Level, 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total	Percentage
0 - 30% AMI	107	30	2	7	27	172	31%
31 - 50% AMI	39	22	15	5	0	81	15%
51 - 60% AMI	10	14	5	10	0	39	7%
61 - 80% AMI	25	36	22	6	0	89	16%
81 - 120% AMI	45	18	21	30	0	113	21%
121 - 200% AMI	1	16	11	0	4	32	6%
above 200% AMI	9	11	0	0	4	24	4%
Total	235	148	76	57	35	551	100%
Percentage	43%	27%	14%	10%	6%	100%	
Owners	1 person	2 person	3 person	4 person	5 + person	Total	Percentage
0 - 30% AMI	46	22	7	5	8	89	8%
31 - 50% AMI	64	39	2	3	4	112	10%
51 - 60% AMI	23	23	2	6	8	61	6%
61 - 80% AMI	46	25	20	23	36	151	14%
81 - 120% AMI	50	122	16	47	17	251	23%
121 - 200% AMI	66	99	64	24	29	282	26%
above 200% AMI	23	95	33	4	0	155	14%
Total	318	425	143	112	103	1,101	100%
Percentage	29%	39%	13%	10%	9%	100%	

Source: Ribbon Demographics HISTA Data 2017, CSI

Figure 9: Bent County Households by Income Level and Tenure, 2017



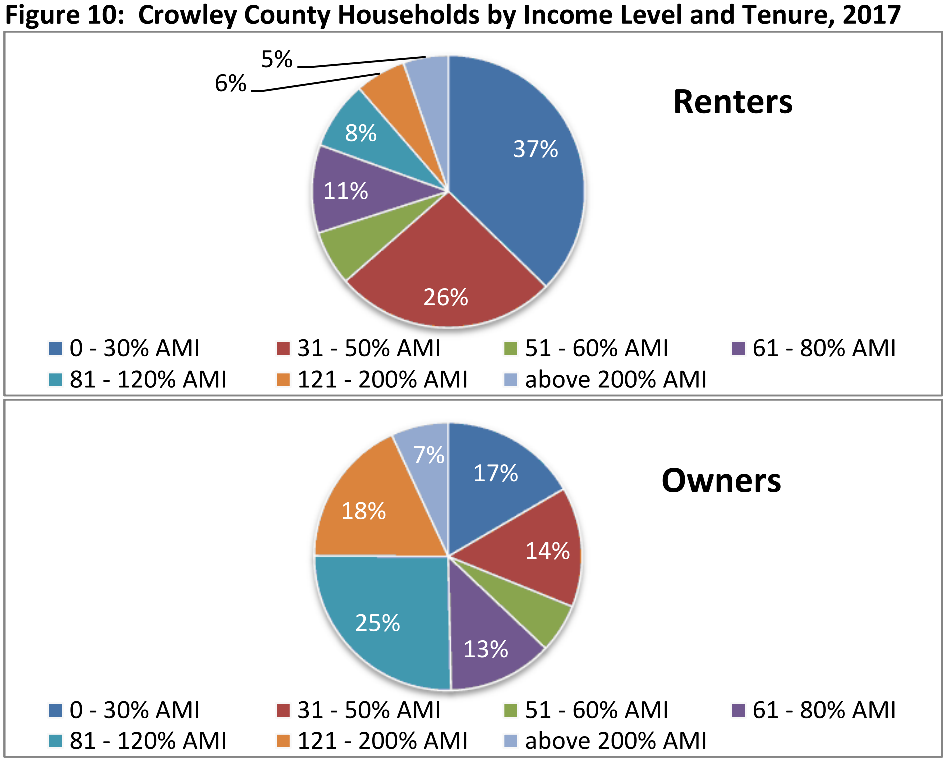
Crowley County renters are concentrated in the two lowest income ranges. Over 60% of all renters have incomes at 50% AMI or less. Very few have incomes above 80% AMI. Owner households in Crowley County are fairly evening distributed among each income range, though there are few with incomes above 200% AMI.

Table 24: Crowley County Households by Income Level, 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total	Percentage
0 - 30% AMI	65	46	19	9	1	140	37%
31 - 50% AMI	38	34	4	9	13	98	26%
51 - 60% AMI	11	10	1	0	3	24	6%
61 - 80% AMI	9	5	5	16	4	39	10%
81 - 120% AMI	13	5	6	0	5	30	8%
121 - 200% AMI	8	3	5	3	3	22	6%
above 200% AMI	7	5	3	1	4	20	5%
Total	152	108	44	38	33	375	100%
Percentage	41%	29%	12%	10%	9%	100%	
Owners	**1 person**	**2 person**	**3 person**	**4 person**	**5 + person**	**Total**	**Percentage**
0 - 30% AMI	37	63	13	35	4	152	17%
31 - 50% AMI	46	32	18	6	31	133	15%
51 - 60% AMI	19	18	5	6	6	54	6%
61 - 80% AMI	47	33	18	8	10	116	13%
81 - 120% AMI	53	102	57	14	7	233	25%
121 - 200% AMI	36	76	22	4	27	165	18%
above 200% AMI	21	29	5	4	4	64	7%
Total	259	354	138	77	89	917	
Percentage	28%	39%	15%	8%	10%	100%	

Source: Ribbon Demographics HISTA Data 2017, CSI

Figure 10: Crowley County Households by Income Level and Tenure, 2017



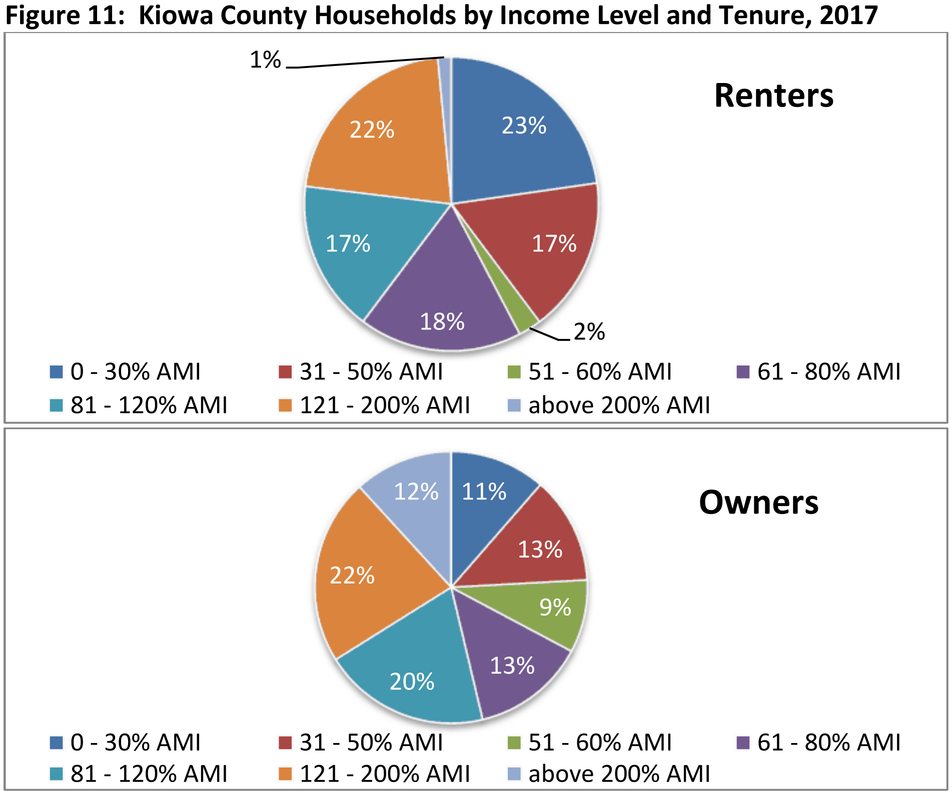
In Kiowa County, close to a quarter of renters have income at 30% AMI or less. Twenty percent have incomes from 31 – 60% AMI, 35% at 61 – 120% AMI, and a quarter at 121% AMI or above. While almost a quarter of owners have incomes at 50% AMI or less, over 60% have incomes over 80% AMI.

Table 25: Kiowa County Households by Income Level, 2017

Renters	**1 person**	**2 person**	**3 person**	**4 person**	**5 + person**	**Total**	**Percentage**
0 - 30% AMI	21	16	2	0	5	44	23%
31 - 50% AMI	14	1	14	4	0	33	17%
51 - 60% AMI	2	1	2	0	0	5	3%
61 - 80% AMI	18	5	0	11	1	35	18%
81 - 120% AMI	22	8	0	1	1	32	17%
121 - 200% AMI	4	30	0	0	8	42	22%
above 200% AMI	2	1	0	0	0	3	2%
Total	83	62	18	16	15	194	100%
Percentage	43%	32%	9%	8%	8%	100%	
Owners	**1 person**	**2 person**	**3 person**	**4 person**	**5 + person**	**Total**	**Percentage**
0 - 30% AMI	**36**	**14**	**1**	**0**	**0**	**51**	**11%**
31 - 50% AMI	28	24	0	3	2	57	13%
51 - 60% AMI	15	11	8	2	3	39	9%
61 - 80% AMI	18	28	10	1	3	60	14%
81 - 120% AMI	15	45	14	8	6	88	20%
121 - 200% AMI	6	54	19	8	12	99	22%
above 200% AMI	13	19	2	16	2	53	12%
Total	132	196	55	37	27	447	100%
Percentage	30%	44%	12%	8%	6%	100%	

Source: Ribbon Demographics HISTA Data 2017, CSI

Figure 11: Kiowa County Households by Income Level and Tenure, 2017



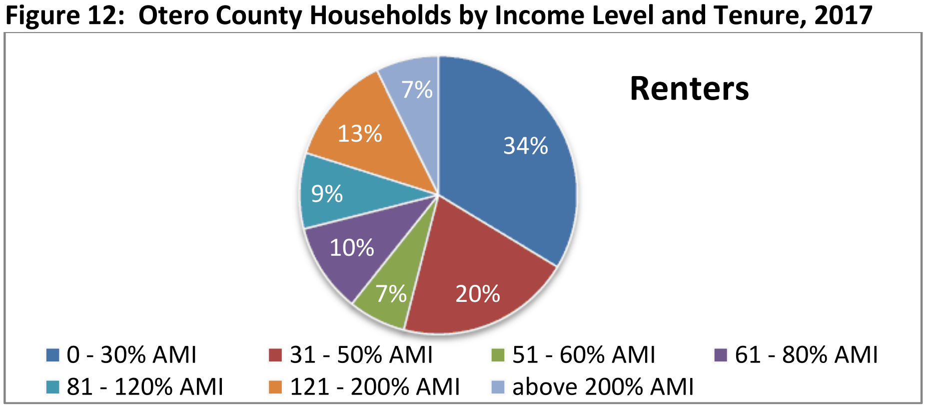
In Otero County, more than half of renters have incomes at 50% AMI or less. Thirty percent (30%) have incomes at 80% AMI or more. Forty-five percent (49%) of owners have incomes at 80% AMI or less, and 51% have incomes greater than 80% AMI.

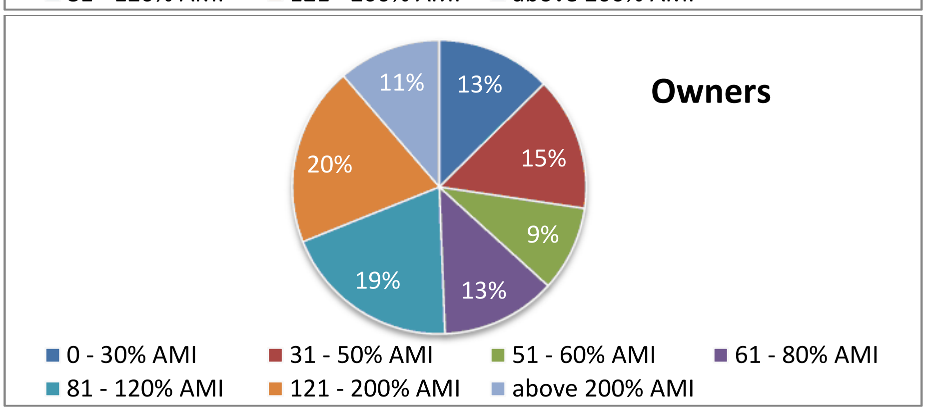
Table 26: Otero County Households by Income Level, 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total	Percentage
0 - 30% AMI	421	175	75	154	75	900	34%
31 - 50% AMI	235	71	139	27	73	545	20%
51 - 60% AMI	61	33	42	26	16	179	7%
61 - 80% AMI	100	35	77	39	25	277	10%
81 - 120% AMI	98	61	41	21	15	236	9%
121 - 200% AMI	95	167	47	10	23	342	13%
above 200% AMI	131	32	12	11	10	196	7%
Total	1,141	575	434	288	236	2,674	100%
Percentage	43%	22%	16%	11%	9%	100%	
Owners	**1 person**	**2 person**	**3 person**	**4 person**	**5 + person**	**Total**	**Percentage**
0 - 30% AMI	273	162	118	53	20	626	13%
31 - 50% AMI	249	248	117	41	76	731	15%
51 - 60% AMI	154	146	65	56	47	466	9%
61 - 80% AMI	190	218	95	57	68	628	13%
81 - 120% AMI	238	426	97	146	62	970	20%
121 - 200% AMI	98	524	133	116	109	979	20%
above 200% AMI	102	345	55	44	18	563	11%
Total	1,304	2,067	679	512	400	4,962	100%
Percentage	26%	42%	14%	10%	8%	100%	

Source: Ribbon Demographics HISTA Data 2017, CSI

Figure 12: Otero County Households by Income Level and Tenure, 2017





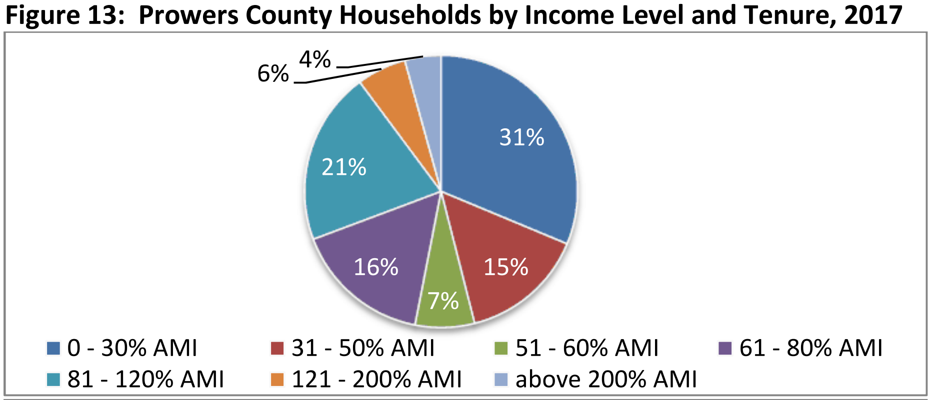
In Prowers County, 46% of renters have incomes at 50% AMI or below, another 23% have income from 51- 80% AMI, and 30% have incomes higher than 80% AMI. Owners are fairly well distributed among all of the income ranges. 25% have incomes at 50% AMI or below, 21% have incomes from 51 – 80% AMI, and the remainder have incomes higher than 80% AMI.

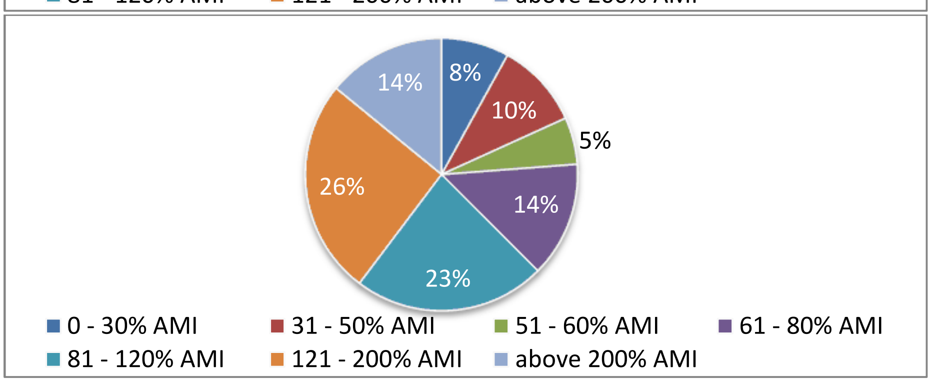
Table 27: Prowers County Households by Income Level, 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total	Percentage
0 - 30% AMI	208	157	29	10	41	446	28%
31 - 50% AMI	130	46	41	24	49	290	18%
51 - 60% AMI	55	17	33	27	6	139	9%
61 - 80% AMI	96	36	41	33	20	226	14%
81 - 120% AMI	70	46	48	48	16	228	14%
121 - 200% AMI	34	38	4	13	15	104	7%
above 200% AMI	89	28	12	11	3	143	9%
Total	683	368	208	166	150	1,575	100%
Percentage	43%	23%	13%	11%	10%	100%	
Owners	**1 person**	**2 person**	**3 person**	**4 person**	**5 + person**	**Total**	**Percentage**
0 - 30% AMI	147	142	16	26	4	335	11%
31 - 50% AMI	151	169	36	28	52	435	14%
51 - 60% AMI	73	87	13	1	39	214	7%
61 - 80% AMI	95	145	41	98	46	425	14%
81 - 120% AMI	109	163	159	77	52	561	18%
121 - 200% AMI	56	303	120	64	125	668	21%
above 200% AMI	83	251	89	50	23	496	16%
Total	714	1,261	475	344	341	3,135	100%
Percentage	23%	40%	15%	11%	11%	100%	

Source: Ribbon Demographics HISTA Data 2017, CSI

Figure 13: Prowers County Households by Income Level and Tenure, 2017





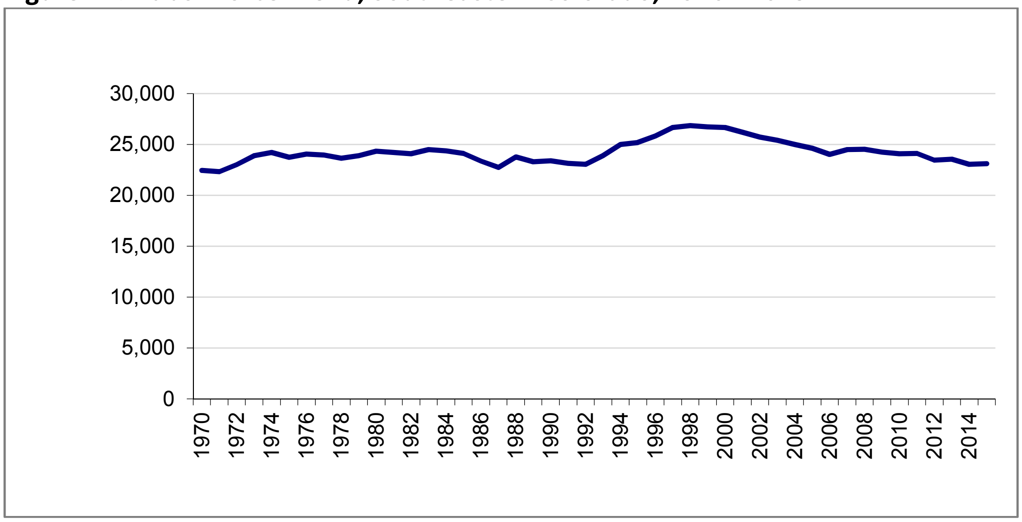
LOCAL ECONOMY AND EMPLOYMENT

This section of the report will examine employment trends and wage data for southeastern Colorado counties. This information is used to estimate the number and type of new housing units needed as well as price ranges necessary to meet the housing needs of the area workforce.

Labor Force

The labor force throughout southeastern Colorado has remained stable over time, growing 3% from 1970 to 2015. During this time period, wage and salary employment and self-employment have grown at a similar pace.

Figure 14: Labor Force Trend, Southeastern Colorado, 1970 - 2015



Source: US Bureau of Economic Analysis, Regional Economic Accounts

In the past five years, the labor force has grown in each county but Otero and Prowers. The largest increase in the labor force, defined as adults who are employed or actively looking for work, was in Bent County.

Table 28: Labor Force Over Time, 2012 - 2016

	2012	2013	2014	2015	2016	Change
Baca County	2,015	1,901	1,931	1,976	2,119	104
Bent County	1,722	1,650	1,656	1,737	1,852	130
Crowley County	1,362	1,326	1,319	1,357	1,385	23
Kiowa County	817	766	754	793	858	41
Otero County	8,401	8,231	7,994	7,905	8,124	-277
Prowers County	6,097	5,875	5,744	5,829	6,053	-44

Source: DOLA Demography Section

The number of employed persons has grown in all counties throughout the region over the past five years. The largest growth in employment was in Bent County, followed by Otero and Prowers Counties. Employed persons may be employed in the county where they reside, or elsewhere.

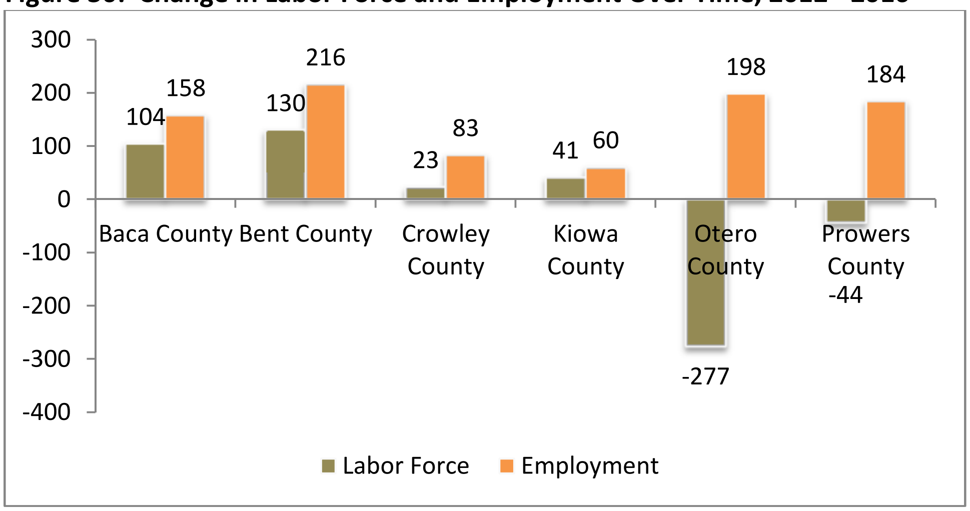
Table 29: Employed Persons Over Time, 2012- 2016

	2012	2013	2014	2015	2016	Change
Baca County	1,924	1,823	1,878	1,935	2,082	158
Bent County	1,578	1,524	1,569	1,668	1,794	216
Crowley County	1,252	1,231	1,242	1,296	1,335	83
Kiowa County	780	732	729	772	840	60
Otero County	7,538	7,423	7,384	7,445	7,736	198
Prowers County	5,671	5,507	5,475	5,592	5,855	184

Source: DOLA Demography Section

Figure 30 shows that during the past five years, employment in each county has grown more than the labor force. When there are not enough persons in the local labor force to fill jobs, employers must look outside the community to find workers. Relocation and housing availability are important considerations for new employees considering a move to be close to their job, and for employers trying to attract employees to the work force.

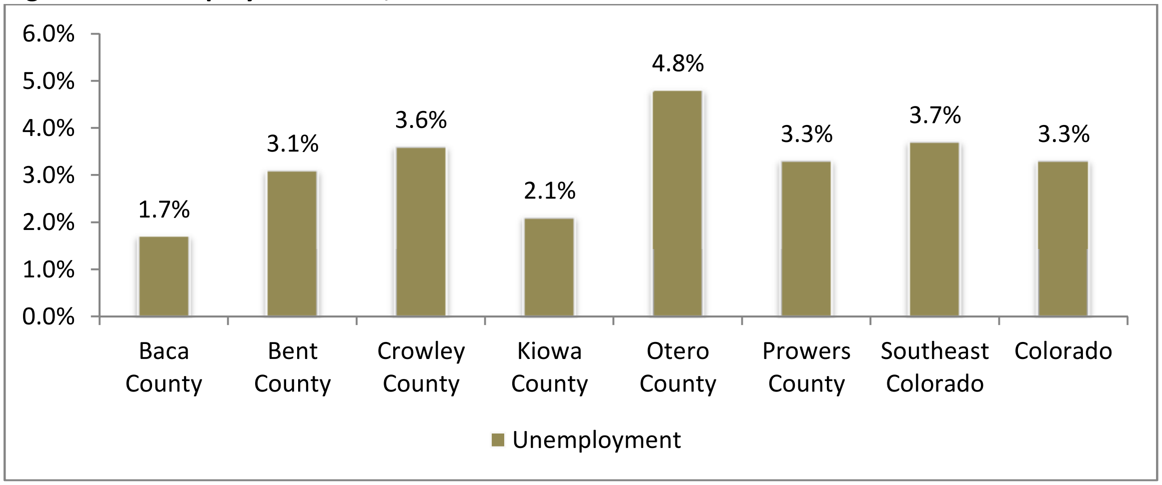
Figure 30: Change in Labor Force and Employment Over Time, 2012 - 2016



Source: DOLA Demography Section

The unemployment rate in each county in 2016 is shows in Figure xx, below. Baca and Kiowa Counties had very low unemployment in 2016. Most counties had unemployment rates close to the statewide rate of 3.3%, though Otero County had the highest rate. Otero County also has lost members of the workforce and has a growing number of jobs, and the higher unemployment rate may be due to a mis-match between the local workforce's job skill and the jobs available to them.

Figure 31: Unemployment Rate, 2016



Source: US Bureau of Labor Statistics, Local Area Unemployment Statistics

In May of 2017, Colorado Department of Labor and Employment data shows that the unemployment rate declined throughout the region from the annual rates in 2016. Only Otero County had a rate higher than the statewide rate of 2.4%. Baca and Kiowa Counties had rates below 2%.

Table 32: Labor Force Data, May 2017

	May 2017			
	Labor Force	**Employment**	**Unemployment**	**Rate**
Colorado	2,959,849	2,887,916	71,933	2.4%
Baca	2,203	2,167	36	1.6%
Bent	1,924	1,885	39	2.0%
Crowley	1,407	1,373	34	2.4%
Kiowa	955	938	17	1.8%
Otero	8,306	8,015	291	3.5%
Prowers	6,136	5,997	139	2.3%

Source: Colorado Department of Labor and Employment, Labor Market Information

Employment and Wages

Much of the employment base in southeastern Colorado is related to education, healthcare and social assistance. Agriculture is also an important industry, as is retail trade.

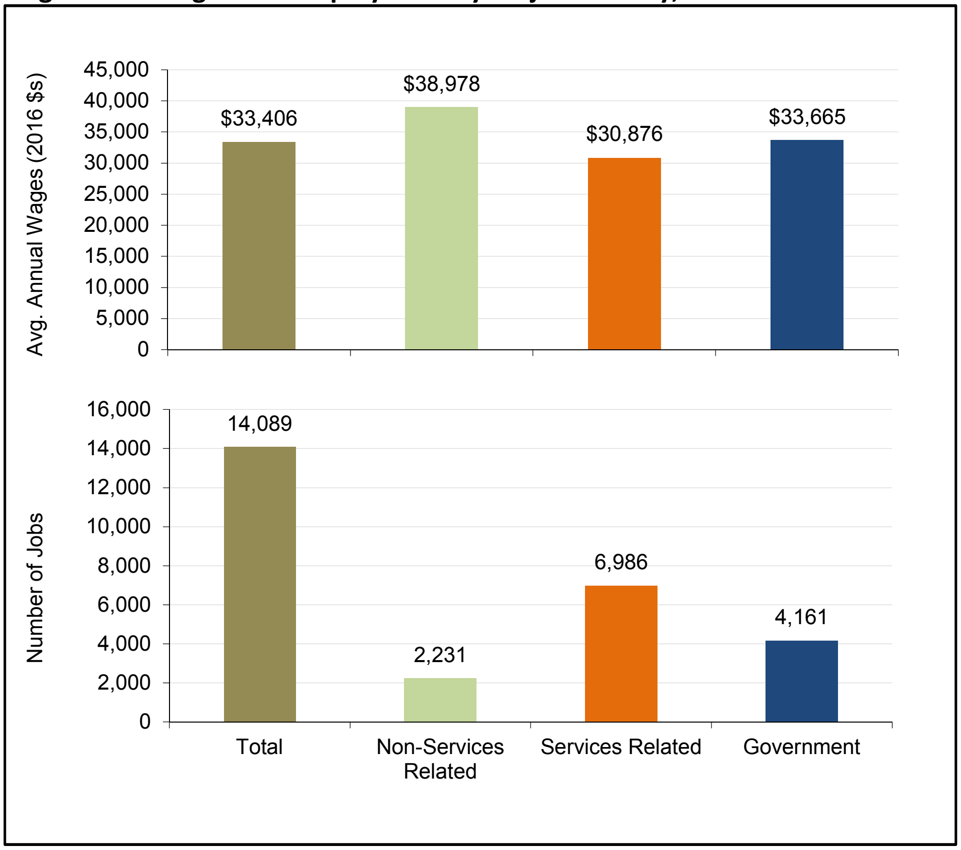
Table 33: Employment by Industry, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County	SE Colorado	Colorado
Civilian employed population > 16 years	1,702	1,212	1,457	723	7,314	5,488	17,896	2,624,436
Non-Service Related								
Ag, forestry, fishing & hunting, mining	311	256	118	156	520	586	1,947	67,330
Construction	179	**78**	98	50	432	201	1,038	195,258
Manufacturing	40	**13**	**16**	**10**	371	351	801	182,453
Service Related								
Wholesale trade	**11**	**5**	**58**	**8**	123	**27**	232	68,120
Retail trade	120	**45**	355	70	970	708	2,268	291,389
Transportation, warehousing, and utilities	103	**48**	**23**	**25**	572	317	1,088	118,979
Information	**6**	**23**	**4**	**12**	153	**41**	239	79,280
Finance and insurance, and real estate	56	**38**	**21**	22	383	281	801	182,238
Prof, scientific, mgmt, admin, & waste mgmt	84	84	**74**	18	426	316	1,002	355,082
Education, health care, & social assistance	570	264	368	245	1,835	1,340	4,622	537,357
Arts, entertain., rec., accomodation, & food	53	**30**	95	31	517	480	1,206	284,027
Other services, except public administration	82	65	**24**	39	342	336	888	133,588
Public administration	87	263	203	37	670	504	1,764	129,335
Percent of Total								
Non-Service Related								
Ag, forestry, fishing & hunting, mining	18.3%	21.1%	8.1%	21.6%	7.1%	10.7%	10.9%	2.6%
Construction	10.5%	**6.4%**	6.7%	6.9%	5.9%	3.7%	5.8%	7.4%
Manufacturing	2.4%	**1.1%**	**1.1%**	**1.4%**	5.1%	6.4%	4.5%	7.0%
Service Related								
Wholesale trade	**0.6%**	**0.4%**	**4.0%**	**1.1%**	1.7%	**0.5%**	1.3%	2.6%
Retail trade	7.1%	**3.7%**	24.4%	9.7%	13.3%	12.9%	12.7%	11.1%
Transportation, warehousing, and utilities	6.1%	**4.0%**	**1.6%**	**3.5%**	7.8%	5.8%	6.1%	4.5%
Information	**0.4%**	**1.9%**	**0.3%**	**1.7%**	2.1%	**0.7%**	1.3%	3.0%
Finance and insurance, and real estate	3.3%	**3.1%**	**1.4%**	3.0%	5.2%	5.1%	4.5%	6.9%
Prof, scientific, mgmt, admin, & waste mgmt	4.9%	6.9%	**5.1%**	2.5%	5.8%	5.8%	5.6%	13.5%
Education, health care, & social assistance	33.5%	21.8%	25.3%	33.9%	25.1%	24.4%	25.8%	20.5%
Arts, entertain., rec., accomodation, & food	3.1%	**2.5%**	6.5%	4.3%	7.1%	8.7%	6.7%	10.8%
Other services, except public administration	4.8%	5.4%	**1.6%**	5.4%	4.7%	6.1%	5.0%	5.1%
Public administration	5.1%	21.7%	13.9%	5.1%	9.2%	9.2%	9.9%	4.9%

Source: American Community Survey 2015

While wages for non-service related employment in the region had the highest wages in 2015, and service related jobs had the lowest wages, the highest number of employed persons was in service related jobs. Non-service related had the least number of employees.

Figure 32: Wages and Employment by Major Industry, Southeastern Colorado 2015



Source: Sonoran Institute, US Bureau of Economic Analysis, Regional Economic Accounts

Wages have risen between 2 and 4% annually on average in the past five years in all but Kiowa County. Wage increases are higher than the average national inflation rate of 1.13% per year during this same time period.

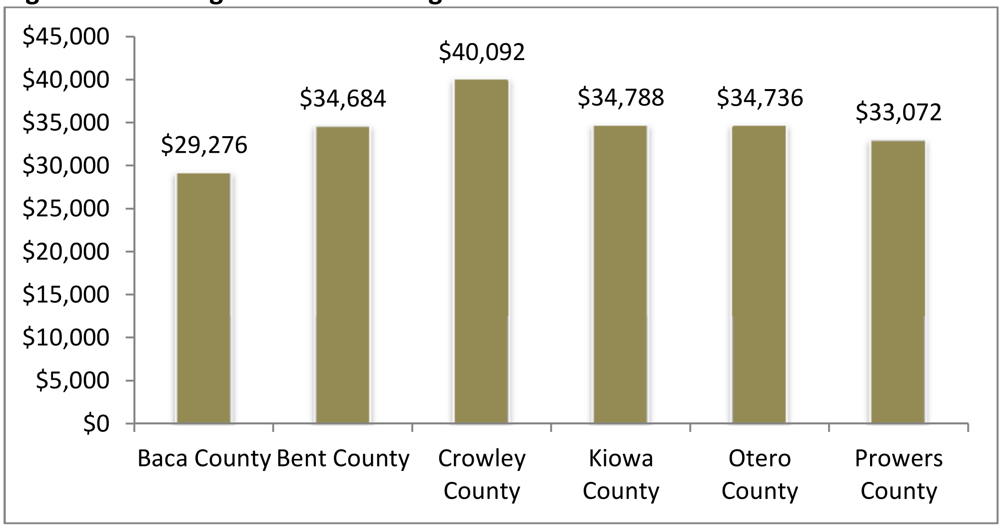
Table 34: Average Annualized Wages by County, 2012 – 2016

	2012	2013	2014	2015	2016	Avg Annual Change
Baca County	$25,844	$26,468	$27,404	$28,236	$29,276	3%
Bent County	$29,484	$30,160	$30,160	$31,772	$34,684	4%
Crowley County	$35,360	$35,724	$36,712	$38,688	$40,092	3%
Kiowa County	$37,856	$33,020	$32,656	Repressed	$34,788	-2%
Otero County	$30,160	$32,136	$32,344	$33,124	$34,736	3%
Prowers County	$30,212	$31,096	$31,720	$32,916	$33,072	2%

Source: Colorado Department of Labor and Employment

The average annual wage was highest in Crowley County and lowest in Baca County in 2016. Average earnings per job is an indicator of the quality of local employment. A higher average earnings per job indicates that there are relatively more high-wage occupations.

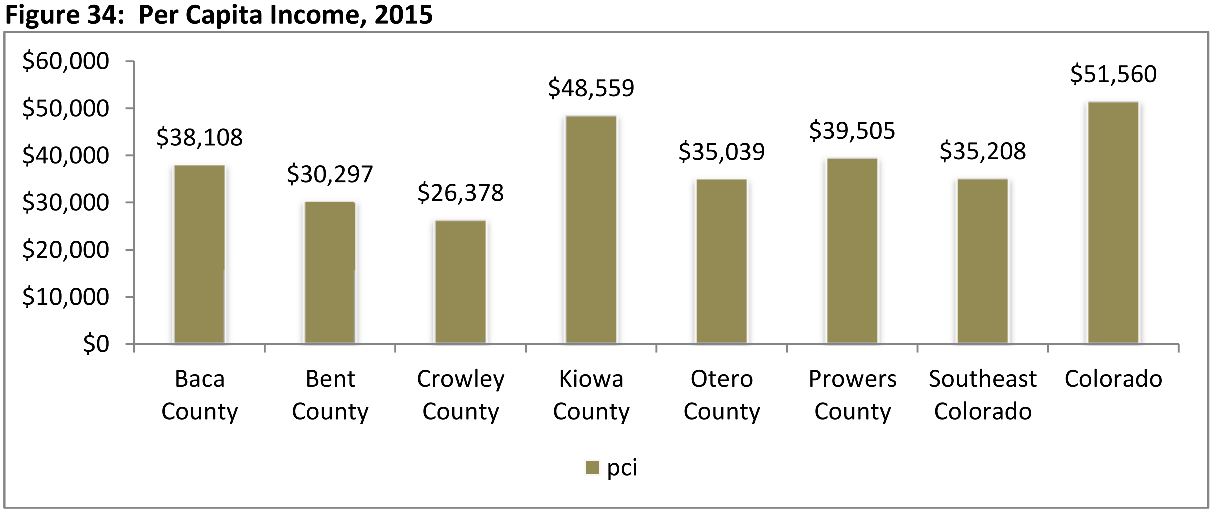
Figure 33: Average Annualized Wage 2016



Source: Colorado Department of Labor and Employment

While wage earnings have grown slowly in the region, per capita income has grown at a higher rate. From 1970 to 2015, average earnings per job in the region grew a total of 8% (in real terms). In comparison, per-capita income grew 71% during the same time frame. Per-capita income is the total personal income in an area divided by the population. Because total personal income includes non-labor income sources (dividends, interest, rent and transfer payments), it is possible for per capita income to be relatively high due to the pressures of retirees and people with investment income or income from owning businesses such as farms.

Figure 34: Per Capita Income, 2015



Source: US Bureau of Economic Analysis, Regional Economic Accounts

According to employers and economic development professional interviewed for this study, the number of jobs in each county within the region is expected to grow modestly. Wind farms, large construction projects, hemp production facilities, new dairies, expansion of college programs, health care facilities, and employment at marijuana grow facilities will all increase employment in most of the region. Most new permanent jobs have modest wages of $11 to $13 per hour.

In Prowers County, Prowers Economic Prosperity estimates that four employers will create between 60 and 85 jobs in the county in 2017. Gateway Safety Products is a new business that will create 5 – 10 jobs, Holly Dairy will create between 25 – 30 jobs, Pelsue Manufacturing will create 20 – 30 jobs and a new truck plaza will create between 10 – 15 jobs. The Lamar Junior College indicated that a new construction program could bring additional staff to the college in the next few years.

In Kiowa County, Kiowa County Economic Development Foundation (KCEDF) has developed a business park with land available for new businesses. The Foundation plans to locate a new daycare at the property and has already attracted a new hotel, USDA offices, and assisted living center. A new Loves truck stop recently brought 20 new jobs to the community.

In Baca County, a new hemp farm has begun operations, and plans to add 35 new jobs ranging from scientists and specialist positions requiring college degrees, to jobs at the minimum wage. A hotel in the planning stages has the potential to add 10 jobs, or six full time equivalents, when opened.

Farm Labor and Employment

While agriculture as an industry is one of the largest employers throughout the region, the industry has been changing in much of the region from production of more labor intensive crops such as melons and onions, to less labor intensive crops such as hay and grass. Data from the USDA National Agricultural Statistics Service Census of Agriculture shows that there has been a decline in the number of farms harvesting vegetables, potatoes and melon throughout the region since 1997, with a total reduction of 48 farms and 1,946 acres producing these crops. CSI has focused this section of the report on these labor intensive crops, though they are not the only types of crops grown in the region, nor the only types of farms in the region. Our analysis focuses on farm in need of farm labor who use USDA farm labor housing.

Table 35: Farms and Acres Harvested for Vegetables, Potatoes and Melon

	1997		2002		2007		2012		Change	
	Farms	Acres	Farms	Acres	Farms	Acres	Farms	Acres	Farms	Acres
Baca	NA	NA	1	NA	2	NA	2	NA	2	NA
Bent	3	7	1	NA	4	1	1	NA	-2	-7
Crowley	8	803	3	NA	1	NA	5	106	-3	-697
Kiowa	NA	NA	NA	NA	2	NA	NA	NA	NA	NA
Otero	61	2,876	40	1,977	28	2,118	20	2,017	-41	-859
Prowers	5	1,893	5	1,408	2	NA	3	1,510	-2	-383
Total	77	5,579	49	3,385	37	2,119	29	3,633	-48	-1,946

Source: USDA National Agricultural Statistics Service, Census of Agriculture

As crops have changed, hired farm labor needs have also changed. There is less need for seasonal labor and labor intensive work, both as a result of the shift in crops in the region, and as a result of new farm equipment that has replaced much of the need for field hands. Census of Agriculture data shows that the number of hired farm workers has declined in all six counties.

Table 36: All Hired Farm Workers Over Time, 1997 - 2012

	1997	2002	2007	2012	Change
Baca County	624	435	365	510	-114
Bent County	365	820	396	325	-40
Crowley County	239	148	155	216	-23
Kiowa County	573	413	342	397	-176
Otero County	705	1067	767	541	-164
Prowers County	861	1009	797	628	-233
Total	3367	3892	2822	2617	-750

Source: USDA National Agricultural Statistics Service, Census of Agriculture

The reduction in labor is greatest for those who work less than 150 days during various growing seasons. There was a decline of almost 500 seasonable workers in the region between 1997 and 2012, the last year of the Census of Agriculture. Only Prowers County saw an increase in the number of seasonal workers since 1997, though the number has declined since 2002.

Table 37: Workers who Worked Less Than 150 Days, 1997 to 2012

	1997	2002	2007	2012	Change
Baca County	410	451	201	300	-110
Bent County	208	108	137	100	-108
Crowley County	117	79	82	109	-8
Kiowa County	353	266	182	247	-106
Otero County	472	870	536	265	-207
Prowers County	297	632	537	339	42
Total	1,857	2,406	1,675	1,360	-497

Source: USDA National Agricultural Statistics Service, Census of Agriculture

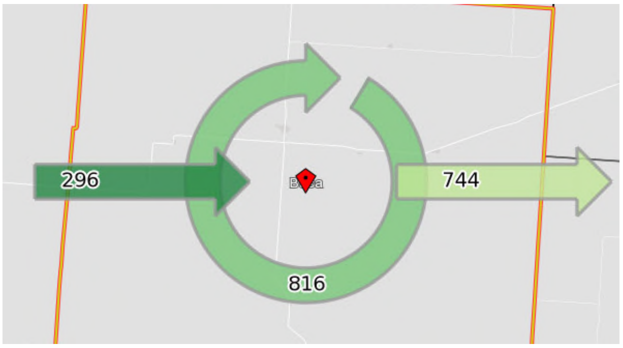
There is no change anticipated in the six county agricultural industry that would increase future demand for field workers or seasonal farm labor, according to local leaders and farmers interviewed for this study. Changes due to hemp or marijuana grow operations will not require this type of labor force. Housing units targeted to farm labor have remained vacant in recent years. The data above suggests the reason for these vacancies is a reduction in eligible tenants due to a change in farming in the region. Units targeted to farm labor should be re-purposed for use by other low income households.

Commuting Data

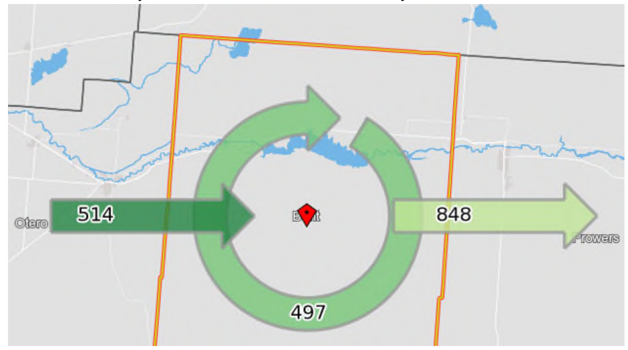
The US Census On the Map data series analyzes commuting patterns. On the Map graphics, below, show the number of workers who commute into a county each day for work, the number who stay within the county for work and the number who leave the county for work. Over half of the work working residents in Baca, Otero and Prowers counties stay within the county for their work. In Bent, Crowley and Kiowa counties, more than half of workers leave the county every day for work. Crowley County has the lowest percentage of workers who live and work within the county. The largest percentages of workers tend to commute throughout the region, to other close-by communities, instead of outside the region. Local residents also commute to Pueblo, Colorado Springs and the Denver metro area, though not in large numbers.

Figure 35: Commuting Inflow/Outflow Analysis, 2014

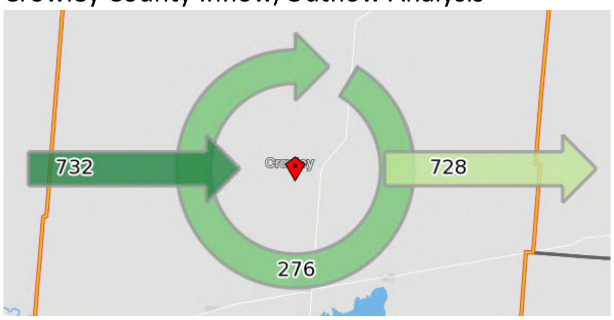
Baca County Inflow/Outflow Analysis



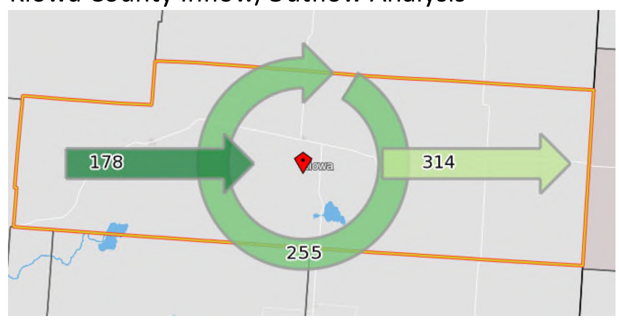
Bent County Inflow/Outflow Analysis



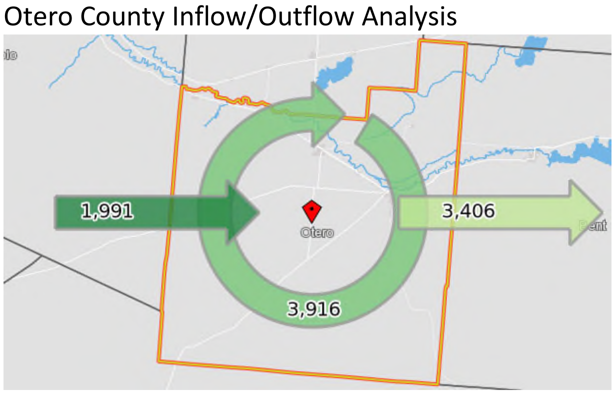
Crowley County Inflow/Outflow Analysis



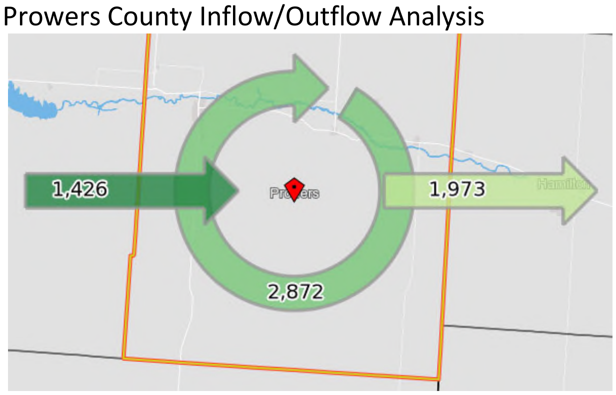
Kiowa County Inflow/Outflow Analysis



Otero County Inflow/Outflow Analysis



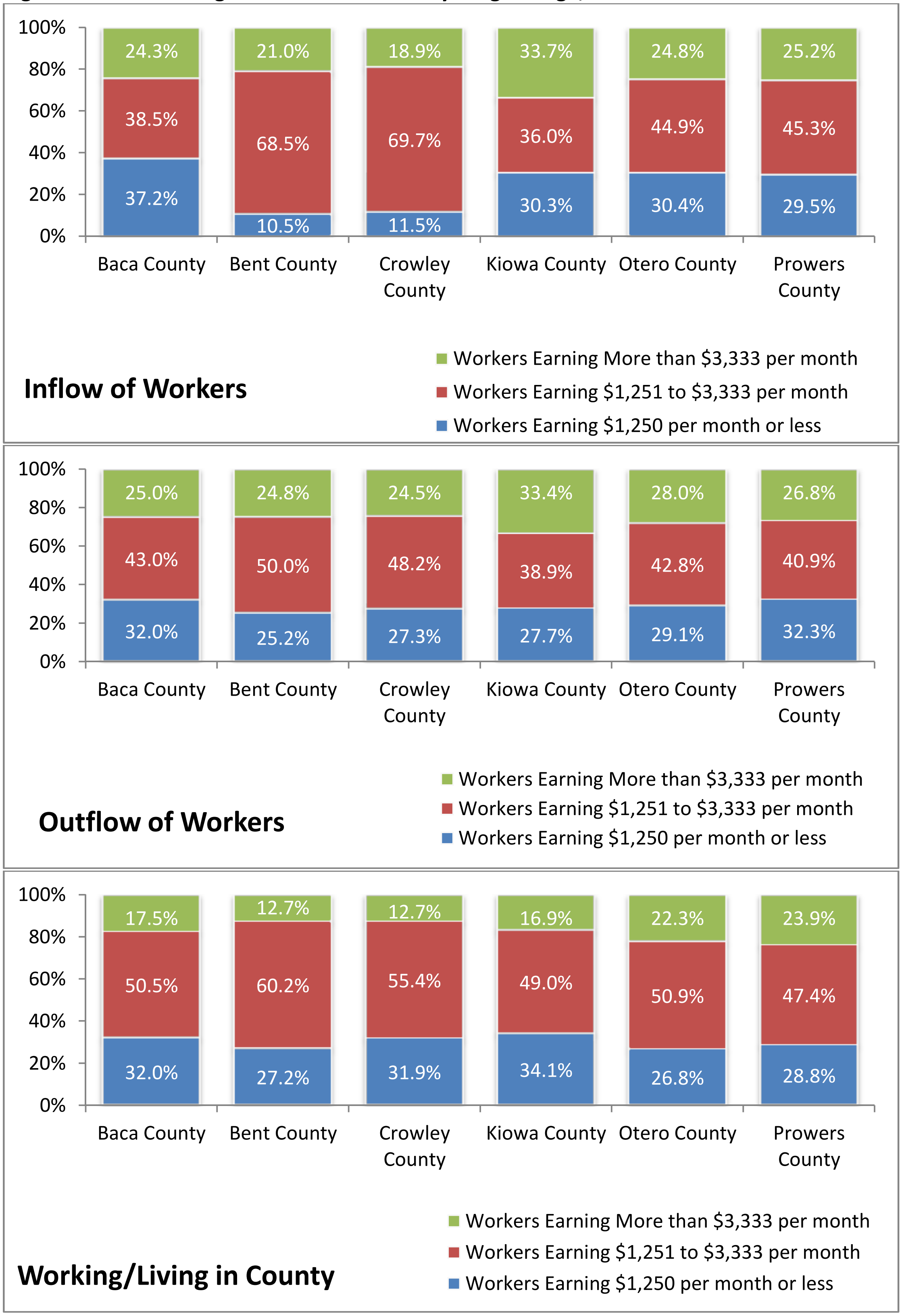
Prowers County Inflow/Outflow Analysis



Source: US Census Bureau On the Map, 2014 data

The following figures show worker "inflow" – those commuting into a county, "outflow" – those commuting out of a county, and workers who work and live within a county, by monthly earnings in 2014. People commuting into southeastern counties are much more likely to do so for jobs that pay higher than $1,250 per month, especially in Bent and Crowley Counties. Still, approximately a third of all lower wage workers are traveling throughout the region for their job. Those earning over $3,333 per month are most likely to commute outside the county for work, either by choice or because their higher paying job is located in another community. Region-wide, 23.4% of workers earned $1,250 per month or less, 53.7% earned between $1,251 and $3,333 per month, and 22.9% earned more than $3,333 per month.

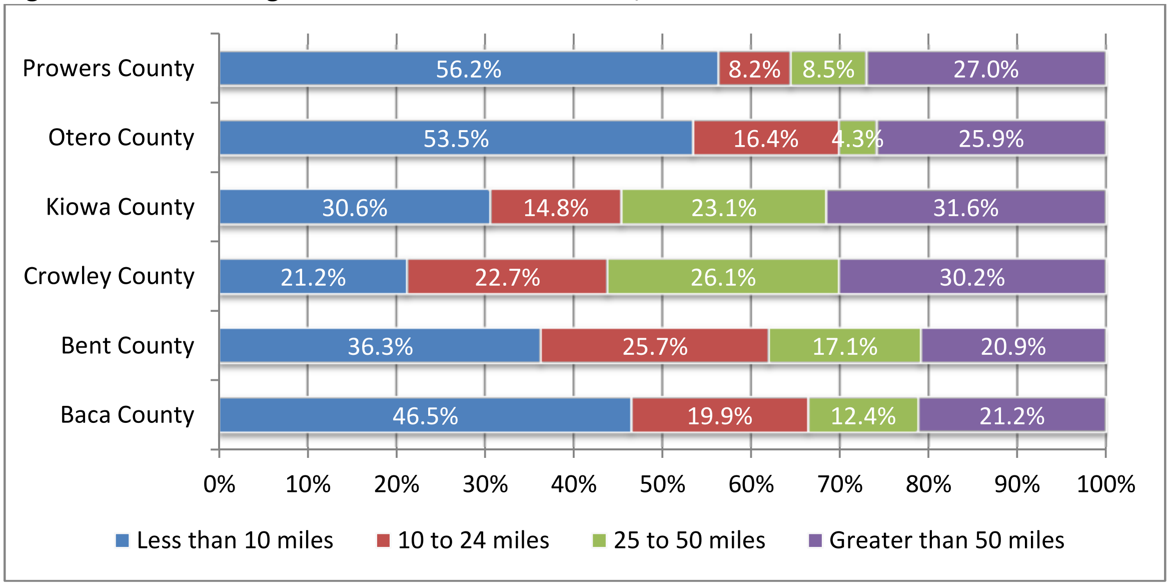
Figure 36: Commuting Inflow and Outflow by Wage Range, 2014



Source: US Census Bureau On the Map, 2014

Most workers who work in each county commute short distances to their place of work. Prowers, Otero and Baca County workers, especially, have the shortest commutes, while those working in Crowley and Kiowa Counties have the longest commuting times. Having more local housing choices in a variety of price ranges could reduce the number of workers commuting longer distances to employment centers and reduce the number of workers community into the region from elsewhere for jobs..

Figure 37: Commuting Distances into Place of Work, 2014



Source: US Census Bureau, On the Map 2014

Workers coming from outside the region to work in southeast Colorado counties are coming from Colorado Springs, Pueblo, the Denver metro area, Fort Collins, Fort Morgan, Sterling, Burlington and other eastern plains communities for the most part.

HOUSING INVENTORY

The Housing Inventory section of the report will focus on the current housing stock as well as recent housing construction by unit type and price range for each county, for-sale and for-rent units, housing conditions, housing types and other characteristics. This data will be used to estimate new housing production needs in southeastern Colorado.

Number and Types of Housing Units

The following table shows the estimated number of housing units in each county. The total number of housing units has declined since 2000 in all but Otero, Kiowa and Crowley Counties. Otero County is the only county with any significant increase in units. The largest declines in total housing units were in Bent and Baca Counties.

Table 38: Housing Units Over Time, 2000 - 2015

	Units 2000	Units 2010	Units 2015	Change '00-10	Change '10 - 15	Total Change	Percent Chg '00-15
Baca County	2,364	2,248	2,234	-116	-14	-130	-5%
Bent County	2,366	2,242	2,080	-124	-162	-286	-12%
Crowley County	1,542	1,559	1,546	17	-13	4	0%
Kiowa County	817	805	820	-12	15	3	0%
Otero County	8,813	8,969	8,920	156	-49	107	1%
Prowers County	5,977	5,942	5,899	-35	-43	-78	-1%

Source: US Census Bureau, 2000 and 2010 Census, American Community Survey 2015

AGE OF HOUSING UNITS

Most housing units in southeastern Colorado are aging. Between 21% and 36% of all units in each county were constructed before 1939, and less than 20% of units were constructed after 1990 in all but Kiowa County. Housing ages can be an issue for finding safe, decent, and size appropriate units for households living within each county. Many older homes need expensive rehabilitation, and are not energy efficient.

Table 39: Age of Housing Units, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Built 2014 or later	0	0	0	0	0	7
Built 2010 to 2013	8	30	1	1	30	32
Built 2000 to 2009	114	51	120	65	424	402
Built 1990 to 1999	163	199	166	113	866	437
Built 1980 to 1989	263	219	122	79	650	488
Built 1970 to 1979	422	380	173	118	1,126	1,008
Built 1960 to 1969	269	124	112	81	1,169	724
Built 1950 to 1959	248	167	171	82	940	725
Built 1940 to 1949	289	218	128	92	968	563
Built 1939 or earlier	458	692	553	189	2,747	1,513
Total	2,234	2,080	1,546	820	8,920	5,899
	Baca County	**Bent County**	**Crowley County**	**Kiowa County**	**Otero County**	**Prowers County**
Built 2014 or later	0%	0%	0%	0%	0%	0%
Built 2010 to 2013	0%	1%	0%	0%	0%	1%
Built 2000 to 2009	5%	2%	8%	8%	5%	7%
Built 1990 to 1999	7%	10%	11%	14%	10%	7%
Built 1980 to 1989	12%	11%	8%	10%	7%	8%
Built 1970 to 1979	19%	18%	11%	14%	13%	17%
Built 1960 to 1969	12%	6%	7%	10%	13%	12%
Built 1950 to 1959	11%	8%	11%	10%	11%	12%
Built 1940 to 1949	13%	10%	8%	11%	11%	10%
Built 1939 or earlier	21%	33%	36%	23%	31%	26%
Total	100%	100%	100%	100%	100%	100%

Source: US Census Bureau, American Community Survey 2015

Very few units have been constructed in southeastern Colorado within the past five years. Key informants noted less than a dozen new housing units in each county within this time frame.

VACANT HOUSING UNITS

Key informants in each county expressed concern about the number of empty, vacant, and abandoned housing units within their communities. Often families have chosen to leave a housing unit empty after the death of a loved one or after family members move out of the community. Absentee owners may leave vacant homes in disrepair and don't maintain their property and building exteriors. Many are older homes or trailers that become uninhabitable from disuse. These units cause a blight within their community, and sometimes attract squatters or drug and illegal activity. CSI reviewed US Census Bureau data to determine the number of vacant and unused units within each county. Table 40 below, shows the number of vacant units in each county, and the status of those vacancies in 2015. Owners can report to the census bureau that a unit is vacant but currently for rent, for sale, for migrant workers, sold or rented but not occupied, vacant for seasonal or occasional use, or is an "other" vacant unit.

Key informants indicated to CSI that many owners who identify their unit is for rent are not actively pursuing renters, or do not have a unit that is truly habitable. However, to be conservative, CSI has considered units that were identified as for rent or sale, rented or sold, or for migrant workers as temporarily vacant. Those that are for occasional use or are otherwise vacant are tallied below. As Table xx shows, the number of vacant and unused units has grown significantly over the past 15 years, up to 257% in Crowley County, and over 100% in all but Bent and Kiowa Counties. Vacant and unused or underused units make up between 10% and 25% of all housing units in each county.

Table 40: Unused Vacant Units Over Time, 2000- 2015

	2000	2010	2015	Chg '00 - '15	Percent Chg	Percent of Total Stock '15
Baca County	261	468	557	296	113%	25%
Bent County	174	247	333	159	91%	16%
Crowley County	81	170	289	208	257%	19%
Kiowa County	94	131	158	64	68%	19%
Otero County	377	668	917	540	143%	10%
Prowers County	263	477	751	488	186%	13%

Source: US Census Bureau, American Community Survey 2015, CSI

The loss of units to demolition and from the active, available housing stock has led to blighted properties and blocks in some communities throughout southeastern Colorado, and a lack of decent units for sale in rent in many. Values in areas with significant numbers of vacant units suffer as a result of this blight and unsightly units. Table 41 shows the total loss of units since 2000 in each county. Between the loss of housing units to demolition over time and the lack of availability of a significant number of units, the active, available housing stock has declined between 5% and 19% per county throughout the region. Most likely the number of units which are unavailable is even higher, considering the number of units classified as for rent or for sale to the census which are not truly on the market.

Table 41: Total Loss of Units, 2000 – 2015

	Units 2000	Units 2015	Lost Units	Change in Unused Units	Total Reduction, Active Units '00-'15	Percent Reduction, Active Units '00-'15
Baca County	2,364	2,234	130	296	426	18%
Bent County	2,366	2,080	286	159	445	19%
Crowley County	1,542	1,546	-4	208	204	13%
Kiowa County	817	820	-3	64	61	7%
Otero County	8,813	8,920	-107	540	433	5%
Prowers County	5,977	5,899	78	488	566	9%

Source: US Census Bureau, American Community Survey 2015, CSI

CHARACTERISTICS OF OCCUPIED HOUSING UNITS

The following section of the assessment focuses on occupied housing units, and the characteristics of housing units by tenure. Most housing units in the region are single family homes. There are few attached townhome or condo units, or multiplex units. Larger buildings are rentals, and are concentrated in the larger communities of La Junta, Rocky Ford, Las Animas and Lamar. Most large rental properties are subsidized in some way and restrict the incomes of tenants. Mobile homes are also an important part of the housing stock, and are occupied by both owners and renters.

Table 42: Housing Unit Types by Tenure, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Owner Occupied Units	1,143	1,155	941	442	4,753	3,264
Detached Single Family	973	1,025	815	366	4,377	2,945
Attached Single Family	12	4	5	5	52	28
Duplex	0	0	0	0	19	0
Tri-Plex/Four-Plex	3	9	0	0	9	0
5 - 9 Units	0	0	0	0	9	0
10 - 19 Units	0	2	0	0	0	0
20 - 49 Units	0	0	0	4	0	0
50 or More Units	0	0	0	0	0	0
Mobile Home	155	115	121	66	287	287
RV, Van, Etc	0	0	0	1	0	4
Renter Occupied Units	425	480	228	141	2,701	1,592
Detached Single Family	279	381	110	106	1,628	783
Attached Single Family	6	13	4	0	14	10
Duplex	22	0	14	6	156	53
Tri-Plex/Four-Plex	45	19	33	0	132	273
5 - 9 Units	0	13	8	7	309	46
10 - 19 Units	31	2	0	3	43	162
20 - 49 Units	0	3	0	0	138	54
50 or More Units	0	1	0	0	36	28
Mobile Home	42	48	59	19	245	183
RV, Van, Etc	0	0	0	0	0	0

Source: US Census Bureau, American Community Survey 2015

Owners tend to live in larger units than renters throughout the region. Most owner occupied units have three or more bedrooms, while rentals tend to have two or three bedrooms. Most efficiency and one bedroom units are rentals.

Table 43: Units by Bedrooms, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Owner Occupied	1,143	1,155	941	442	4,753	3,264
No bedrooms	0	6	2	4	0	6
1 bedroom	28	46	31	7	159	45
2 bedrooms	261	293	282	65	1,175	752
3 bedrooms	557	510	369	187	2,113	1,489
4 bedrooms	207	244	196	115	1,071	835
5 or more bedrooms	90	56	61	64	235	137
Renter Occupied	425	480	228	141	2,701	1,592
No bedrooms	21	8	0	2	4	13
1 bedroom	77	35	43	14	458	226
2 bedrooms	130	161	89	52	1,227	755
3 bedrooms	150	210	73	38	779	441
4 bedrooms	30	42	23	29	136	131
5 or more bedrooms	17	24	0	6	97	26

Source: US Census Bureau, American Community Survey 2015

DEVELOPMENT PIPELINE

There have been few building permits issued in the region in the past three years. A total of 44 single family homes were permitted from 2014 – 2016. CSI interviewed municipal and county leaders about the current development pipeline. Most noted a few new custom built homes within their 12 month development pipeline, but no new significant construction in the planning process. In Eads, SECED hopes to place six new rental units on a site donated by Kiowa County Economic Development within the next 12 – 18 months. A local developer hopes to break ground on a small development of manufactured units with a rent to own model in Eads, placing a few units at a time on site during the next few years. The development has not yet started. Tri-County housing's pipeline includes a plan to construct 12 senior rental units in Las Animas and 5 – 7 new homes for sale in Crowley County. Appraisal values and low sales and rental prices have hampered new development throughout the region.

Table 44: Building Permits, 2014 - 2016

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
2014	0	0	7	0	2	1
2015	0	2	5	0	4	6
2016	1	3	4	0	3	6

Source: US Census Bureau Building Permit data

There is also no significant land use change noted in any community throughout the region. Communities do not have plans for annexations or significant changes to land use in any of the incorporated communities interviewed during this study. The Town of Springfield has begun work to update the municipal building and occupancy code.

LAND INVENTORY

In some communities, a lack of developable land can lead to housing shortages or sharp increases in housing costs as development costs rise with land costs. This is not the case in southeastern Colorado communities. According to City, County, and local Realtors and developers, there are many developed and platted lots that can be built upon in each community, many which have been cleared of an older home. In some communities such as Eads or Springfield, there are subdivisions with platted lots or PUDs where new units could be constructed on the edge of town.

CSI did not find any barriers to developing new housing based upon the inventory of developable land in any of the six counties included in this study.

AFFORDABLE HOUSING INVENTORY

Table 45 shows the inventory of affordable rental properties in the six counties. These properties have been constructed using federal or state financing sources that restrict the incomes of tenants to certain income levels. Rents are capped at program limits, and many units have subsidies to ensure that tenants only pay an affordable rent. Table 45 shows the total number of units in the property, the type of households served, the number of units with rental assistance, income restrictions by Area Median Income (AMI) levels, and the number of households on the waiting list. There are currently 1,030 affordable rental units in the region, representing 19% of the total rental inventory in the region. There is a mix of units targeting families and those serving seniors and persons with disabilities. Most of the properties have waiting lists for their units, and there are few vacancies outside units targeted to seasonal farm labor.

The largest number of units are in the counties with the largest populations, Otero and Prowers Counties. Baca, Crowley and Kiowa Counties have very few price restricted units. Just 7% of all units are efficiencies, 42% have one bedroom, 29% have two bedrooms, 24% have three bedrooms and 3% have four bedrooms. Properties have a mix of targeted households types between families and senior citizens and disabled persons.

Most of the units have property based rental assistance to ensure that residents pay only 30% of their income for rent. The rental assistance in 83% of all price restricted rentals helps providers serve the very lowest income households.

Two projects, representing six locations, were financed through the USDA Rural Development Farm Labor Housing program. As farming labor needs have changed in the past 10 – 15 years, the Otero County and Prowers County Housing Authorities have struggled to find qualified tenants for these units. The buildings stand mostly empty, and represent most of the vacancies found throughout the region.

Table 45: Affordable Rental Inventory

Name	Town	Financing	Units	Studio	1 BR	2 BR	3 BR	4 BR	Target Pop	RA	Vacant	Waiting List
Baca County												
Ola B Holt Manor	Walsh	RD	18	0	18	0	0		seniors	18	1	0
Bent County												
Bent County Farm Housing	Las Animas	RD	10	0	0	0	10		farm labor family	10	2	4
Sunshine Manor	Las Animas	RD/HUD	28	0	10	0	0		seniors	26	0	14
Sunshine Village	Las Animas	LIHTC	25	0	13	8	4		family	0	2	6
High School Project	Las Animas	Conventional	14	0	1	1	10	2	family	0	1	5
Total in County			77	0	24	9	24	2		36	5	29
Crowley												
The Meadows	Ordway	RD/LIHTC	32	0	4	26	2		family	29	unknown	unknown
Kiowa												
Unity Village	Eads	RD/HUD	10	0	10	0	0	0	Elderly/Disabled	10	0	3
Otero County												
College Overlook	La Junta	RD	24	0	1	23	0		family	24	0	9
Otero Villas	La Junta	RD/LIHTC	16	0	16	0	0		senior	11	unknown	unknown
Morningside Heights	La Junta	LIHTC/HUD	50	0	12	16	16	0	family	50	0	43
Santa Fe Village	La Junta	Public Housing	30	0	30	0	0	0	senior	50	2	19
Townhouse Apartments	La Junta	Public Housing	27	0	3	19	5	0	family	27	3	15
El Valle Apartments	Manzanola	RD	50	0	0	50	0		farm labor	48	35	0
Manzanola Family Apts	Manzanola	RD	10	0	0	0	10		family	10	same as above	
SF Scattered Site	La Junta	Public Housing	32	0	32	0	0	0	senior	32	0	10
SF Scattered Site	La Junta	Public Housing	54	0	0	23	18	13	family	54	3	20
Manzanola Gardens	Manzanola	Public Housing	10	0	0	0	10	0	family	10	1	3
Manzanola Senior Apts	Manzanola	Public Housing	6	0	6	0	0	0	senior	6	1	3
Nava Manor	Rocky Ford	Public Housing	30	7	23	0	0	0	senior	30	0	9
Lilac Circle	Fowler	Public Housing	20	0	20	0	0	0	senior	20	0	12
Cheraw Apts	Ceraw	Public Housing	6	0	6	0	0	0	senior	6	0	3
McKittrick Manor	Rocky Ford	Public Housing	30	0	30	0	0	0	senior	30	0	49
Plaza Nueva	Rocky Ford	Public Housing	40	0	2	4	31	3	family	40	0	42
Plaza Nueva	Rocky Ford	Public Housing	40	0	8	16	12	4	family	40	0	0
Melonaire	Rocky Ford	NSP	18	0	4	10	4	0	family	0	0	5
Mountain View	La Junta	HUD 811	20	0	9	11	0	0	family/special pop	14	1	2
Golden Maple Villas	La Junta	HUD 811	20	0	20	0	0	0	senior	20	0	6
County Total			533	7	222	172	106	20		522	46	250

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Name	Town	Financing	Units	Studio	1 BR	2 BR	3 BR	4 BR	Target Pop	RA	Vacant	Waiting List
Prowers												
Lamar Manor	Lamar	RD	33	0	33	0	0	0	senior	33	0	1
Lamar Apartments	Lamar	RD/LIHTC	45	0	9	27	8	4	family	0	1	20 calls/day- LHA send folks there -
Plains View Apartments	Lamar	LIHTC	45	0	0	29	16	0	family	0	1	0
Sawgrass Ridge Apts	Lamar	LIHTC	31	0	14	12	5	0	family	0	0	0
Strainhurst Apartments	Lamar	Public/Multi Family	80	0	80	0	0	0	Elderly/Disabled	80	0	27
Normandy Gardens	Lamar	Section 8 Project Based/LIHTC	50	0	0	24	26	0	family	50	0	20
Holly Housing Authority	Holly	Public Housing	16	0	6	4	6	0	family	16	0	0
Springfield West Elderly	Springfield	Unknown							elderly			
Emerald Homes		RD							family	56		17
	Granada		12	0	0	0	12	0			1	
	Lamar		12	0	0	0	10	2			0	
	Holly		14	0	0	0	11	3			3	
	Springfield	(Baca County)	16	0	0	0	16	0			1	
	Sheridan Lake	(Kiowa County)	6	0	0	0	6	0			2	
County Total			360	0	142	96	116	9		235	9	65
Regional Total			1030	7	420	303	248	31		850	61	347

Source: CSI Survey

In addition to the 1,030 units listed above, three local Housing Authorities in Lamar/Prowers County, La Junta/Otero County, and Rocky Ford have Section 8 Rental Assistance vouchers that provide a rent subsidy to tenants who live in private rental units. The following chart shows the number of vouchers controlled by each Housing Authority. There are a total of 381 vouchers in the region, and waiting lists for vouchers of over 250. Each of the three housing authorities that oversee rental assistance voucher programs indicated that they do not need additional vouchers to serve their communities. Households who receive a voucher must go out onto the private rental market to find units, and often vouchers are turned back in when the household is unable to find a suitable unit to rent, making it challenging to keep all vouchers in use.

Table 46: Section 8 Rental Assistance Vouchers

	Vouchers	Waiting List
Prowers County Hsg Auth	141	65
Rocky Ford Hsg Auth	50	198
La Junta/Otero County Hsg Auth	190	6 - 12 months

Source: CSI Survey of Housing Authorities

CSI discussed rental demand and the need for price restricted rental units with current owners and managers throughout the region. Most indicated strong demand for units, but not enough demand to construct large rental properties within any community. Tri-County housing plans to construct 12 new senior targeted units in Las Animas, but no other housing organization or housing authority has plans to construct multi-unit rental developments in the near future. SECED plans to construct six new affordable rentals in Eads, and is exploring other low density in-fill small scale rental development in other communities, including Lamar. Otherwise, there is no additional affordable rental development pipeline in the region at this time.

HOUSING MARKET CONDITIONS

Sales Market

The housing sales market in southeastern Colorado is steady, according to local Realtors and lender key informants, in larger cities and towns throughout the region, but slow in some smaller rural towns. Realtors indicate that units that are fairly prices and in good shape sell quickly in all areas of the region. Some homes for sale, however, are vacant, outdated and in poor condition, and out of town or unmotivated sellers sometimes have asking prices higher than current values and the market. These homes can sit on the market for months or years.

Not all Realtors in southeastern Colorado use the MLS system to track sales and listings. CSI has done our best to collect information from around the region as much as it is available. Many sales are not listed online and agents were unable to provide historic sales data for some communities. Data from the Pueblo Board of Realtors, below, shows that sales in areas tracked by the board have picked up slightly in most areas of the region from in the 12 month periods ending in July of 2016 and July of 2017. The only market where prices dropped was Fowler. Units stay on the market for three to five months, and there seems to be an adequate supply of homes on the market within the region.

Table 47: Board of Realtor Sales Data, 2016 - 2017

	Sales 2016	Median Price 2016	Sales 2017	Median Price 2017	Days on Market	Month's Supply
Arkansas Valley/Otero County	244	$76,000	230	$79,500	143	3.5
Fowler	10	$84,250	21	$70,893	100	3.3
La Junta	45	$90,000	46	$90,750	152	2.5
Las Animas	11	$60,000	17	$70,000	117	2.7
Manzanola	4	$93,500	5	$138,000	98	2.5
Rocky Ford	35	$60,000	26	$72,750	136	4.6

Source: Pueblo Board of Realtors Local Market Update, July 2017

In Prowers County, CSI was able to obtain detailed sales data from the MLS system and a local real estate company. The following table shows the number of sales each year, average selling price, days on the market, year built, bedrooms, bathrooms and garage spaces for units sold in Prowers County. Prices in Prowers County remained stable from 2014 to 2016, and have gone up in 2017, as had average monthly sales volume through May. Units tend to have three bedrooms and two bathrooms, and one garage space, and stay on the market for over three months before selling, though the time to sell declined in 2017. The Lamar market seems to be stable and healthy.

Table 48: Prowers County Sales through May, 2017

	Number of Sales	Average Price	Average DOM	Average Apx Year Built	Average Bedrooms	Average Baths	Average Garage Spaces
2014	44	$87,923	172	1932	3	2	1
2015	65	$88,518	169	1961	3	2	1
2016	54	$85,499	193	1953	3	2	1
2017	23	$106,509	140	1958	3	2	1
Grand Total	**186**	**$89,725**	**173**	**1951**	**3**	**2**	**1**

Source: Wilson Realty, Lamar

CSI used multiple websites and online listings from local real estate firms to create a list of units on the market in June of 2017. This information was analyzed to determine average listing prices, inventory, and characteristics of units on the market. Listings were found in every county, though only one listing was found for Kiowa County. Most listings were in Otero County, the county with many of the largest communities. Units on the market have between three and four bedrooms on average, and two bathrooms. Most listings are for homes under 2,000 square feet, with an average year built of between 1930 and 1974. Listings with more than five acres of land, or that were farms have been excluded form this analysis.

Listing prices on average are slightly higher than recent sales prices in the region. This is not uncommon with unsold listings, as some homes may be overpriced and remain on the market until sold or the price is dropped. In June, there was a total inventory of 103 units found for sale throughout all six counties.

Table 49: Current Listings, June, 2017

Row Labels	Number of Listings	Average Listing Price	Average Bedrooms	Average Baths	Average Square Feet	Average Year Built
Baca	11	$146,264	4	2	1,653	1974
Bent	12	$76,183	3	2	1,544	1958
Crowley	8	$90,128	3	2	1,320	1956
Kiowa	1	$23,000	2	1	964	1930
Otero	59	$121,827	3	2	1,975	1944
Prowers	12	$135,446	4	2	1,970	1957
Grand Total	103	$117,284	3	2	1,835	1951

Source: CSI

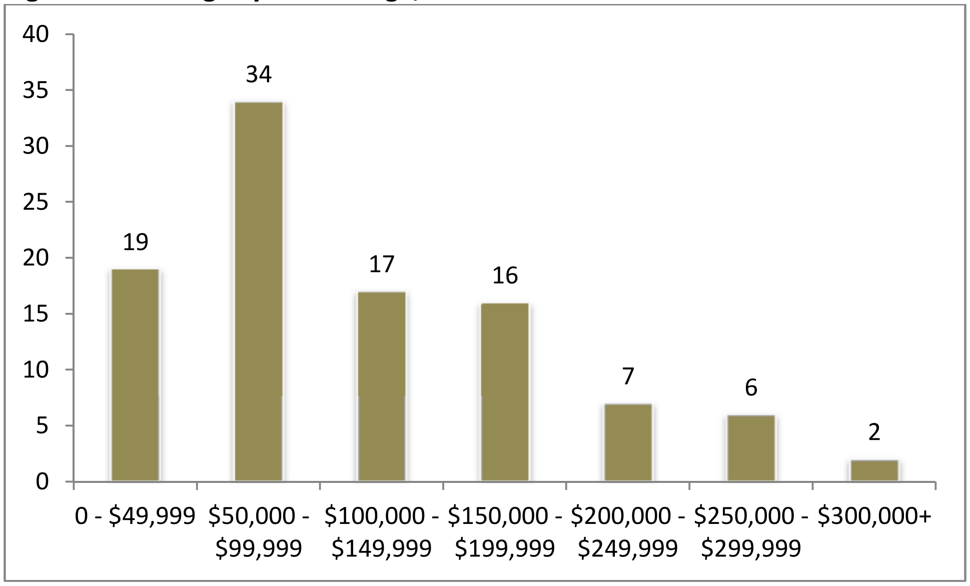
Most homes listed for sale in the region are priced between $50,000 and $100,000. In Prowers County, more than a third of listings are in the $150,000 to $199,000 price range. There were no listings for homes with prices above $350,000 in the region, and few with prices above $300,000.

Table 50: Listings by Price Range, June 2017

	Baca	Bent	Crowley	Otero	Prowers
0 - $49,999	9%	50%	25%	14%	17%
$50,000 - $99,999	36%	20%	50%	36%	25%
$100,000 - $149,999	18%	20%	13%	19%	8%
$150,000 - $199,999	9%	0%	0%	19%	33%
$200,000 - $249,999	9%	10%	13%	5%	8%
$250,000 - $299,999	9%	0%	0%	7%	8%
$300,000+	9%	0%	0%	2%	0%
Total Listings	11	10	8	1	59

Source: CSI

Figure 38: Listings by Price Range, June 2017



Source: CSI

Rental Market

CSI has used three sources of data to analyze the rental market in southeastern Colorado. The first is the Colorado Division of Housing Rent and Vacancy Survey, which tracks rental vacancy rates and median rents throughout the region. The DOH survey does not break each county within the region out, and all results are regional. Vacancy rates in the region are very low – with no vacancies counted in the region in three of the past four years.

Table 51: Vacancy Rates by Bedroom Size Over Time, Southeastern Colorado, 2011 - 2016

	Vacancy Rate	Vac 1 BR	Vac 2 BR	Vac 3 BR
3Q 2011	3.8%	5.3%	4.6%	4.4%
3Q 2012	0.9%	2.5%	0.0%	0.0%
3Q 2013	0.0%	0.0%	0.0%	0.0%
3Q 2014	0.0%	0.0%	0.0%	0.0%
3Q 2015	0.0%	0.0%	0.0%	0.0%
3Q 2016	0.7%	0.0%	2.1%	0.0%

Source: Colorado Division of Housing Rent and Vacancy Survey

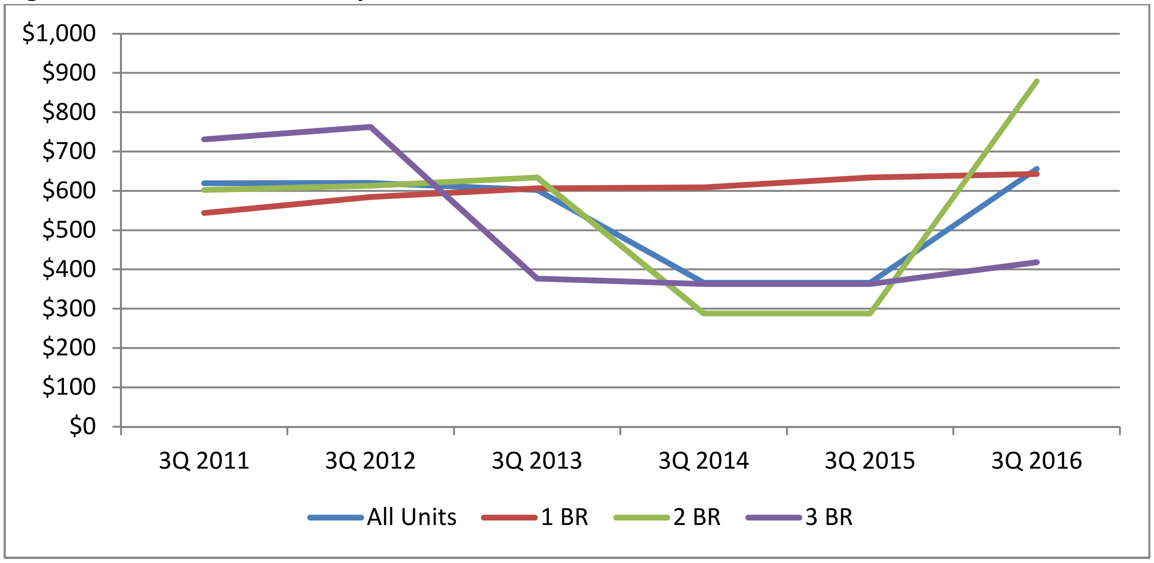
Median rents for two and three bedroom units in the survey dropped between 2012 and 2015, while one bedroom unit rent grew by approximately $100 over the five year period. Median two bedroom rents are now $279 higher than their 2011 levels, while the median three bedroom rent in surveyed units is still low.

Table 52: Median Rents by Bedroom Size Over Time, Southeastern Colorado, 2011- - 2016

	All Units	1 BR	2 BR	3 BR
3Q 2011	$619	$544	$602	$731
3Q 2012	$620	$584	$613	$763
3Q 2013	$602	$606	$634	$377
3Q 2014	$366	$609	$288	$363
3Q 2015	$366	$634	$288	$363
3Q 2016	$656	$643	$879	$418

Source: Colorado Division of Housing Rent and Vacancy Survey

Figure 39: Rents Over Time by Bedroom Size, 2011 - 2016



Source: Colorado Division of Housing Rent and Vacancy Survey

Rent by square foot of the unit has grown for one bedroom units, stabilized to 2011 rates for two bedroom units, and has dropped since 2011 for three bedroom units.

Table 53: Average Rents Per Square Foot Over Time, Southeastern Colorado, 2011 - 2016

	All Units	1 BR	2 BR	3 BR
3Q 2011	$0.83	$0.96	$0.91	$0.78
3Q 2012	$0.93	$1.09	$0.93	$0.82
3Q 2013	$0.79	$1.10	$0.82	$0.52
3Q 2014	$0.62	$0.99	$0.42	$0.40
3Q 2015	$0.62	$1.00	$0.42	$0.40
3Q 2016	$0.90	$1.30	$0.89	$0.56

Source: Colorado Division of Housing Rent and Vacancy Survey

CSI also conducted a rent survey of all private landlords and property management companies that we could find contact information for in July and August of 2017. This survey reached landlords in all counties, in each of the larger jurisdictions within each county. A total of 253 units are included.

While most landlords stated that they have no vacancies and that they receive multiple calls a day from individuals trying to find a place to live, others feel that it is hard to fill units and vacancies are a problem. CSI did not visit units owned by these landlords, but key informants and larger management companies indicated that units that are in poor shape or which are overpriced do sit vacant. CSI calculates a vacancy rate of all surveyed units of 4.8%. All vacancies were owned by three landlords who had a noticeably higher number of vacancies than others. The other 11 landlords had no vacancies. Units that are well maintained and have rents in line with the market stay leased. While landlords from throughout the region responded to the survey, CSI has not broken results down by county because the sample size is not large enough to do so.

The results, below, show the rent ranges for most units surveyed. There were units with rents higher or lower than the ranges, but most units fall within the ranges below. The rents reported by landlords are lower than those reported in the Division of Housing rent survey for one and two bedroom units, and higher for three bedroom units. Landlords reported rents for a variety of units types. Most rentals are single family homes, with some duplex, tri-plex and four plex units reported. Larger, newer, and nicer homes have higher rents than older, smaller units that have not been maintained. In most instances, rental rates do not include the cost of utilities, which can be significant in older homes.

Table 54: Regional Rent Survey Results, July – August 2017

Bedrooms	Rent Range
1 Bedroom	$300 - $400
2 Bedroom	$350 - $650
3 Bedroom	$450 - $600

Source: CSI

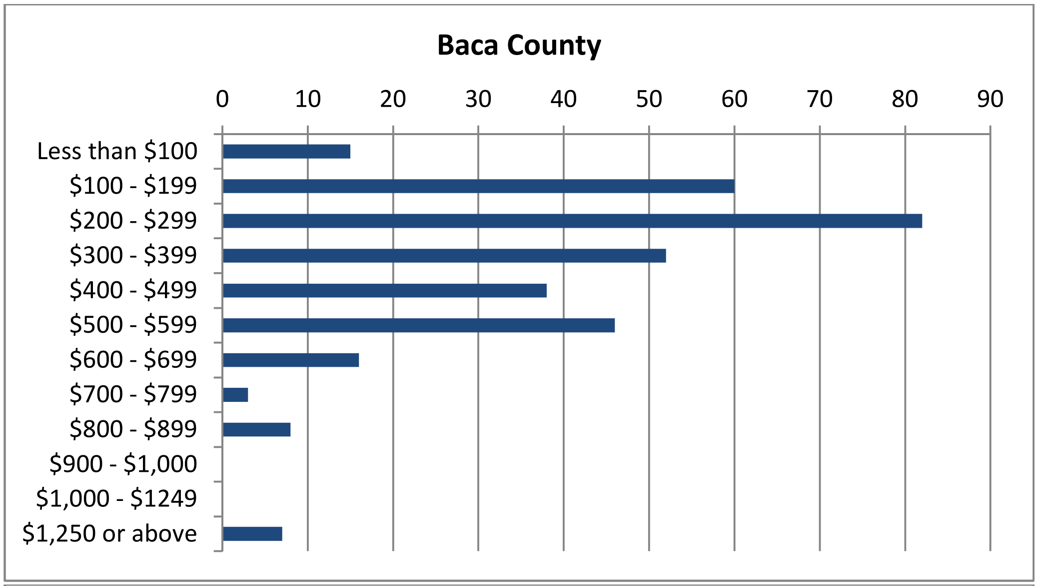
The US Census Bureau also reports on local rents. CSI reviewed 2015 American Community Survey data, which is available by county and municipality.

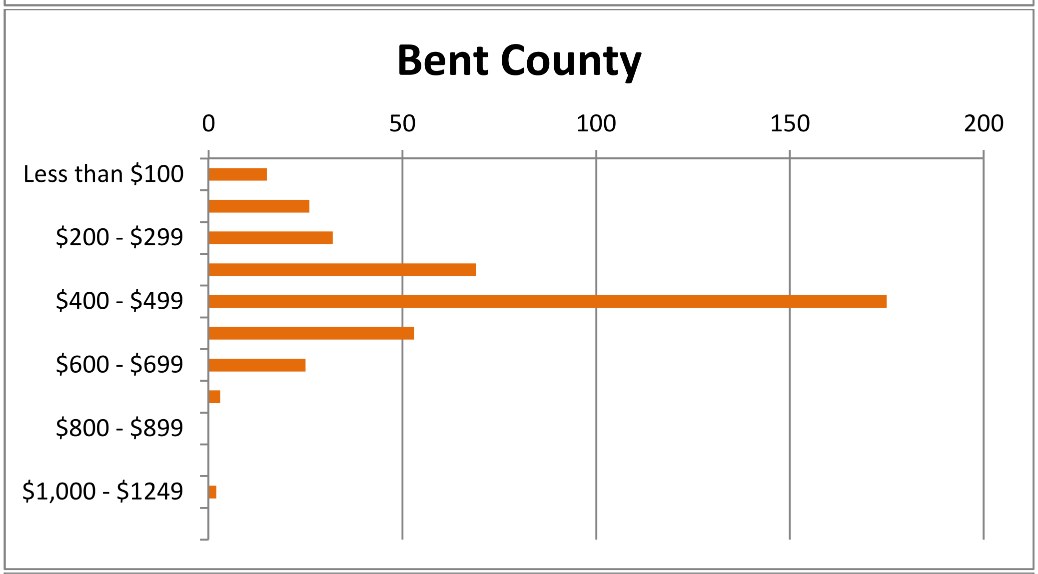
Table 55: Rental Rates, 2015

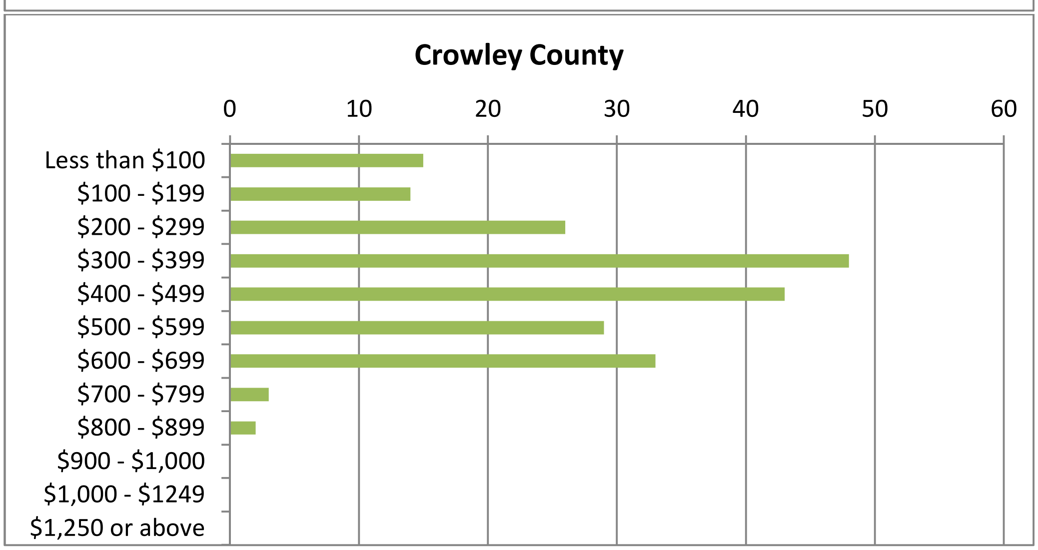
	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Less than $100	15	15	15	15	15	15
$100 - $199	60	26	14	14	129	136
$200 - $299	82	32	26	2	211	145
$300 - $399	52	69	48	28	565	274
$400 - $499	38	175	43	17	518	333
$500 - $599	46	53	29	11	325	260
$600 - $699	16	25	33	7	226	116
$700 - $799	3	3	3	0	142	30
$800 - $899	8	0	2	2	17	12
$900 - $1,000	0	0	0	0	28	0
$1,000 - $1249	0	2	0	5	108	42
$1,250 or above	7	0	0	0	62	20
No Cash Rent	98	94	22	53	220	175
Total	425	494	235	154	2,566	1,558

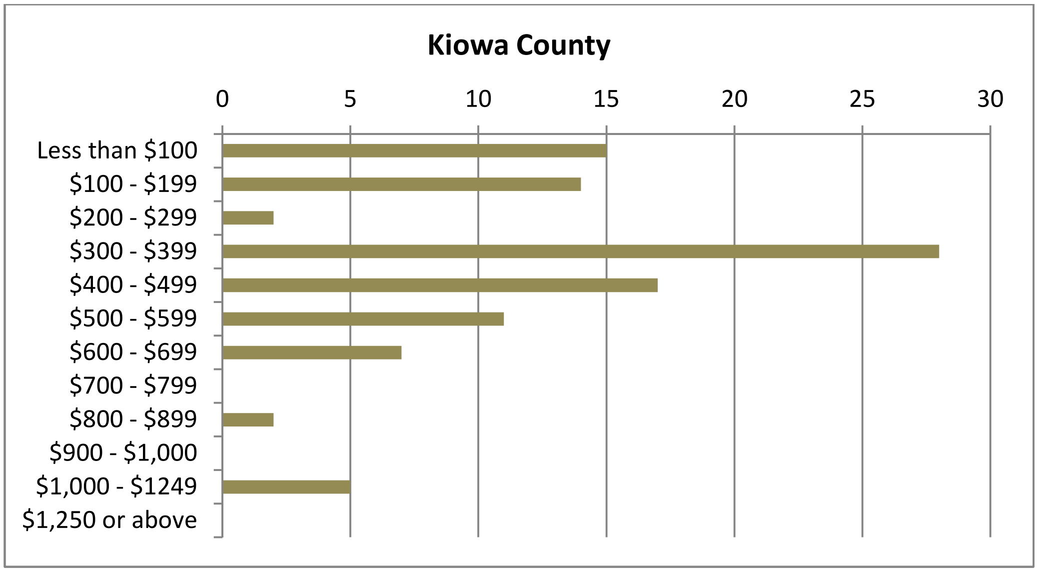
Source: Source: US Census Bureau, American Community Survey 2015

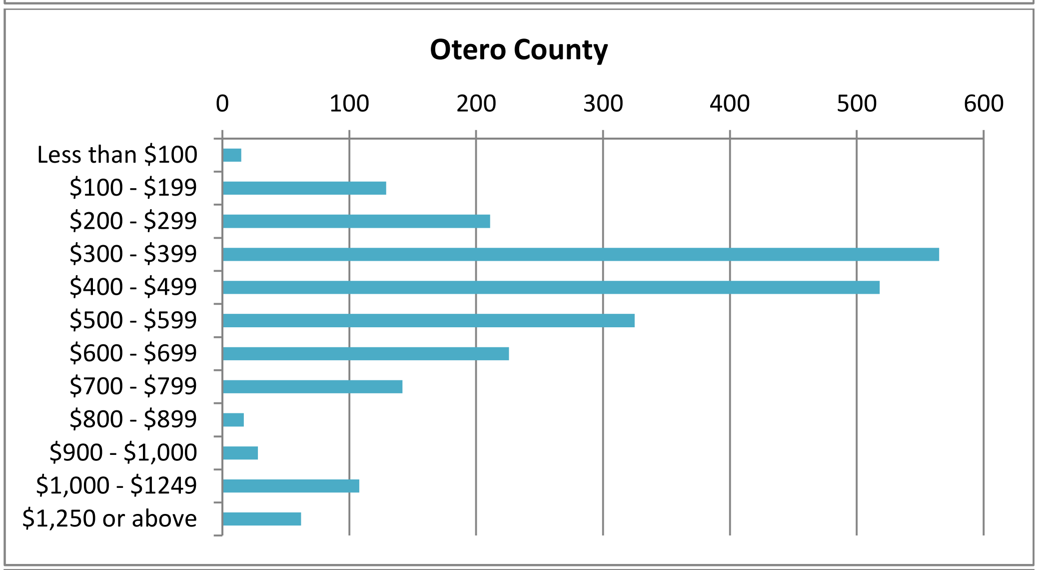
Figure xx: Rental Rates, 2015

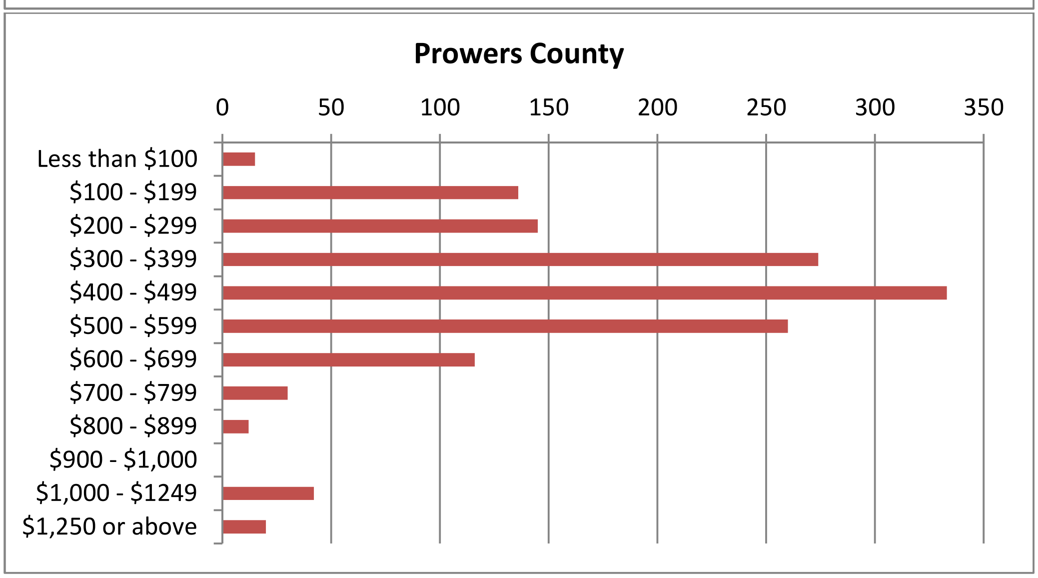

Baca County
0
10
20
30
40
50
60
70
80
90
Less than $100
$100 - $199
$200 - $299
$300 - $399
$400 - $499
$500 - $599
$600 - $699
$700 - $799
$800 - $899
$900 - $1,000
$1,000 - $1249
$1,250 or above


Bent County
0
50
100
150
200
Less than $100
$200 - $299
$400 - $499
$600 - $699
$800 - $899
$1,000 - $1249


Crowley County
0
10
20
30
40
50
60
Less than $100
$100 - $199
$200 - $299
$300 - $399
$400 - $499
$500 - $599
$600 - $699
$700 - $799
$800 - $899
$900 - $1,000
$1,000 - $1249
$1,250 or above







Source: US Census Bureau, American Community Survey 2015

The prevailing rents reported by the census in each community were:

- Baca County: $100 - $499

- Bent County: $300 - $599
- Crowley County: $300 - $599
- Kiowa County: $200 or less, and $300 - $499
- Otero County: $300 - $599
- Prowers County: $300 - $600

There are some higher priced units in most counties. These units are most likely larger, well maintained or newer single family homes. Landlords, employers and housing professionals interviewed during this study indicated a need for a larger inventory of newer, larger rental units in each county in the larger communities and employment centers. New residents, those making higher wages, and families with children look for two or three bedroom units with at least two bathrooms. These units are hard to find with a housing inventory made up for the most part of older homes with small numbers of bedrooms, one bath, and small footprints.

There are no newer market rate rental developments in the region, and none planned. Key informants indicate a need for larger, newer units with modern amenities for higher income residents and new households moving to the area for jobs. New residents look for low density energy efficient units with more bathrooms and modern kitchens. Many employers and landlords spoke about the desire of new residents for decent rentals, and the difficulty that the lack of housing choice places on them and their employees who come to town to fill jobs.

HOUSING GAPS AND NEEDS

In order to determine the need for new housing units within a community, it is important to review various indices of need. These include the number of households who pay more than they can afford for housing, conditions in the market indicating that demand is greater than supply, such as vacancy rates, and reviewing the current housing stock and whether supply and pricing meet the needs of residents. In smaller rural communities, it can be difficult to identify gaps and needs in the market using a traditional gaps analysis, comparing current pricing to current household numbers.

Affordable Prices in Southeastern Colorado

The table below shows the affordable rent and home price at each of the income limits by household size in 2017. Renters at 30% - 50% AMI will have a hard time finding market rate rentals within their price range, especially when considering utility costs. Buyers with good credit who have incomes at 50% AMI or more should be able to purchase a home in the current price ranges. However, lower priced homes in many communities are in need of repairs and could cost more than the appraised value considering the cost to bring them up to safe and decent conditions.

Table 56: Affordable Housing Prices at HUD Income Limits, 2017

Income Limits	1 person	2 person	3 person	4 person	5 person
30% AMI	$13,450	$15,350	$17,250	$19,150	$20,700
50% AMI	$22,350	$25,550	$28,750	$31,900	$34,500
60% AMI	$26,820	$30,660	$34,500	$38,280	$41,400
80% AMI	$35,750	$40,850	$45,950	$51,050	$55,150
120% AMI	$53,640	$61,320	$69,000	$76,560	$82,800
200% AMI	$89,400	$102,200	$115,000	$127,600	$138,000
Affordable Rent + Utilities	**1 person**	**2 person**	**3 person**	**4 person**	**5 person**
30% AMI	$336	$384	$431	$479	$518
50% AMI	$559	$639	$719	$798	$863
60% AMI	$671	$767	$863	$957	$1,035
80% AMI	$894	$1,021	$1,149	$1,276	$1,379
120% AMI	$1,341	$1,533	$1,725	$1,914	$2,070
200% AMI	$2,235	$2,555	$2,875	$3,190	$3,450
Affordable Home Price	**1 person**	**2 person**	**3 person**	**4 person**	**5 person**
30% AMI	$63,045	$71,950	$80,856	$89,762	$97,028
50% AMI	$104,762	$119,761	$134,761	$149,526	$161,713
60% AMI	$125,714	$143,713	$161,713	$179,431	$194,055
80% AMI	$167,572	$191,477	$215,383	$239,288	$258,506
120% AMI	$251,428	$287,427	$323,426	$358,862	$388,111
200% AMI	$419,047	$479,045	$539,043	$598,103	$646,851

Source: CSI

Using Colorado Department of Labor and Employment average wage data for 2016, the following table shows affordable rents and sales prices for workers earning the average wage. The affordable renter and sales prices at these wages are above market rents and prices for most of the region.

Table 57: Affordable Prices at Average Wage, 2016

	Average Wage 2016	Affordable Renter Cost	Affordable Sales Price
Baca	$29,276	$732	$137,226
Bent	$34,684	$867	$162,575
Crowley	$40,092	$1,002	$187,924
Kiowa	$34,788	$870	$163,063
Otero	$34,736	$868	$162,819
Prowers	$33,072	$827	$155,019

Source: American Community Survey 2015, CSI (assumes 10% down and 4.5% interest)

As employers attract new employees to the region, it is important to have a diverse housing stock with housing units at various price ranges that are affordable and attractive to new residents. The table below shows the prices affordable at various hourly wage ranges, and assumes 50 weeks of annual wages. Many new jobs in the region pay between $10 - $15 an hour. Workers earning these wages can still afford many of the rental units in the market, if they can find a unit that is in decent condition. Higher earners in professional jobs can afford to pay more than the average or median prices for housing throughout the region, but often have a hard time finding suitable units that meet their needs and desires.

Table 58: Affordable Prices at Various Hourly Wage Rates

	Annual Income	Affordable Renter Cost	Affordable Sales Price
Job $10/hour	$20,000	$500	$93,747
Job $12/hour	$24,000	$600	$112,496
Job $15/hour	$30,000	$750	$140,620
Job $20/hour	$40,000	$1,000	$187,493
Job $30/hour	$60,000	$1,500	$281,240
Job $40/hour	$80,000	$2,000	$374,986

Source: American Community Survey 2015, CSI (assumes 10% down and 4.5% interest)

Cost Burdened Renters

Cost burden is an indication of housing need, and the need for reduced rental costs. Renter households who pay more than 30% of their income for rent and utilities are considered cost burdened. Renters earning less than $35,000 per year are more likely than not to be cost burdened throughout the region. In Otero and Prowers Counties, the two counties with the highest populations, renters are also cost burdened in the $35,000 - $49,000 income range.

Table 59: Cost Burdened (Paying more than 30% of Income for Housing) Renter Households, 2015

	Baca County	Bent County	Crowley County	Kiowa County	Otero County	Prowers County
Less than $20,000/Year	151	176	72	19	1164	558
Cost Burdened	128	170	62	14	861	477
% Cost Burdened	85%	97%	86%	74%	74%	85%
$20,000 to $34,999	48	105	66	22	624	426
Cost Burdened	18	62	38	10	371	207
% Cost Burdened	38%	59%	58%	45%	59%	49%
$35,000 to $49,999	54	43	36	37	349	247
Cost Burdened	0	0	0	0	186	91
% Cost Burdened	0%	0%	0%	0%	53%	37%
$50,000 to $74,999	50	42	7	7	237	113
Cost Burdened	0	0	0	0	8	7
% Cost Burdened	0%	0%	0%	0%	3%	6%
$75,000 or more	24	20	4	3	79	65
Cost Burdened	0	0	0	0	0	0
% Cost Burdened	0%	0%	0%	0%	0%	0%

Source: US Census Bureau, American Community Survey 2015

AFFORDABLE RENTALS

CSI has calculated the affordable renter and homebuyer prices for households earning the median income within each county in 2015. These prices are those that are affordable to 50% of households in the county (the median). Affordable rent and utility costs range from $503 to $889, depending upon the county. Sales prices range from $94,253 to $166,719.

Table 60: Affordable Prices at County Median Income, 2015

	Renter Median Income 2015	Affordable Renter Cost	Affordable Sales Price
Baca	$24,438	$611	$114,549
Bent	$27,622	$691	$129,473
Crowley	$23,833	$596	$111,713
Kiowa	$35,568	$889	$166,719
Otero	$20,108	$503	$94,253
Prowers	$25,305	$633	$118,613

Source: American Community Survey 2015, CSI (assumes 10% down and 4.5% interest)

The following table shows the median rent reported by the 2015 census, and estimates the household income that the rent is affordable to, using a Colorado Division of Housing Utility Allowance of $112 a month. Median rents in 2015 were affordable to two person households earning between 33% and 49% of the area median income, depending upon the size of the household and the county.

Table 61: Affordability of Median Contract Rental, 2015

	Median Contract Rent	Income Affordable	% of AMI (1 Person)	% of AMI (2 Person)	% of AMI (3 Person)
Baca County	$311	$16,920	38%	33%	29%
Bent County	$426	$21,520	48%	42%	37%
Crowley County	$429	$21,640	48%	42%	38%
Kiowa County	$393	$20,200	45%	40%	35%
Otero County	$434	$21,840	49%	43%	38%
Prowers County	$433	$21,800	49%	43%	38%

Source: Source: US Census Bureau, American Community Survey 2015, CSI

The following table shows the gap between the number of current renter households by income range in each county, and the number of units affordable to them in the market (using 2015 ACS data). Current rental rates are concentrated in the 31 50% AMI price range in all counties, but there are gaps in most counties in the 0 – 30% AMI income range and in the 61% AMI and above range.

In reality, renters with higher incomes are living in lower rent units, so the gap shown in this analysis is not the total number of units needed to meet current demand. However, the gap shows that there is a need for higher priced units that would be affordable to renters at higher income ranges. There is also a need for more rent subsidized units targeting households at 0 – 30% AMI.

Low vacancy rates in the CSI and Colorado Division of Housing rent surveys and the following gap analysis indicates the need for more rental housing units within each county. The reduction of housing units and available housing stock over time, coupled with modest household growth and modest job creation has created the need for additional rental units. Small scale rentals with a mix of income targets, especially above 50% AMI, should meet some of the pent up current demand for rentals.

Table 62: Rental Gap Analysis

Baca County	Renters	Affordable Price 3 Persons	Units	Gap
0 - 30% AMI	103	$431	168	None
31 - 50% AMI	73	$719	127	None
51 - 60% AMI	43	$863	17	26
61 - 80% AMI	58	$1,149	8	50
81 - 120% AMI	66	$1,725	5	61
121 - 200% AMI	76	$2,875	6	70
above 200% AMI	22	$2,875 +	0	22
Bent County	**Renters**	**Affordable Price 3 Persons**	**Units**	**Gap**
0 - 30% AMI	172	$431	76	96
31 - 50% AMI	81	$719	281	None
51 - 60% AMI	39	$863	27	12
61 - 80% AMI	89	$1,149	0	89
81 - 120% AMI	113	$1,725	2	112
121 - 200% AMI	32	$2,875	0	32
above 200% AMI	24	$2,875 +	0	24
Crowley County	**Renters**	**Affordable Price 3 Persons**	**Units**	**Gap**
0 - 30% AMI	140	$431	58	82
31 - 50% AMI	98	$719	112	None
51 - 60% AMI	24	$863	32	None
61 - 80% AMI	39	$1,149	4	35
81 - 120% AMI	30	$1,725	0	30
121 - 200% AMI	22	$2,875	0	22
above 200% AMI	20	$2,875 +	0	20
Kiowa County	**Renters**	**Affordable Price 3 Persons**	**Units**	**Gap**
0 - 30% AMI	44	$431	23	21
31 - 50% AMI	33	$719	51	None
51 - 60% AMI	5	$863	7	None
61 - 80% AMI	35	$1,149	3	32
81 - 120% AMI	32	$1,725	4	28
121 - 200% AMI	42	$2,875	0	42
above 200% AMI	3	$2,875 +	0	3

Otero County	Renters	Affordable Price 3 Persons	Units	Gap
0 - 30% AMI	900	$431	582	318
31 - 50% AMI	545	$719	1,330	None
51 - 60% AMI	179	$863	330	None
61 - 80% AMI	277	$1,149	85	192
81 - 120% AMI	236	$1,725	122	114
121 - 200% AMI	342	$2,875	56	286
above 200% AMI	196	$2,875 +	0	196
Prowers County	**Renters**	**Affordable Price 3 Persons**	**Units**	**Gap**
0 - 30% AMI	446	$431	358	88
31 - 50% AMI	290	$719	847	None
51 - 60% AMI	139	$863	127	12
61 - 80% AMI	226	$1,149	29	197
81 - 120% AMI	228	$1,725	43	185
121 - 200% AMI	104	$2,875	5	98
above 200% AMI	143	$2,875 +	13	130

Source: CSI

GAP FOR HOMEBUYER OPPORTUNITIES

Employers, economic development professionals, realtors, lenders and community leaders all cite the need for more decent units for sale in the larger communities throughout the region. The lack of higher priced units, priced at $200,000 or above, was also cited as a need to attract and retain higher income earners. Low appraisals of units on the market is a barrier to construction and redevelopment of units throughout the region.

There is not enough sales listing data to create an analysis by county. The table below shows the prices affordable to three person households at current HUD income limits, the number of renters in the region who earn these incomes, and an estimate of the number of units that come onto the market in 12 months within the price range affordable at each income range. Most housing units on the market have prices affordable to households at 0 – 50% AMI. However, the condition of many of these units make them undesirable, un-appraisable, and puts downward pressure on the sales market regionally.

Table 63: Homebuyer Gaps, 2017

	Renters (region)	3 Person Income Limit	Affordable Price 3 Person	12 Month Inventory	Households Per Unit Available
0 - 30% AMI	1,805	$17,250	$80,856	160	11.28
31 - 50% AMI	1,120	$28,750	$134,761	116	9.66
51 - 60% AMI	428	$34,500	$161,713	44	9.74
61 - 80% AMI	724	$45,950	$215,383	36	20.12
81 - 120% AMI	706	$69,000	$323,426	56	12.60
121 - 200% AMI	618	$115,000	$539,043	0	None
above 200% AMI	408	Above $115,000	Above $539,043	0	None

Source: CSI

Almost all new development in the region is of custom built homes for buyers who pay cash for the unit. These units are not included in recent past sales in the appraisal process, which is another factor putting downward pressure on the sales market.

The data presented above shows that there are few units that come on the market to meet the sales desires of existing renters who would like to buy a home in the region, especially for households at 80% AMI or above. The development of a modest number of new, modern, decent housing units throughout the region priced at $150,000 or above could easily be absorbed by current renters, and would help businesses attract and retain employees. These new units would also help develop a base of comparable sales that could be used in the appraisal of existing homes as they come on the market.

RECOMMENDATIONS

Background and Summary

The Community Strategies Institute has been involved with housing research in the six counties of Region VI, southeastern Colorado, for a number of years. This current research effort has been commissioned by the Southeast Colorado Economic Development Corporation. With a lengthy history of working on housing and community development needs in this area of the state, the opinion of the analysts on this project is that the housing stock and to some degree, the overall community infrastructure has continued to decline, primarily because southeast Colorado has not seen the same economic improvement as other areas of the state following the Great Recession of 2008.

The challenges facing southeast Colorado are further aggravated by the fact that the federal and state governments have not formulated strong policy strategies to help stabilize rural economies and put in place the necessary capital and funding policies to help attract new business and residents to rural areas. The operational policy has been one of benign neglect. While national and state politicians extoll the importance of rural America, there has been little investment in creating the necessary financial bulwark to assist communities that are hit by our changing economic realities in rural America.

Those changing realities in southeast Colorado include the changes in the agricultural economy, that include fewer migrant workers to tend the crops which has resulted in more mechanization and the switch to crop types that need less hand labor. In some parts of the region, there are fewer growers providing melons which were negatively impacted by the listeria outbreaks of a few years ago.

Some of the housing authorities in southeast Colorado developed farmworker housing to house agricultural workers through various USDA programs. Because there are fewer farmworkers who qualify for the housing, because of various immigration rules and the switch from crops which require more hand labor, the housing authorities need relief from some of the USDA regulations stipulating who can live in the agricultural worker complexes. The housing authorities have waiting lists and overall the vacancy survey conducted for this report reflects very low vacancies for rental units. Using the data contained in the report, the housing authorities that operate farmworker housing units could petition USDA for some relief on the requirements that the empty housing units should be occupied by agricultural workers.

As the data sections of this report indicate, southeast Colorado has suffered from declines in population and employment. However, present indications suggest that some of that decline is reversing and in most of the counties studied, there are small signs of increases in population and employment. What the CSI analysts saw is that while trends going forward indicate population and employment are showing positive growth.

There are certain challenges that the communities in the region face. They are facing a basic lack of capital to address the inadequacies in housing and infrastructure in most communities. Capital tends to flow to areas were investors can realize a return on their investment. For the housing economy, the normal incentives that bring capital to finance housing and infrastructure are hamstrung by the market realities in southeastern Colorado communities. It is questionable whether investors in the southeastern Colorado real estate market can realize a return by investing in mortgages and public improvements that will improve the market and result in yields that lenders need in order to risk capital.

For many years, the housing stock in the six counties that are the focus of this report has been in decline. This is attributable to a number of reasons. Much of the older housing was poorly constructed and doesn't come close to meeting modern codes or consumer expectations for housing quality. As the economic prospects for the communities in southeast Colorado declined, property owners were hesitant to improve their properties because they didn't perceive that they would recoup the cost of property improvements when it was time to sell. While southeast Colorado did not experience the implosion of property values that many are areas of the state experienced during the 2008 housing bust, the fear and resistance to investment resulted in the older, inferior housing becoming more dilapidated than if owners had faith that their investment in property maintenance would be recouped in higher values.

The result is that now, many properties are beyond feasible rehabilitation and need to be replaced. The Region has been handicapped because those lowered property values for inferior housing are holding down the market values of all houses in the area. Appraisers can only use the market values of homes in the market to determine the values of homes that are on the market for sale. When the comparable used for appraisals include a large number of substandard homes, many of which are not suitable for occupancy, it is difficult to justify the cost of newly constructed homes that meet current codes and quality standards. Based on information provided to CSI by Realtors and lenders, appraisers generally use a flat rate of $110 per square foot for valuing newer properties. Builders say that that valuation leaves a gap of at least $15 per square foot for new properties since the minimum cost for site built new construction is $125 per square foot.

This appraisal problem is seen in the market. There have been new homes constructed in the region, but for the most part, those homes have been financed by cash from owners. Because appraisals don't support new home construction costs, many owners who choose to build new homes, either to replace an older home or one that has been damaged by fire or other circumstances, decide to pay cash for the home rather than seek financing for something that exceeds appraisal conventions. This choice, while understandable for owners who can afford it, doesn't help to build a pool of comparable values that supports new construction. Therefore, there is a lack of capital from traditional home financing resources to support new construction of modestly priced homes.

One of the major barriers facing the southeast part of the state is a lack of mortgage capital, which is attributable to the inability of appraisers to support the even modest values that it takes to finance new construction. One of the major objectives of this report is to outline some possible strategies to increase the rate of new construction of homes and also to build higher appraisal values that support the current market in the region. The challenge of low appraisals also impacts the willingness of lenders to provide financing for modernization and updating of existing properties. Many of the homes that come on the market and could come on the market require substantial improvements to make them livable for modern consumers and, also, to address major health and safety issues in the homes. Unfortunately, the appraisal pool includes a number of homes that are substandard in major systems and while sales of those homes are occurring at a slightly faster rate than previous years, the appraisal values reflect the deficiencies in the inventory of existing homes. Preservation and modernization of the existing housing stock is another major challenge facing the housing market in the Region.

In addition to the need to produce new housing and preserve existing housing for sale, the rental market has tightened considerably and there is the need for new construction, on a limited scale, of new rental units. In many communities, employers and employees report that there is limited choice when a family takes employment in a community to find a decent house or rental unit to rent. There is the opportunity for construction of duplexes, triplexes and fourplexes that could expand the rental inventory and provide more choice for new employees wishing to locate in the communities.

CSI has developed four main goals to address the housing needs in the region. These goals will be described with possible strategies and actions that the communities can implement in order to provide higher quality housing and more housing choice in the market. In addition to describing the main goals, and how they apply to regional concerns, CSI has highlighted "areas of opportunity" at the local level, that provide higher probability of improving the housing stock. The four main goals are listed below:

I. Provide a full range of decent housing choices in Southeast Colorado. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate and lower income families of various sizes, those with special challenges and new employees.

II Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

III. Create innovative partnerships between government and the private sector by creating ordinances, plans and policies that expand housing opportunities and support economic diversity.

IV. Facilitate and support housing activities carried out by community groups and individuals.

Main Goal I

Provide a full range of decent housing choices in southeast Colorado. Special efforts should be directed at the housing needs of groups which are not easily served by the private market. Those groups include moderate and lower income families of various sizes, those with special challenges and new employees.

This goal speaks to the need for new housing production. A greater range of housing choices, including units for sale and for rent, can only be achieved by overcoming the limitation in the market of obtaining decent, newer housing. In most of the municipalities in the region, there is an adequate supply of buildable lots to locate new housing. These lots can be used to create new homeownership and rental opportunities.

Strategy: Develop new low-density housing units on vacant parcels, using a new Housing Improvement Fund and various permanent financing resources

Homeownership Opportunities

A financing mechanism needs to be developed that will provide patient capital(first in-last out financing that is not driven by a return to investors) in financing new housing, in order to bridge the gap between appraised values and the actual costs of new construction. Unfortunately, there is not such great demand that production builders are willing to go in and build new homes on the promise of strong sales for them. A very tailored effort will have to be made that utilizes smaller builders and also builders that use the manufactured housing product.

The model of using manufactured housing on existing, developed lots has been successfully utilized in limited situations in the Region. Some years ago, Tri -County Housing worked with the City of La Junta to use an assemblage of cleared lots and then developed manufactured housing units on those lots. That project provides a germinal path that could be used in other communities to create new housing options that include modern features. Constructing housing is an expensive undertaking and unless there is a substantial source of "patient capital" it will be challenging to stem the decline taking with the existing housing stock. Patient capital is defined as a capital source that can be the first money into a project and the last money out, without the need to provide a market return to investors.

CSI has examined numerous options and housing finance programs as part of the preparation of this recommendation section of the report. There are not many easily accessible sources of capital that can absorb the risk associated with building new housing that won't necessarily appraise for the development cost at the time of completion. There are other rural communities in the state and in the nation that face the same challenge. The most likely tool available is to create a regional capital pool that can be used in multiple communities to construct new dwellings or make extensive improvements to some of the existing housing units.

CSI recommends that the local governments and regional housing providers work together to form a "superfund" that could provide pre-development, construction financing and possibly interim financing for new construction, until those units can be refinanced with permanent mortgage financing. This fund would provide the "patient capital" needed in the region. For purposes of description in this report, CSI has dubbed this fund as the Southeast Colorado Housing Improvement Fund. In the section that follows some relevant details and concerns will be discussed.

Southeast Colorado Housing Improvement Fund

Eligible Activities: new construction of single family and small multifamily rental and owner complexes (duplexes, triplexes, fourplexes) and substantial rehabilitation of existing single family homes.

Income Limits: up to 120% of Area Median Income for each County as established by HUD annually. Units funded using CDBG would target households with incomes no higher than 100% AMI.

Capital Sources:

CO Division of Housing CDBG (using area wide benefit)	$700,000
Local Government-cash, in-kind, fee waivers	$200,000
Housing providers, developers	$100,000
New Sources-Neighbor Works, USDA, Brownfields State CDFIs, Local banks	$200,000
Total Initial Capitalization:	$1,200,000

Loan Term:

- Up to 18 months for construction financing
- Up to 5 years for interim financing

Loan to Value Ratio:

- 100% of development costs for new construction (excluding administrative costs)
- 105% of after improvement values for substantial rehab (excluding administrative costs)

This capitalization scenario represents a minimal amount of funds to undertake the program as described. If the communities in the Region pursue this approach, everyone involved will have to understand that this outline represents only a starting point. In order to keep the program productive, new infusions of capital will have to be added. Additionally, as units are completed and sold, the permanent take-out from new mortgage loans will help replenish the fund. The fund is not intended to be used as a source of permanent financing. There are a variety of permanent financing products available including “portfolio” loans made by local banks, HUD, CHFA and USDA that can be used by homebuyers to purchase units constructed using the fund. The appraisal/cost development gap will still have to be dealt with until the growing housing values start to more accurately reflect the cost of new construction or substantial rehabilitation.

An important component in dealing with the appraisal/cost gap will be to institute some form of lease/option to purchase. By using a lease option, potential purchasers can begin to build up equity so that when they choose to utilize the purchase option, they will have some equity in the property to balance the potential appraisal gap. Tri-County Housing has done some development with a lease/purchase option, and with their affiliation with NeighborWorks, they should have the capacity and resources to replicate their past efforts. CSI is not aware that SECED has utilized a lease/purchase option in the past.

Raising the capital for the Housing Improvement Fund will be a heavy lift. As part of the research and environmental scan completed for this report, CSI has met and communicated with a number of funding agencies that could help establish the fund. There is a general openness to the ideas expressed about the fund, but local elected officials and housing providers will have to engage state level officials and make the case for greater investment in the housing stock in southeast Colorado. This report clearly demonstrates that there is sufficient demand in the market for an effort to create new housing units in the market and also to address in some meaningful way, the high number of deteriorated and uninhabitable housing units in the region. CSI recommends that state and USDA officials be invited for community discussions and tours, so that they see first-hand the deteriorated condition of a significant percentage of the housing stock in all six counties of the region. These discussions need to be followed up with engagement with the State Housing Board so that they understand there is a pressing need and the communities involved are willing and able to apply their limited resources to help improve the situation.

In order to administer a fund of this type that covers a six county area, there will need to be agreements between the local governments and housing providers that want to be part of the program. Both SECED and Tri-County Housing have impressive track records in addressing housing needs in their respective service areas. Those two agencies will need to come together and form some kind of operating agreement that will allow both agencies to pursue their projects under this plan. There will need to be local government oversight which will ensure that any funds coming to the Region are used to address needs in many local communities. It will be crucial that local communities feel that they are receiving the benefit of an upgraded effort to attract more capital to the Region in a very competitive funding environment.

The formulation of an advisory loan committee to approve projects and ensure that there is equitable coverage would most likely be the best vehicle for structuring the fund. A local entity will have to take on the administrative burden of managing the fund and providing the needed accountability to state, federal and local stakeholders. This administrative function could be handled by a "lead county" or could be delegated to a third party through an intergovernmental agreement. It would be advisable to have the loan committee approve project proposals and ensure that activities are eligible and are spread though out the six county region.

Units should be sold to households with incomes up to 120% of AMI, which will meet the needs of most new employees and existing residents who desire a move to homeownership or a move to a newer home. Those with CDBG subsidies must be sold to households at 80% AMI or less unless the State Division of Housing (DOH) could designate southeastern Colorado as an area wide benefit area. The cost of development and subsequent prices for homes could be affordable to households at the 60% AMI level and above.

Households purchasing units which meet the income guidelines for various affordable loan products, including USDA direct and guaranteed loans, Colorado Housing Finance Authority (CHFA) loans, and Veterans Administration loans can use these lending products to reduce their loan interest rates, reduce the required downpayment for a housing unit, and the required credit scores for loan qualification. Downpayment assistance loans could also be used by these households to reduce the amount of cash needed to close on a new house. SECED and Tri-County Housing can work with borrowers who meet the guidelines for various homebuyer programs to create a lending and subsidy package that meets borrower needs and allows them to qualify to purchase new units. But in general down-payment assistance loans need to be repaid by borrowers.

Rental Units

This same Housing Improvement Fund could be used as interim financing for small scale rental development throughout the region. SECED and community leaders in many jurisdictions throughout the region have identified infill sites where development of 4 – 8 units could occur. The "superfund" could be used to purchase and prepare infill sites, cover predevelopment costs and act as a construction loan fund to cover the cost of site development and unit construction. Funding from sources such as the Colorado Division of Housing CDBG or HOME program, CHFA, Rural Development or private loans could be used as permanent take out financing once units are complete. Based on the low rental vacancy rates throughout the region, the waiting lists and low vacancies in price restricted rentals, and information gathered from local property managers, there is demand in almost all jurisdictions for small sized in-fill rental developments with market rents, and price restrictions.

Demand is especially great in the larger communities and county seats, including La Junta, Lamar, Las Animas, Rocky Ford, Springfield, Ordway, Eads, and Fowler. Rents should be set no higher than the market in each community, which are affordable to households at 60% AMI and below. The following chart is a recap of prevailing market rents in the region from the CSI rent survey. The DOH rent survey shows higher rents (please see the housing market section), and new units will command higher rents than existing units that are in varying physical condition. More detail about median and average rents in each county and affordable rents by income level can be found in the Housing Market Conditions and Housing Gaps and Needs sections of the report, as well as in the data appendix by jurisdiction.

Bedrooms	Rent Range
1 Bedroom	$300 - $400
2 Bedroom	$350 - $650
3 Bedroom	$450 - $600

The Gap Analysis provided in the report shows that in most counties, there are gaps in the housing inventory for households at 0 – 30% AMI, who can best be served through existing price restricted rental units that include rental assistance, and through local housing voucher programs. There are also gaps in some counties for rentals priced at 51 – 60% AMI, at 61 – 80% AMI. There is a gap in units for households in upper income levels in all counties. Rental development should have a mix of targeted incomes, with a portion targeted to 60% AMI, and the majority serving households above 60% AMI.

Production Targets with Fund

If the initial capitalization goals are reached, the fund would have the resources to add approximately 9 houses to the stock. Those houses might be newly constructed units or units that have been substantially upgraded from the existing stock.

Based on key informant information provided to CSI from local experts, it is realistic to expect that newly constructed, manufactured homes could be placed on existing lots for a development cost of approximately $110 per square foot. Using that square foot cost assumption, the fund could work on a house by house cost in the following way:

1,200 square foot HUD code unit with 3 bedrooms, 2 baths, 1 car garage: $132,000

If this cost assumption is accurate, the fund could finance nine such units upon initial capitalization. It is not unrealistic to assume that those costs could be less if lots were obtained at no cost and if those lots included water and sewer taps. This is a resource that the local government could provide in helping capitalize the fund to the $1.2 million starting point. Some counties have inventories of residential parcels that are county owned because the property taxes have not been paid and theses parcels have passed the redemption period for owners to redeem them by paying back taxes. CSI has determined that several municipalities and counties have an inventory of lots that could be available because they have reverted to the local government because of unpaid taxes and on some of those lots, the redemption period has expired. Obtaining building sites at little or no cost would make the development costs lower and also further the chances of getting the new units to appraise at market values.

If the activity were acquisition of an existing structure with substantial rehab, the cost profile might look like this:

1,000 square foot home with two bedrooms, one bath, new garage: $115,000

There are a number of homes on the market and some that could be purchased, for an amount around $65,000. The homes tend to be smaller than newer homes but could work for a small family or single person. In addition to the acquisition price, this scenario allows for $50,000 of rehabilitation. For many of the older homes, major systems are in need of replacement such as roofs, electrical, hvac, plumbing, flooring, etc. While the rehabilitation expenses are substantial, the overall cost of an updated home could be less than new construction. These costs could also be decreased significantly if local governments have inherited homes because of non-payment of taxes or if they have condemned properties because of health and safety hazards. Many of these homes have hazardous materials issues that would have to be mitigated including asbestos and lead base paint. A careful assessment of the rehabilitation costs will need to be a preliminary step in acquiring older houses. Such defects as structural problems, exterior cladding, inadequate foundation systems or major drainage problems will need to be included in a pre-purchase analysis. For some homes, defects are so major that even a $50,000 improvement budget would not bring them up to a standard that would qualify for a permanent loan. These homes should be considered for demolition instead of repair.

While the above narrative provides an overview of a program that has regional application, CSI has also identified areas of opportunity that are relevant to local communities. Below is a brief summary of some the "areas of opportunity" that CSI believes could be the jump start projects to get a regional housing improvement strategy off the ground.

New Construction

Areas of Opportunity	**Description**	**Priority**	**Tenure**
Eads	New Construction of duplex units to serve new employees	High	Both rentals and rent to own units
Lamar	Acquisition and new construction of units following demolition	High	Both rentals and units for sale (could be rent to own)
Las Animas	Acquisition and new construction of units following demolition	High	Both rentals and units for sale(could be rent to own)
La Junta	Acquisition and new construction of units following demolition	High	Both rentals and units for sale(could be rent to own)
Ordway, Sugar City	Acquisition and new construction of units following demolition, new construction of units in West Ordway subdivision	High	Both rentals and units for sale
Olney Springs	New construction of detached and duplex housing units to serve correctional employees	High	Both rentals and units for sale
Springfield	New Construction of duplex units to serve new employees	High	Both rentals and rent to own units

Acquisition and Rehabilitation

Areas of Opportunity	Description	Priority	Tenure
Eads	Acquisition and rehab of functional units	Medium	Both rentals and rent to own units
Holly	Acquisition and rehab of functional units	High	Both rentals and rent to own units
Lamar	Acquisition and rehab of functional units	High	Both rentals and units for sale (could be rent to own)
Las Animas	Acquisition and rehab of functional units	High	Both rentals and units for sale(could be rent to own)
La Junta	Acquisition and rehab of functional units	High	Both rentals and units for sale(could be rent to own)
Ordway, Sugar City	Acquisition and rehab of functional units	High	Both rentals and units for sale
Springfield	Acquisition and rehab of functional units	High	Both rentals and rent to own units

Main Goal II

Promote the preservation of the existing housing stock and older neighborhoods by improving the housing and upgrading neighborhood infrastructure and conditions.

In addition to many homes that face critical needs for housing rehabilitation, there are many homes that are occupied but lacking basic health and safety improvements. The Housing Inventory section of this needs assessment points to a growing housing need based in part because of a reduction in total housing units throughout the region. Both Tri- County and SECED have successful rehabilitation programs in place. In the case of SECED, that agency may have some accrued program income funds that can be used to carry on the housing rehabilitation program.

Homeowner Housing Rehabilitation

The CO Division of Housing (DOH) has adopted some policies on the use of Program Income (loan payments from rehabilitation loans) that make it more difficult for the agencies in the southeast part of the state to address the rehabilitation needs of homes in their area. The DOH policies require that the rehabilitation projects don't exceed the assessed value of the homes they intend to improve. This creates a barrier for the rehabilitation agencies, both SECED and Tri-County, because many of the homes they want to preserve have very low appraised values.

The communities of southeastern Colorado need to engage DOH and the State Housing Board in exploring more flexible options in order to preserve what they can of homes which are aging and in danger of falling in to dilapidation. Southeastern Colorado along with other rural areas of the state, which have not seen the substantial increase in housing values, need to suggest that DOH adopt a multi-pronged approach to their policy on determining how much rehabilitation money can be invested in a single rehabilitation project. In some areas of the state where home appreciation has occurred at double figure rates, there is not a problem with limiting rehabilitation investments to the appraised value of the property. However that is not the case in several areas of the state, including southeast Colorado.

A new standard needs to be adopted that would accept allowable rehabilitation costs on the value of the property after improvements. Since much of the housing stock in southeast Colorado, as it sits, is substandard, it doesn't make sense to use those values as a basis for determining the value after rehabilitation. The HUD 203K program sets up a structure for making loans on homes that need improvements. In this program, the justification for increased lending was to take into account the after improved values of the homes. This is a policy that could help the rehabilitation agencies in preserving the housing stock that is worth preserving while at the same time, acknowledging that the cost base is probably not reflective of true values because of the large number of substandard units.

DOH has consistently used HUD-CDBG funds for rural rehabilitation projects. That is the most flexible source of funding and the communities of southeast Colorado should also petition the state to allow a certain portion of the CDBG funding to be used for households over the 80% AMI guideline. CDBG allows a broader benefit under the area wide benefit category. This flexibility is needed in southeast Colorado given the dire housing needs the area faces.

The rehabilitation agencies which receive funds from the state, also report that because of the marginal property values, it may be necessary to rethink the state guidelines around appraisal standards as a determinant of which units receive assistance. If the state were to allow an after improved valuation, it would make more units eligible for rehabilitation loans. The regional rehabilitation effort needs to be energized in order to prevent the loss of more housing units from the housing stock.

Rental Rehabilitation

There are also a number of smaller and middle sized rental complexes that are in need of substantial repair. Because market rents are relatively low, and there is demand for rental units, landlords are not motivated to invest substantial sums in improving their properties. However, substandard rental units are a significant detraction to the communities in southeast Colorado. A rental rehabilitation program could be one way to provide support to landlords that would want to improve their units if they could obtain below market financing for their improvements.

CHFA/DOH have introduced a pilot rental rehab loan product in western Colorado that could be applicable in southeast Colorado as well. Presently, the guidelines limit the size of the property to four units or less. The loan product can also be used on single family manufactured housing units attached to a permanent foundation. The interest rate of 3% and term of the loan, is as little as five years and up to fifteen years, provides some flexibility to owners who are willing to income restrict the property rents for a limited period of time. This pilot program is administered by the Delta Housing Authority for a six county area. An agency in the southeast region would have to accept the responsibility for administering this program. The administering agency must oversee loan application and construction specifications, inspect construction work in progress and collect payments and forward them to CHFA once the work is completed. The Delta model utilizes the rehabilitation standards in place for their single family rehabilitation program. The loan amounts have an upper limit of $24,999. Given the condition of many of the rental units in the southeastern region, this limit could present a challenge in addressing the multiple health and safety and cosmetic concerns that many of the rental units have.

Rental rehabilitation is an important facet of preserving the existing housing stock and also providing higher quality units for persons in the rental market. There several areas of opportunity that could benefit from an initiative to improve the quality of existing rentals.

Areas of Opportunity	Description	Priority
Lamar	Rehab of existing smaller rental complexes (including single family) with emphasis on health& safety and cosmetic improvements	Medium
Las Animas	Rehab of existing smaller rental complexes (including single family) with emphasis on health& safety and cosmetic improvements	High
La Junta	Rehab of existing smaller rental complexes (including single family) with emphasis on health& safety and cosmetic improvements	Medium
Ordway, Sugar City	Rehab of existing smaller rental complexes (including single family) with emphasis on health& safety and cosmetic improvements	High

There is an ongoing need to improve medium sized rental complexes which include more than four units and less than 32 units. This is a challenging niche in the housing supply because there are presently no programs that directly address the need for rehabilitation of those complexes. Many of the properties that show the most deterioration are held by private owners. Because the current rental demand is strong, owners can generally rent vacant units off of their waiting lists. The fact that people are waiting in line for a rental unit does not create an incentive for landlords to invest in property improvements. However, as will be discussed in the next Main Goal, local government through its police powers may be able to provide some incentives for landlords to improve their properties.

If there were willing owners who would take on new debt to improve their properties, there are various funding sources available to provide below market financing to make those improvements. Generally, those government sponsored programs require limits on rents. However, the present market rate rents in many communities in the region would not necessitate the landlord to take less money for an improved unit.

There are some limited redevelopment opportunities for existing buildings that could be converted to rentals. There are some underutilized commercial buildings in several communities that could be converted to rentals. For instance, the central business district of La Junta has multiple commercial buildings that are empty and could be converted to rental housing, if the financing options were made available. Generally, those buildings are in the central, older neighborhoods in communities within the region.

Another very opportune site, in Bent County, is the Fort Lyons facility. Presently, the facility is operated by an innovative partnership between the state, the county and Town of Las Animas and the Colorado Coalition for the Homeless. The facility provides a homeless program for people working to make the transition from chronic homelessness to a more stable living situation. In addition to the dormitory style housing used for the homeless program, there are a number of multifamily structures that were used to house staff of the nursing facility. Currently one four-plex on the property is being converted to housing for individuals who have successfully graduated from the homeless program. There are several other multi-family structures that could be used for the same purpose or to expand the housing supply in Las Animas. Some community leaders have expressed frustration, that for some of the individuals who have completed or left the homeless program, they desire to stay in the area but the housing options are limited. The vacant units require environmental remediation due to asbestos. The current structure under rehabilitation received assistance from a Brownfields grant, which is designed to address a variety of environmental defects that have to be corrected before a full remodeling of a structure can be addressed. This Brownfields funding could be used to continue the process of upgrading the existing multi-family structures on the property.

A large agricultural concern has also approached the county about utilizing a large parcel in the complex for a substantial greenhouse grow operation for vegetables. Having more housing available at the site, would be an immense benefit for the growers and employees which could live close by and stay on top of the complex operation involved with the grow facility. Presently, the land control issue is somewhat vague. The state owns the facility and has entered in to an agreement with the county and municipality on management. It would be important to clarify the details of control of the property. If the state doesn't want to own it or manage it, it may be time to give full legal control to Bent County. It is difficult to raise investment capital if the ultimate ownership of the facility is not clear.

Main Goal III

Create innovative partnerships between government and the private sector by creating ordinances, plans and policies that expand housing opportunities and support economic diversity.

This goal may be the most difficult to implement. Presently, the rural communities in Colorado and the nation have been the victims of benign neglect. While may state and national politicians have paid lip service to the need to address the economic issues in rural America, not much gets done. The local municipalities and counties in southeast Colorado are going to have to redouble their efforts at improving the housing stock and housing choices from the ground up. There are no federal silver bullets that are going to come in and radically improve conditions in the local communities. There are limited resources available at the federal and state level that can support local efforts to upgrade housing and make communities more attractive for the limited numbers of new employees and residents who chose to live in southeast Colorado.

The elected officials and appointed officials that represent the six counties covered in this report should be the lead in bringing attention to local housing needs and will need to reach out to state level officials to place southeast Colorado in a priority agenda position. CSI has worked with a number of rural communities across the west, in Montana, Wyoming, Utah, Idaho, Colorado and New Mexico. Our extensive experience has shown that when elected officials are willing to spend the time, advocating to state and federal bureaucrats on behalf of their local needs, positive results happen.

This section of the report has highlighted some pressing policy concerns at the state level that need to be addressed in order to make progress in southeast Colorado. The CO Division of Housing has some policy restrictions that are making it harder for progress in this area of the state. It is essential for elected officials and housing agencies to engage the state personnel in a constructive discussion about how work-arounds can be created to make the programs and resources more flexible and more workable for this region. The State Housing Board has been apprised of some of these barriers, through the good services of Tri-County Housing. Those preliminary discussions need to be followed up with informed comments from elected officials in the region. An effective model that has been used in numerous situations is to invite state officials to the communities in the region and let them see first-hand the conditions that need to be corrected. Those visits need to be followed up with a persistent focus on results.

Regional local governments will also have to make commitments to providing local resources in the form of cash and in-kind contributions towards housing activities. The funding environment is very competitive and those communities which are willing to step up and place substantial resources on the table will be more successful in gaining state and federal support for local needs. The Southeast Housing Improvement Fund is a case in point. The financial profile calls for a substantial investment of federal funds, awarded to the state. However, there is also a need for several hundreds of thousands of locally generated funds or in-kind contributions from the communities. There are many demands for locally generated tax dollars but there are few more critical needs than upgrading the general housing stock and neighborhood conditions in the region.

The substandard and declining housing stock is also an issue that primarily lies at the local government level. Research indicates that in general, some regional local governments are reluctant to adopt the necessary regulatory provisions that would allow them to take the problem of abandoned, substandard houses in hand and remove them from the community. Adopting habitability codes and abatement codes are very controversial proposals in most communities. However, the laissez-faire approach that exists in most southeast communities is contributing to the problem and not helping create a solution.

Over the years, La Junta has been successful in removing dilapidated housing and returning those empty lots to the building inventory of the City. Lamar has pursued a policy of removing the most decrepit units from the City. But in discussions with various key informants, both governmental and private sector, people felt that the municipal governments were not willing to swallow the hard pill and adopt stricter codes for the abatement of deteriorated properties. This painful step will be necessary in order to clean up the blight that exists in most of the municipalities of the region.

Associated with abatement ordinances, is also the need for habitability codes. CSI heard from numerous key informants that some landlords have no regard for the quality of rentals they place in the market. Because property values have been depressed, some investors have purchased substandard units through tax sales or other transactions. They have made those units available with no health or safety improvements. The Human Services Department in Bent County recounted that one landlord who may own as many as 50 rundown homes rents the homes on a "work for your rent" basis. Paying residents less than the minimum wage, tenants are working off their rent, at less than minimum wage standards. The state will not be able to change these conditions and if the local officials are serious about improving the housing stock, they should consider passing basic habitability codes that require minimum safety standards such as running water, hot and cold water, functioning HVAC systems that can maintain an interior temperature of at least 68 degrees, and basic security items such as locking windows and doors and roofs that don't leak. In rural communities, these ideas are very controversial, but if the communities truly want a better housing stock and an environment that doesn't exploit the renters with the least resources, regulatory limits may have to be adopted.

Some communities which have faced severe rental housing quality problems have moved to a rental licensing program. The rental license is similar to the business license that many communities require. In order to obtain a rental license, the property owner must demonstrate that the unit meets certain basic health and safety standards in order to obtain the license. If the license holder fails to maintain the unit in a safe condition, the license can be revoked or non-renewed. This idea can be explored within each community as a way to protect renters.

Main Goal IV

Facilitate and support housing activities carried out by community groups and individuals.

The housing market is one of the more regulated aspects of our economy. National monetary and fiscal policy have great influence on the housing finance system. National environmental laws impact the supply and quality of the materials that are available for housing construction. National and state labor and civil rights laws affect the labor cost of housing as well as who can live in the houses. Local land use and building regulations determine where the housing gets built and what the appearance and quality of the housing will be.

Because of the complex nature of our shelter system, it takes all members of the community to improve and expand the housing supply. Southeast Colorado is somewhat limited in the number of agencies and businesses that have the capacity to navigate the complex housing development and financing process. There are a limited number of private sector builders and developers who can develop and build new housing. This limitation is attributable to the limited market opportunities for profit oriented builders to construct new housing and sell those products to prospective buyers. Obtaining the necessary financing and then recruiting skilled labor to build the product is difficult because the market for new housing is limited. Unlike many growing metro areas, the market in southeast Colorado provides few opportunities for builders to build on speculation and be assured that a growing population will purchase new units.

The Region has the advantage of several community based housing organizations that have established impressive track records in addressing the housing needs of primarily lower income populations. There are three functioning Public Housing Authorities which provide a variety of housing products to the income qualified populations. Those housing types include agricultural worker housing, senior housing and family housing. As those agencies work to maintain and expand their supply of decent housing, there are a number of supports they require from the communities they serve. They need local political support that can help them navigate the often, challenging regulatory hurdles they face from funders and regulators such as HUD, USDA, and state agencies. Local communities need to stand up as advocates for the challenges the local Housing Authorities face in reconciling changing market conditions with various rules that don't have the flexibility to allow those agencies to change their programming based on changing conditions.

Mission driven agencies must also rely to a greater degree than before, on local resources to support their agencies and to venture forward with new development. The community based housing finance system is declining and policy makers at the state and federal level expect to see significant local financial support for new efforts, before they will consider investing shrinking federal dollars into a new project.

The Region also has two very active non-profit housing organizations that have performed well on a variety of affordable projects. Tri-County Housing and Southeast Colorado Economic Development Corporation have operated successful housing rehabilitation programs for a number of years. Those efforts have not only improved the housing stock in many of the counties of the region, but through the use of a loan model for the rehabilitation loans, they have some resources to apply to new endeavors through the revolved payments that have come from the rehab loans.

Both agencies have been consulted extensively in preparation of this report. Both agencies are on board with creating some type of regional super fund that could do more to expand and improve the housing stock in the Region. While this report outlines a vision for how such a fund might be structured, there are many details that will have to be woven together in order to create a structure that can function and also obtain support from outside funders. In order to get such an ambitious project off the ground, both agencies will have to add at least one new staff position to carry the work load. Outside funders will weigh the staffing needs but will also want to measure the local financial commitment to making such a program work.

CSI believes, that as has been the trend in several rural areas in this state and others, southeast Colorado has been overlooked in receiving the necessary resources to address the significant decline in the housing stock that has been documented in this study. Concerned citizens and elected officials will have to form an effective advocacy strategy to get the region on the radar of state and federal officials. While the agencies which will likely be the local implementers will be front and center in ongoing discussions and negotiations with the various state agencies, the local communities will have to make their voices heard in support of the two housing agencies. Previously in this study, specific regulatory challenges have been identified and in order to move forward, the region will have to seek regulatory relief from some of the requirements that limit the current options.

There is also a role for private sector builders. While there are few construction companies producing new housing on a daily basis, there are builders who have successfully added new housing to the supply. Key informant builders have indicated a willingness and ability to contribute new housing to the supply. Those builders can be utilized in meeting the production opportunities outlined in this study.

A La Junta area builder has built new homes in the La Junta area and feels that he could bring new, modest homes in to the market for between $110 per square foot and $120.00 per square foot. That is a market niche that could be affordable to many employees in the community such as teachers, public safety workers, medical personnel and two income households.

Falcon Builders, working in Ordway, has secured a number of lots in the West Ordway subdivision that could be utilized for new homes. The West Ordway project faces a challenge because the bulk of the infrastructure in that subdivision has yet to be completed. The most feasible way of financing the needed infrastructure would be to create a Special Improvement District (SID). There are approximately 50 lots in the subdivision and the infrastructure would probably cost in the vicinity of $15,000 per lot. That estimate is based on a review of other SID filings in the southern part of the state. A builder in Springfield has successfully been bringing single family homes to the market at desirable prices for local buyers.

There could be an opportunity for the Town of Ordway and Crowley County to assist in some of the transactional costs of creating an SID. Bond counsel would have to be retained and engineering budgets developed. A district could only be formed by a vote of the property owners within the boundary and then the County Commissioners would have to approve the SID governance documents. Getting the SID to a stage of legal status, would cost some up-front money and it is not known if the developer would have the resources to do this without local government support. The benefit to the community would be twofold: a blighted abandoned subdivision would become functional, and the improved lots would provide opportunities for builders to provide homes that would be appealing and affordable to a number of employees who work at the two correctional facilities but also face long commutes from other communities that have more housing choices.

Additional Strategies to Meet Local Housing Needs

There are other strategies that should be deployed to meet housing needs throughout the region.

Homeownership Strategies

While homeownership rates are high throughout the region, it is important to ensure that younger residents with the desire to purchase a home, and new residents moving to communities for jobs, can find homes that are affordable to them, desirable, and have the financial products and assistance available to make homeownership a reality.

In southeastern Colorado, home prices are not an issue for first time and new-to-town homebuyers. The biggest issue for these households is housing stock, which has been addressed already in the housing goals and strategies. Newly constructed or rehabilitated units offered for sale or through lease to own options will help meet the needs of homebuyers. For those at 120% AMI or less, access to various flexible loan programs and down payment assistance programs can help bridge the gap between an affordable payment and the prices of newly constructed or rehabilitated units. Tri-County Housing and SECED should continue existing homebuyer assistance efforts and ensure that households throughout the region have access to this assistance and a variety of loan products.

Rental Housing Strategies

The Lamar Housing Authority and the La Junta / Otero County Housing Authority both own rental units targeted to farm labor. These units are scattered throughout the region, and stand mostly vacant. Both housing authorities are required to continually submit proof to USDA Rural Development (RD) that there is not adequate demand from farm labor to fill the units in order to get waivers from RD allowing the units to be rented to other income qualified households.

The Local Economy and Employment section of this housing assessment provided data that shows a significant decline in the number of farm laborers in the past 15 years throughout the region. The number of short term farm employees has declined, as has the number of total farms producing crops that require their skills. Key informants also indicated that along with a shift in crops and consolidation of farms, new farming equipment has replaced the work of field hands.

CSI recommends that the USDA Rural Development office in Colorado lift all restrictions on these units that target farm labor, and instead allow the units to be offered to low income households earning 80% AMI or less. There is demand throughout the region for rentals, and these units can have a higher and greater use. Many of the units are in smaller communities, and may not attract large numbers of renters. However, continuing project based rental assistance and allowing a larger pool of eligible households will increase occupancy and decrease vacancies.

In some communities, especially in Crowley County, there is demand for new medium sized rental housing development. There are a significant number of people commuting to Crowley County for work at the two prisons, and the construction of additional rental and for-sale units could reduce commutes from outside the county and serve the needs of these employees. Developers and housing providers should explore development of new mixed-income rentals to serve this industry.

Special Needs Housing Strategies

As the population throughout the region ages, more residents will need assistance within their homes to remain in place. Most seniors in the region are owners, and most senior owners desire to stay in their own homes as long as possible. The housing rehabilitation programs operated by SECED and Tri-County housing should ensure that they are providing information about their housing rehabilitation loan programs to seniors in the region. If current appraisal and programmatic restrictions that make lending a challenge can be lifted, more seniors may be served by these programs. Rehabilitation loans can be coordinated with the Health First Colorado Home Modification Benefit program which provides up to $14,000 in home modifications, adaptations, and improvements for persons with disabilities.

Some newly constructed homes built on vacant parcels could be constructed to be senior and disability friendly – following universal design standards and including features such as grab bars in bathrooms, smooth, ground level entryways, accessible showers and tubs, wide interior doorways, and lever door handles instead of door knobs. Units could be marketed for sale to seniors and persons with disabilities who could remain independent within a more accessible home, and for rent to seniors and persons with disabilities who either want to sell their existing home or move from a less accessible housing unit. These units could have restricted or market rate rents and sales prices.

APPENDIX A – HOUSEHOLDS BY INCOME LEVEL

Baca County 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	67	11	23	1	0	103
31 - 50% AMI	32	13	6	15	7	73
51 - 60% AMI	15	6	2	14	5	43
61 - 80% AMI	14	23	4	6	11	58
81 - 120% AMI	15	15	21	7	8	66
121 - 200% AMI	40	25	8	0	4	76
above 200% AMI	17	0	1	1	3	22
Total	199	94	66	44	38	441
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	119	40	9	13	0	181
31 - 50% AMI	79	64	4	11	4	163
51 - 60% AMI	24	35	8	3	5	74
61 - 80% AMI	47	69	25	8	12	160
81 - 120% AMI	71	106	46	10	8	241
121 - 200% AMI	23	98	25	49	15	211
above 200% AMI	30	86	4	5	23	149
Total	394	499	121	99	67	1,180
Percentage	33%	42%	10%	8%	6%	100%

Source: Ribbon Demographics, HISTA Data, CSI

Baca County 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	29	5	3	2	3	36
31 - 50% AMI	40	9	1	1	1	45
51 - 60% AMI	14	5	1	2	3	25
61 - 80% AMI	29	5	10	9	12	60
81 - 120% AMI	31	27	7	19	6	101
121 - 200% AMI	41	22	30	10	10	113
above 200% AMI	15	21	16	1	0	62
Total	200	94	68	45	34	441
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	121	40	9	12	0	181
31 - 50% AMI	80	65	4	11	4	163
51 - 60% AMI	24	36	7	2	5	74
61 - 80% AMI	48	70	23	7	12	160
81 - 120% AMI	72	107	45	10	8	244
121 - 200% AMI	23	99	23	47	15	211
above 200% AMI	30	87	2	5	23	147
Total	399	505	113	95	67	1179

Source: Ribbon Demographics, HISTA Data, CSI

Springfield 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	30	7	17	1	0	55
31 - 50% AMI	16	5	4	9	0	35
51 - 60% AMI	7	2	1	2	0	12
61 - 80% AMI	7	6	3	3	7	24
81 - 120% AMI	2	2	1	5	5	15
121 - 200% AMI	18	16	0	0	0	35
above 200% AMI	12	0	1	1	1	15
Total	92	38	28	20	13	191
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	55	19	2	10	0	86
31 - 50% AMI	34	28	1	5	2	70
51 - 60% AMI	14	13	4	0	4	34
61 - 80% AMI	26	24	13	1	5	69
81 - 120% AMI	30	37	23	6	0	97
121 - 200% AMI	12	40	6	19	4	80
above 200% AMI	13	36	1	3	11	64
Total	184	197	50	43	26	**500**

Source: Ribbon Demographics, HISTA Data, CSI

Springfield 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	30	7	18	1	0	56
31 - 50% AMI	17	5	4	9	0	35
51 - 60% AMI	7	2	1	2	0	12
61 - 80% AMI	7	6	3	3	7	25
81 - 120% AMI	2	2	1	5	5	16
121 - 200% AMI	19	17	0	0	0	36
above 200% AMI	12	0	1	1	1	15
	94	39	29	20	13	**195**
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	56	19	2	10	0	88
31 - 50% AMI	35	28	1	5	2	71
51 - 60% AMI	14	13	4	0	4	35
61 - 80% AMI	26	25	13	1	5	70
81 - 120% AMI	30	38	24	6	0	99
121 - 200% AMI	13	40	6	19	4	82
above 200% AMI	13	37	1	3	11	65
	188	201	51	44	27	510

Source: Ribbon Demographics, HISTA Data, CSI

Walsh 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	12	1	0	1	1	14
31 - 50% AMI	2	2	0	2	1	8
51 - 60% AMI	2	2	0	6	2	11
61 - 80% AMI	1	7	0	2	1	10
81 - 120% AMI	3	1	9	0	0	13
121 - 200% AMI	5	1	6	0	0	12
above 200% AMI	1	1	0	0	0	2
	27	14	15	10	5	71
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	25	4	1	0	0	29
31 - 50% AMI	13	8	0	2	0	23
51 - 60% AMI	1	5	0	3	0	9
61 - 80% AMI	3	9	1	4	1	16
81 - 120% AMI	9	10	6	1	1	27
121 - 200% AMI	4	13	8	8	4	37
above 200% AMI	4	10	1	0	0	14
	58	59	17	17	5	156

Source: Ribbon Demographics, HISTA Data, CSI

Walsh 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	11	1	0	1	1	14
31 - 50% AMI	2	2	0	2	1	7
51 - 60% AMI	2	2	0	5	2	11
61 - 80% AMI	1	6	0	1	1	10
81 - 120% AMI	3	1	9	0	0	13
121 - 200% AMI	5	1	6	0	0	12
above 200% AMI	1	1	0	0	0	2
	26	13	14	10	5	68
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	24	4	1	0	0	28
31 - 50% AMI	13	8	0	2	0	23
51 - 60% AMI	1	5	0	2	0	9
61 - 80% AMI	3	8	1	4	1	16
81 - 120% AMI	9	9	6	1	1	26
121 - 200% AMI	4	13	8	8	3	36
above 200% AMI	4	9	1	0	0	14
	57	57	17	17	5	152

Source: Ribbon Demographics, HISTA Data, CSI

Bent County 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	107	30	2	7	27	172
31 - 50% AMI	39	22	15	5	0	81
51 - 60% AMI	10	14	5	10	0	39
61 - 80% AMI	25	36	22	6	0	89
81 - 120% AMI	45	18	21	30	0	113
121 - 200% AMI	1	16	11	0	4	32
above 200% AMI	9	11	0	0	4	24
Total	235	148	76	57	35	551
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	46	22	7	5	8	89
31 - 50% AMI	64	39	2	3	4	112
51 - 60% AMI	23	23	2	6	8	61
61 - 80% AMI	46	25	20	23	36	151
81 - 120% AMI	50	122	16	47	17	251
121 - 200% AMI	66	99	64	24	29	282
above 200% AMI	23	95	33	4	0	155
Total	318	425	143	112	103	1,101

Source: Ribbon Demographics, HISTA Data, CSI

Bent County 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	101	29	2	6	26	163
31 - 50% AMI	37	21	14	5	0	77
51 - 60% AMI	10	13	4	9	0	37
61 - 80% AMI	23	35	21	6	0	85
81 - 120% AMI	42	17	20	28	0	107
121 - 200% AMI	1	15	10	0	4	31
above 200% AMI	9	10	0	0	4	23
	223	140	72	54	33	522
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	44	21	7	5	8	84
31 - 50% AMI	60	37	2	3	4	106
51 - 60% AMI	22	22	2	5	8	58
61 - 80% AMI	44	23	19	22	34	142
81 - 120% AMI	47	115	15	44	16	237
121 - 200% AMI	62	94	60	23	28	266
above 200% AMI	22	90	32	3	0	147
	300	401	135	106	97	1040

Source: Ribbon Demographics, HISTA Data, CSI

Las Animas 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	61	18	1	3	18	102
31 - 50% AMI	23	10	6	3	0	42
51 - 60% AMI	4	6	3	7	0	19
61 - 80% AMI	13	19	11	3	0	45
81 - 120% AMI	21	7	10	11	0	49
121 - 200% AMI	0	7	5	0	2	14
above 200% AMI	3	2	0	0	1	6
	125	69	35	27	21	277
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	27	12	1	6	1	47
31 - 50% AMI	31	16	0	3	2	52
51 - 60% AMI	8	10	0	3	4	26
61 - 80% AMI	26	13	7	11	16	73
81 - 120% AMI	29	49	5	19	6	109
121 - 200% AMI	24	37	25	8	11	105
above 200% AMI	7	28	11	0	0	46
	151	165	50	51	40	**457**

Source: Ribbon Demographics, HISTA Data, CSI

Las Animas 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	58	17	1	3	17	96
31 - 50% AMI	22	10	5	3	0	40
51 - 60% AMI	4	5	2	7	0	18
61 - 80% AMI	12	18	10	3	0	43
81 - 120% AMI	20	7	9	10	0	46
121 - 200% AMI	0	6	5	0	2	13
above 200% AMI	3	2	0	0	1	6
	118	65	33	26	20	262
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	26	11	1	6	1	45
31 - 50% AMI	30	16	0	2	2	50
51 - 60% AMI	8	9	0	3	4	25
61 - 80% AMI	25	13	7	11	15	70
81 - 120% AMI	27	48	5	19	6	105
121 - 200% AMI	23	36	24	8	10	101
above 200% AMI	7	27	11	0	0	44
	145	159	48	49	39	440

Source: Ribbon Demographics, HISTA Data, CSI

Crowley County 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	65	46	19	9	1	140
31 - 50% AMI	38	34	4	9	13	98
51 - 60% AMI	11	10	1	0	3	24
61 - 80% AMI	9	5	5	16	4	39
81 - 120% AMI	13	5	6	0	5	30
121 - 200% AMI	8	3	5	3	3	22
above 200% AMI	7	5	3	1	4	20
Total	152	108	44	38	33	375
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	37	63	13	35	4	152
31 - 50% AMI	46	32	18	6	31	133
51 - 60% AMI	19	18	5	6	6	54
61 - 80% AMI	47	33	18	8	10	116
81 - 120% AMI	53	102	57	14	7	233
121 - 200% AMI	36	76	22	4	27	165
above 200% AMI	21	29	5	4	4	64
Total	259	354	138	77	89	917

Source: Ribbon Demographics, HISTA Data, CSI

Crowley County 2021

	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	68	48	20	9	1	146
31 - 50% AMI	40	36	4	9	14	103
51 - 60% AMI	12	10	1	0	3	25
61 - 80% AMI	9	5	5	17	4	41
81 - 120% AMI	14	5	7	0	6	32
121 - 200% AMI	9	3	6	3	3	23
above 200% AMI	8	5	3	1	4	21
	158	113	46	40	34	391
	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	38	66	14	36	4	158
31 - 50% AMI	48	33	19	6	32	138
51 - 60% AMI	20	19	5	7	6	56
61 - 80% AMI	49	34	18	9	11	120
81 - 120% AMI	55	106	59	14	7	241
121 - 200% AMI	37	79	23	4	28	171
above 200% AMI	22	30	5	4	5	66
	268	367	143	80	92	950

Source: Ribbon Demographics, HISTA Data, CSI

Ordway 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	33	20	7	9	0	69
31 - 50% AMI	15	13	2	2	0	32
51 - 60% AMI	3	4	0	0	1	7
61 - 80% AMI	2	6	2	7	1	18
81 - 120% AMI	4	2	2	0	0	8
121 - 200% AMI	2	0	3	1	1	7
above 200% AMI	2	1	2	0	2	7
	60	45	18	19	5	147
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	13	24	7	17	0	61
31 - 50% AMI	16	10	6	2	6	39
51 - 60% AMI	5	5	1	2	1	13
61 - 80% AMI	12	9	4	2	2	28
81 - 120% AMI	15	27	24	5	1	72
121 - 200% AMI	12	29	11	0	11	62
above 200% AMI	3	7	2	1	1	14
	76	110	54	28	22	**290**

Source: Ribbon Demographics, HISTA Data, CSI

Ordway 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	34	21	7	9	0	72
31 - 50% AMI	15	13	2	2	0	33
51 - 60% AMI	3	4	0	0	1	7
61 - 80% AMI	3	6	2	7	1	19
81 - 120% AMI	4	2	3	0	0	9
121 - 200% AMI	2	0	3	1	1	7
above 200% AMI	2	1	2	0	2	7
	63	47	19	20	5	154
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	13	24	7	17	0	62
31 - 50% AMI	16	10	6	2	6	40
51 - 60% AMI	5	5	1	2	1	13
61 - 80% AMI	12	9	4	2	2	29
81 - 120% AMI	15	27	24	5	1	72
121 - 200% AMI	12	29	11	0	11	63
above 200% AMI	3	7	2	1	1	14
	77	111	55	28	22	293

Source: Ribbon Demographics, HISTA Data, CSI

Eads 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	9	12	0	0	0	21
31 - 50% AMI	5	0	9	0	0	14
51 - 60% AMI	1	0	1	0	0	3
61 - 80% AMI	7	0	0	5	0	13
81 - 120% AMI	11	3	0	0	0	14
121 - 200% AMI	1	12	0	0	2	15
above 200% AMI	1	0	1	0	1	3
	36	27	11	5	3	82
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	24	9	0	0	0	33
31 - 50% AMI	16	10	2	0	0	27
51 - 60% AMI	7	4	5	0	0	17
61 - 80% AMI	9	14	6	0	1	30
81 - 120% AMI	9	23	12	3	2	49
121 - 200% AMI	3	21	10	4	4	43
above 200% AMI	5	13	2	4	0	23
	74	94	36	11	7	222

Source: Ribbon Demographics, HISTA Data, CSI

Eads 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	10	13	0	0	0	24
31 - 50% AMI	6	0	10	0	0	15
51 - 60% AMI	1	0	1	0	0	3
61 - 80% AMI	8	0	0	5	0	14
81 - 120% AMI	12	3	0	0	0	15
121 - 200% AMI	1	13	0	0	2	16
above 200% AMI	1	0	1	0	1	3
	40	30	12	5	3	90
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	26	10	0	0	0	36
31 - 50% AMI	17	10	2	0	0	29
51 - 60% AMI	8	5	6	0	0	18
61 - 80% AMI	10	15	7	0	1	32
81 - 120% AMI	10	25	12	3	2	53
121 - 200% AMI	4	23	11	4	5	46
above 200% AMI	6	14	2	4	0	25
	80	101	39	12	8	239

Source: Ribbon Demographics, HISTA Data, CSI

Otero County 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	421	175	75	154	75	900
31 - 50% AMI	235	71	139	27	73	545
51 - 60% AMI	61	33	42	26	16	179
61 - 80% AMI	100	35	77	39	25	277
81 - 120% AMI	98	61	41	21	15	236
121 - 200% AMI	95	167	47	10	23	342
above 200% AMI	131	32	12	11	10	196
Total	1,141	575	434	288	236	2,674
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	273	162	118	53	20	626
31 - 50% AMI	249	248	117	41	76	731
51 - 60% AMI	154	146	65	56	47	466
61 - 80% AMI	190	218	95	57	68	628
81 - 120% AMI	238	426	97	146	62	970
121 - 200% AMI	98	524	133	116	109	979
above 200% AMI	102	345	55	44	18	563
Total	1,304	2,067	679	512	400	4,962

Source: Ribbon Demographics, HISTA Data, CSI

Otero County 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	426	177	76	156	76	911
31 - 50% AMI	238	72	141	27	74	552
51 - 60% AMI	62	34	43	26	16	181
61 - 80% AMI	102	36	78	39	25	280
81 - 120% AMI	99	61	42	22	15	239
121 - 200% AMI	96	169	48	10	23	346
above 200% AMI	133	33	12	11	10	199
	1,156	582	440	292	239	2,708
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	276	164	120	54	21	634
31 - 50% AMI	253	251	118	42	77	741
51 - 60% AMI	156	148	66	56	47	473
61 - 80% AMI	193	221	96	58	69	637
81 - 120% AMI	242	432	98	148	63	983
121 - 200% AMI	99	531	135	117	110	993
above 200% AMI	103	349	56	44	18	571
	1,322	2,096	688	519	406	5,031

Source: Ribbon Demographics, HISTA Data, CSI

Fowler 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	37	3	2	0	9	51
31 - 50% AMI	21	6	18	4	1	50
51 - 60% AMI	7	3	3	6	0	19
61 - 80% AMI	6	2	0	2	3	12
81 - 120% AMI	3	3	2	1	0	9
121 - 200% AMI	1	17	1	0	2	20
above 200% AMI	9	3	1	0	0	14
	84	37	26	13	15	175
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	26	7	2	0	2	36
31 - 50% AMI	22	15	5	1	10	53
51 - 60% AMI	7	10	2	4	1	23
61 - 80% AMI	10	34	2	10	4	61
81 - 120% AMI	8	32	9	0	5	56
121 - 200% AMI	20	31	11	13	5	81
above 200% AMI	8	23	5	1	2	40
	101	152	37	29	30	349

Source: Ribbon Demographics, HISTA Data, CSI

Fowler 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	36	3	2	0	9	50
31 - 50% AMI	21	6	17	4	1	49
51 - 60% AMI	7	3	2	6	0	19
61 - 80% AMI	6	2	0	2	3	12
81 - 120% AMI	3	3	2	1	0	9
121 - 200% AMI	1	17	1	0	2	20
above 200% AMI	9	3	1	0	0	13
	82	36	25	13	15	171
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	26	7	2	0	2	37
31 - 50% AMI	22	15	5	1	10	54
51 - 60% AMI	7	10	2	4	1	23
61 - 80% AMI	10	35	2	10	5	62
81 - 120% AMI	9	33	9	0	6	57
121 - 200% AMI	21	32	12	13	6	83
above 200% AMI	9	24	6	1	2	41
	104	156	38	30	31	359

Source: Ribbon Demographics, HISTA Data, CSI

La Junta 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	192	127	55	65	20	459
31 - 50% AMI	106	27	32	6	34	205
51 - 60% AMI	13	6	18	4	10	52
61 - 80% AMI	31	11	40	31	11	125
81 - 120% AMI	46	14	16	9	9	94
121 - 200% AMI	53	41	25	2	12	132
above 200% AMI	71	10	3	7	1	93
	512	235	190	124	98	1,159
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	95	57	60	21	6	240
31 - 50% AMI	99	91	73	24	43	330
51 - 60% AMI	81	43	38	33	32	227
61 - 80% AMI	81	78	39	16	6	220
81 - 120% AMI	108	159	24	47	10	349
121 - 200% AMI	24	166	22	38	45	296
above 200% AMI	23	94	5	14	2	139
	511	689	261	194	145	1,800

Source: Ribbon Demographics, HISTA Data, CSI

La Junta 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	196	129	56	66	20	467
31 - 50% AMI	108	28	33	6	34	209
51 - 60% AMI	14	6	19	5	10	53
61 - 80% AMI	31	11	41	32	12	127
81 - 120% AMI	47	14	16	9	10	96
121 - 200% AMI	54	41	25	2	12	134
above 200% AMI	72	10	3	8	2	94
	521	239	193	126	100	1180
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	96	58	61	22	6	244
31 - 50% AMI	101	93	74	25	44	336
51 - 60% AMI	82	44	38	33	33	231
61 - 80% AMI	82	79	40	16	6	224
81 - 120% AMI	110	162	25	48	10	355
121 - 200% AMI	25	169	23	39	46	301
above 200% AMI	24	95	5	15	3	141
	520	701	266	197	148	1832

Source: Ribbon Demographics, HISTA Data, CSI

Rocky Ford 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	102	27	8	42	32	211
31 - 50% AMI	35	20	54	10	14	134
51 - 60% AMI	26	13	11	4	2	56
61 - 80% AMI	43	8	11	3	1	66
81 - 120% AMI	25	15	10	7	1	58
121 - 200% AMI	17	48	2	3	7	77
above 200% AMI	21	9	3	1	7	41
	271	139	98	70	64	642
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	57	60	21	19	6	163
31 - 50% AMI	39	68	12	4	10	132
51 - 60% AMI	26	38	4	11	5	85
61 - 80% AMI	47	20	9	14	18	108
81 - 120% AMI	44	58	21	28	17	168
121 - 200% AMI	16	88	41	19	24	188
above 200% AMI	21	58	14	4	4	101
	250	390	122	99	84	945

Source: Ribbon Demographics, HISTA Data, CSI

Rocky Ford 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	103	27	8	43	32	213
31 - 50% AMI	36	20	54	10	15	135
51 - 60% AMI	27	13	11	5	2	56
61 - 80% AMI	43	8	11	3	1	66
81 - 120% AMI	26	16	10	7	1	58
121 - 200% AMI	17	48	2	3	7	77
above 200% AMI	21	9	3	1	7	41
	274	140	99	71	65	648
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	58	61	22	19	6	166
31 - 50% AMI	39	69	12	4	10	135
51 - 60% AMI	27	39	4	12	5	87
61 - 80% AMI	48	20	9	14	19	110
81 - 120% AMI	45	59	22	28	17	171
121 - 200% AMI	16	90	42	20	25	192
above 200% AMI	22	59	14	4	4	103
	255	397	124	101	86	963

Source: Ribbon Demographics, HISTA Data, CSI

Prowers County 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	208	157	29	10	41	446
31 - 50% AMI	130	46	41	24	49	290
51 - 60% AMI	55	17	33	27	6	139
61 - 80% AMI	96	36	41	33	20	226
81 - 120% AMI	70	46	48	48	16	228
121 - 200% AMI	34	38	4	13	15	104
above 200% AMI	89	28	12	11	3	143
Total	683	368	208	166	150	1,575
Percentage	43%	23%	13%	11%	10%	100%
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	147	142	16	26	4	335
31 - 50% AMI	151	169	36	28	52	435
51 - 60% AMI	73	87	13	1	39	214
61 - 80% AMI	95	145	41	98	46	425
81 - 120% AMI	109	163	159	77	52	561
121 - 200% AMI	56	303	120	64	125	668
above 200% AMI	83	251	89	50	23	496
Total	714	1,261	475	344	341	3,135

Source: Ribbon Demographics, HISTA Data, CSI

Prowers County 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	206	156	29	10	41	442
31 - 50% AMI	129	46	41	24	48	288
51 - 60% AMI	55	17	33	27	6	137
61 - 80% AMI	96	36	40	32	20	224
81 - 120% AMI	70	45	47	48	16	226
121 - 200% AMI	34	38	4	13	15	103
above 200% AMI	88	28	11	11	3	142
	677	365	206	165	149	1,561
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	412	311	58	19	82	883
31 - 50% AMI	257	92	81	48	96	574
51 - 60% AMI	110	34	66	53	12	274
61 - 80% AMI	191	71	80	64	40	447
81 - 120% AMI	139	90	94	96	32	452
121 - 200% AMI	67	75	9	26	29	206
above 200% AMI	176	55	23	23	6	283
	1353	729	412	329	297	3,119

Source: Ribbon Demographics, HISTA Data, CSI

Holly 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	14	2	3	0	12	31
31 - 50% AMI	6	1	2	2	2	12
51 - 60% AMI	4	1	1	5	3	15
61 - 80% AMI	5	7	2	1	1	17
81 - 120% AMI	2	0	4	1	2	9
121 - 200% AMI	0	3	1	0	1	5
above 200% AMI	3	0	1	0	0	3
	34	14	14	9	21	92
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	17	13	6	2	0	39
31 - 50% AMI	13	17	3	6	6	45
51 - 60% AMI	3	9	2	0	1	15
61 - 80% AMI	5	12	3	12	1	33
81 - 120% AMI	4	10	6	4	3	27
121 - 200% AMI	3	20	7	1	13	45
above 200% AMI	12	33	21	3	1	70
	58	114	48	28	26	274

Source: Ribbon Demographics, HISTA Data, CSI

Holly 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	15	2	3	0	13	33
31 - 50% AMI	6	1	2	2	2	13
51 - 60% AMI	5	1	2	5	3	16
61 - 80% AMI	6	8	2	1	1	18
81 - 120% AMI	2	0	4	1	2	10
121 - 200% AMI	0	3	1	0	1	6
above 200% AMI	3	0	1	0	0	4
	36	15	15	10	22	98
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	19	15	7	2	0	44
31 - 50% AMI	15	18	3	7	7	50
51 - 60% AMI	4	10	2	0	1	17
61 - 80% AMI	5	14	3	14	1	37
81 - 120% AMI	5	11	7	4	3	30
121 - 200% AMI	4	23	8	1	15	50
above 200% AMI	13	37	24	3	1	79
	65	128	54	31	29	307

Source: Ribbon Demographics, HISTA Data, CSI

Lamar 2017

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	168	130	18	5	23	344
31 - 50% AMI	93	29	36	15	44	216
51 - 60% AMI	34	3	26	14	2	79
61 - 80% AMI	67	14	27	24	6	138
81 - 120% AMI	50	27	23	40	8	148
121 - 200% AMI	27	26	3	0	4	61
above 200% AMI	77	26	11	8	2	124
	517	255	144	106	88	1,110
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	76	75	6	24	4	184
31 - 50% AMI	96	88	30	22	40	277
51 - 60% AMI	60	40	10	0	25	135
61 - 80% AMI	73	86	19	61	8	247
81 - 120% AMI	81	88	100	32	27	328
121 - 200% AMI	21	160	73	31	95	379
above 200% AMI	43	151	33	20	19	266
	450	687	271	190	218	1,816

Source: Ribbon Demographics, HISTA Data, CSI

Lamar 2021

Renters	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	167	129	18	5	23	342
31 - 50% AMI	92	29	36	15	43	215
51 - 60% AMI	34	3	26	14	2	79
61 - 80% AMI	67	14	27	24	6	137
81 - 120% AMI	50	27	23	39	8	147
121 - 200% AMI	27	26	3	0	4	60
above 200% AMI	77	26	11	8	2	124
	514	254	143	105	88	1,104
Owners	1 person	2 person	3 person	4 person	5 + person	Total
0 - 30% AMI	75	74	6	23	3	181
31 - 50% AMI	95	87	29	22	40	272
51 - 60% AMI	59	39	10	0	25	133
61 - 80% AMI	71	84	19	60	8	242
81 - 120% AMI	80	86	98	32	27	322
121 - 200% AMI	21	157	72	30	93	373
above 200% AMI	42	148	33	20	18	261
	442	675	266	187	214	1,784

Source: Ribbon Demographics, HISTA Data, CSI

APPENDIX B: DETAILED DATA BY COUNTY AND JURISDICTION

Population and Citizenship, 2015

	Total Population	US Citizen, Born in US	US Citizen, Born Abroad to American Parents	Citizen by Naturalization
Baca County	3,701	3,601	5	38
Bent County	5,895	5,456	19	84
Crowley County	5,551	5,284	53	17
Kiowa County	1,463	1,427	7	2
Otero County	18,572	17,477	69	303
Prowers County	12,235	10,871	22	293
Campo	41	41	0	0
Cheraw	175	165	3	7
Crowley	284	282	0	0
Eads	612	612	0	0
Fowler	1,144	1,133	1	6
Granada	507	443	2	10
Hartman	62	59	0	3
Haswell	74	74	0	0
Holly	882	743	0	34
La Junta	7,018	6,525	38	97
Lamar	7,744	6,855	10	146
Las Animas	1,813	1,753	6	39
Manzanola	445	410	1	6
Olney Springs	507	474	19	1
Ordway	1,393	1,386	2	2
Pritchett	130	130	0	0
Rocky Ford	3,877	3,578	6	59
Sheridan Lake	85	64	0	0
Springfield	1,392	1,378	0	7
Sugar City	434	416	14	3
Swink	659	653	0	6
Two Buttes	63	63	0	0
Vilas	214	205	0	0
Walsh	618	553	0	30
Wiley	350	302	1	3

Source: US Census Bureau, 2015 American Community Survey

Households by Tenure, 2015

	Households	Owners	Renters	Ownership Rate
Baca County	1,568	1,143	425	73%
Bent County	1,635	1,155	480	71%
Crowley County	1,169	941	228	80%
Kiowa County	583	442	141	76%
Otero County	7,454	4,753	2,701	64%
Prowers County	4,856	3,264	1,592	67%
Campo	26	20	6	77%
Cheraw	74	55	19	74%
Crowley	77	53	24	69%
Eads	245	190	55	78%
Fowler	477	308	169	65%
Granada	183	129	54	70%
Hartman	29	20	9	69%
Haswell	32	31	1	97%
Holly	312	216	96	69%
La Junta	2,801	1,488	1,313	53%
Lamar	3,137	1,976	1,161	63%
Las Animas	869	540	329	62%
Manzanola	185	103	82	56%
Olney Springs	109	61	48	56%
Ordway	369	268	101	73%
Pritchett	63	54	9	86%
Rocky Ford	1,563	976	587	62%
Sheridan Lake	24	8	16	33%
Springfield	571	426	145	75%
Sugar City	124	96	28	77%
Swink	231	164	67	71%
Two Buttes	27	19	8	70%
Vilas	64	34	30	53%
Walsh	279	176	103	63%
Wiley	173	118	55	68%

Source: US Census Bureau, 2015 American Community Survey

Median Income, 2015

	Median Income
Baca County	$38,000
Bent County	$36,791
Crowley County	$31,151
Kiowa County	$40,304
Otero County	$32,311
Prowers County	$40,179
Campo	(X)
Cheraw	$36,429
Crowley	$27,344
Eads	$36,150
Fowler	$30,850
Granada	$28,173
Hartman	(X)
Haswell	$42,500
Holly	$34,615
La Junta	$31,113
Lamar	$35,487
Las Animas	$29,260
Manzanola	$29,844
Olney Springs	$31,458
Ordway	$27,589
Pritchett	$51,875
Rocky Ford	$27,088
Sheridan Lake	$26,250
Springfield	$33,029
Sugar City	$32,500
Swink	$36,932
Two Buttes	$24,375
Vilas	$32,500
Walsh	$34,712
Wiley	$40,583

Source: US Census Bureau, 2015 American Community Survey

Disability Status, 2015

	Persons with a Disability	Percent of Population with Disability	Age 65 - 74 with a Disability	Age 65 - 74 Percent with a Disability	Age- 75 + Percent with a Disability	With Ambulatory Disability	With Self Care Disability	With Independent Living Disability
Campo	30	73%	7	70%	86%	21	5	7
Cheraw	53	30%	13	72%	67%	31	10	20
Crowley	61	22%	5	20%	33%	32	8	14
Eads	84	14%	18	30%	66%	56	27	26
Fowler	196	18%	52	43%	49%	116	48	72
Granada	172	34%	9	23%	72%	126	38	61
Hartman	18	29%	2	100%	0%	11	3	3
Haswell	22	30%	8	89%	75%	9	0	2
Holly	175	21%	34	52%	61%	115	33	45
La Junta	1,493	22%	197	31%	72%	865	351	666
Lamar	1,429	19%	265	43%	69%	742	112	309
Las Animas	600	35%	134	52%	67%	336	143	195
Manzanola	148	33%	14	34%	69%	98	26	44
Olney Springs	74	15%	6	50%	71%	42	11	15
Ordway	310	23%	46	57%	66%	150	87	151
Pritchett	49	38%	16	76%	62%	33	24	26
Rocky Ford	847	22%	112	30%	82%	463	104	207
Sheridan Lake	4	5%	NA	NA	NA	0	0	0
Springfield	302	23%	40	28%	50%	137	52	61
Sugar City	126	29%	5	31%	44%	43	21	25
Swink	157	24%	9	25%	96%	81	24	44
Two Buttes	14	22%	0	0%	50%	0	0	0
Vilas	20	9%	3	30%	22%	3	0	3
Walsh	146	24%	34	46%	63%	114	20	65
Wiley	67	19%	3	30%	55%	46	5	7

Source: US Census Bureau, 2015 American Community Survey

Disability Status, 2015

	Persons with a Disability	Percent of Population with Disability	Age 65 - 74 with a Disability	Age 65 - 74 Percent with a Disability	Age- 75 + Percent with a Disability	With Ambulatory Disability	With Self Care Disability	With Independent Living Disability
Baca County	833	23%	131	31%	64%	448	158	253
Bent County	971	27%	169	39%	60%	495	196	330
Crowley County	972	22%	198	54%	69%	538	245	347
Kiowa County	220	15%	38	26%	52%	113	64	70
Otero County	3,824	21%	612	34%	68%	2,163	716	1,302
Prowers County	2,226	19%	388	38%	67%	1,232	269	543

Source: US Census Bureau, 2015 American Community Survey

Persons Below the Poverty Level, 2015

	Persons Below Poverty Level	Poverty Rate	Persons Under 18 Below Poverty Level	Poverty Level Under 18	Poverty Rate Age 65+	Poverty Rate, Less than High School Education	Poverty Rate, Employed	Poverty Rate, Employed Full Time
Baca County	736	21%	256	33%	11%	17%	13%	1%
Bent County	923	26%	343	37%	10%	54%	12%	2%
Crowley County	1,449	33%	453	41%	31%	31%	13%	4%
Kiowa County	189	13%	56	15%	10%	23%	7%	22%
Otero County	4,396	24%	1,688	39%	13%	38%	9%	15%
Prowers County	2,264	19%	860	27%	14%	30%	9%	2%

Source: US Census Bureau, 2015 American Community Survey

Persons Below the Poverty Level, 2015

	Persons Below Poverty Level	Poverty Rate	Persons Under 18 Below Poverty Level	Poverty Level Under 18	Poverty Rate Age 65+	Poverty Rate, Less than High School Education	Poverty Rate, Employed	Poverty Rate, Employed Full Time
Campo	16	39%	0	NA	32%	80%	0%	0%
Cheraw	16	9%	0	0%	7%	0%	0%	0%
Crowley	56	20%	15	25%	6%	48%	16%	0%
Eads	71	12%	34	23%	10%	30%	3%	0%
Fowler	326	30%	104	38%	23%	46%	16%	0%
Granada	134	27%	38	31%	3%	24%	16%	25%
Hartman	24	39%	10	63%	33%	14%	29%	0%
Haswell	5	7%	0	0%	18%	22%	0%	NA
Holly	223	27%	100	42%	12%	37%	12%	0%
La Junta	2,085	31%	871	54%	11%	38%	10%	27%
Lamar	1,509	20%	578	29%	20%	33%	8%	0%
Las Animas	608	35%	243	53%	15%	50%	12%	0%
Manzanola	111	25%	28	30%	13%	29%	9%	0%
Olney Springs	244	50%	100	65%	14%	30%	12%	0%
Ordway	461	36%	172	43%	28%	27%	15%	0%
Pritchett	20	15%	0	0%	21%	33%	0%	NA
Rocky Ford	957	25%	328	39%	23%	55%	6%	0%
Sheridan Lake	34	41%	22	54%	NA	78%	16%	0%
Springfield	346	27%	146	45%	7%	32%	13%	3%
Sugar City	86	20%	5	8%	13%	10%	28%	0%
Swink	81	12%	41	20%	2%	0%	9%	29%
Two Buttes	33	52%	9	82%	0%	60%	56%	0%
Vilas	53	25%	32	32%	26%	0%	19%	0%
Walsh	83	14%	11	10%	13%	3%	9%	0%
Wiley	42	12%	26	38%	7%	26%	3%	0%

Source: US Census Bureau, 2015 American Community Survey

Cost Burdened Owners, 2015

	Less than $20,000/ Year			$20,000 to $34,999			$35,000 to $49,999			$50,000 to $74,999			$75,000 or more		
	Total	**Cost Burdened**	**%**	**Total**	**Cost Burdened**	**%**	**Total**	**Cost Burdened**	**%**	**Total**	**Cost Burdened**	**%**	**Total**	**Cost Burdened**	**%**
Campo	8	7	88%	0	0	NA	7	2	29%	0	0	NA	3	0	0%
Cheraw	13	8	62%	5	0	0%	24	2	8%	8	0	0%	5	0	0%
Crowley	12	8	67%	16	6	38%	7	0	0%	15	0	0%	0	0	NA
Eads	44	24	55%	40	21	53%	38	0	0%	29	0	0%	39	0	0%
Fowler	66	41	62%	77	23	30%	40	7	18%	63	3	5%	62	5	8%
Granada	25	10	40%	39	14	36%	18	5	28%	19	1	5%	26	0	0%
Hartman	5	4	80%	3	1	33%	5	0	0%	7	0	0%	0	0	NA
Haswell	8	4	50%	4	0	0%	11	0	0%	3	0	0%	5	0	0%
Holly	56	40	71%	33	3	9%	31	4	13%	29	0	0%	67	0	0%
La Junta	264	195	74%	316	81	26%	246	0	0%	302	0	0%	353	0	0%
Lamar	358	167	47%	326	87	27%	333	97	29%	297	26	9%	649	10	2%
Las Animas	163	104	64%	100	19	19%	107	6	6%	70	0	0%	100	0	0%
Manzanola	17	7	41%	26	2	8%	28	0	0%	7	0	0%	16	0	0%
Olney Springs	15	4	27%	20	4	20%	13	6	46%	8	3	38%	4	0	0%
Ordway	74	39	53%	68	20	29%	11	0	0%	78	0	0%	33	0	0%
Pritchett	9	7	78%	7	0	0%	9	0	0%	23	0	0%	3	0	0%
Rocky Ford	234	152	65%	235	70	30%	88	10	11%	185	23	12%	222	11	5%
Sheridan Lake	0	0	NA	3	0	0%	1	0	0%	3	0	0%	1	0	0%
Springfield	83	35	42%	119	41	34%	58	6	10%	73	0	0%	89	0	0%
Sugar City	32	21	66%	19	4	21%	8	0	0%	27	4	15%	10	0	0%
Swink	20	15	75%	45	18	40%	25	0	0%	31	0	0%	43	0	0%
Two Buttes	6	3	50%	6	0	0%	2	0	0%	3	0	0%	2	0	0%
Vilas	5	0	0%	6	0	0%	8	0	0%	15	0	0%	0	0	NA
Walsh	30	10	33%	29	7	24%	31	8	26%	46	0	0%	40	0	0%
Wiley	4	2	50%	45	4	9%	28	6	21%	28	0	0%	13	0	0%

Source: US Census Bureau, 2015 American Community Survey

Cost Burdened Renters, 2015

	Less than $20,000/ Year			$20,000 to $34,999			$35,000 to $49,999			$50,000 to $74,999			$75,000 or more		
	Total	Cost Burdened	%	Total	Cost Burdened	%	Total	Cost Burdened	%	Total	Cost Burdened	%	Total	Cost Burdened	%
Campo	0	0	NA	1	0	0%	0	0	NA	0	0	NA	0	0	NA
Cheraw	9	2	22%	6	6	NA	0	0	NA	4	0	0%	0	0	NA
Crowley	2	0	0%	19	16	84%	0	0	NA	0	0	NA	0	0	NA
Eads	12	11	92%	2	2	100%	24	0	0%	0	0	NA	3	0	0%
Fowler	65	56	86%	59	46	78%	8	0	0%	19	0	0%	5	0	0%
Granada	21	17	81%	22	11	50%	5	5	100%	4	0	0%	0	0	NA
Hartman	8	8	100%	0	0	NA	0	0	NA	0	0	NA	0	0	NA
Haswell	0	0	NA	0	0	NA	0	0	NA	1	0	0%	0	0	NA
Holly	23	9	39%	30	4	13%	4	0	0%	6	0	0%	13	0	0%
La Junta	631	462	73%	273	170	62%	174	115	66%	121	8	7%	37	0	0%
Lamar	450	402	89%	340	180	53%	194	86	44%	84	0	0%	35	0	0%
Las Animas	156	156	100%	98	62	63%	31	0	0%	3	0	0%	9	0	0%
Manzanola	47	37	79%	4	0	0%	13	0	0%	8	0	0%	4	0	0%
Olney Springs	21	21	100%	4	4	100%	14	0	0%	3	0	0%	4	0	0%
Ordway	47	39	83%	21	13	62%	8	0	0%	0	0	NA	0	0	NA
Pritchett	2	2	100%	0	0	NA	0	0	NA	7	0	0%	0	0	NA
Rocky Ford	252	156	62%	161	96	60%	63	17	27%	52	0	0%	25	0	0%
Sheridan Lake	5	1	20%	8	3	38%	0	0	NA	0	0	###	0	0	NA
Springfield	57	48	84%	27	10	37%	19	0	0%	12	0	0%	14	0	0%
Sugar City	2	2	100%	10	5	50%	14	0	0%	0	0	NA	0	0	NA
Swink	6	6	100%	32	13	41%	10	0	0%	15	0	0%	0	0	NA
Two Buttes	0	0	NA	0	0	NA	0	0	NA	0	0	NA	0	0	NA
Vilas	18	16	89%	5	0	0%	0	0	NA	6	0	0%	0	0	NA
Walsh	72	60	83%	3	0	0%	0	0	NA	5	0	0%	7	0	0%
Wiley	5	5	100%	14	9	64%	17	0	0%	5	0	0%	5	0	0%

Source: US Census Bureau, 2015 American Community Survey

Median Gross Rents, 2015

	Median Rent	Median Rent - 1 BR	Median Rent - 2 BR	Median Rent - 3 BR	Median Rent - 4 BR	Median Rent - 5 + BR
Baca County	$713	$581	$545	$774	$709	$781
Bent County	$595	$521	$525	$808	$838	-
Crowley County	$582	$571	$393	$548	$675	-
Kiowa County	$655	$376	$669	$686	$606	$953
Otero County	$582	$444	$535	$687	$826	$895
Prowers County	-	-	-	-	-	-
Cheraw	$475	$221	-	-	-	-
Crowley	$838	-	-	-	-	-
Eads	$652	-	$621	$543	-	-
Fowler	$638	$375	$656	$661	-	-
Granada	$565	-	$425	$565	-	-
Hartman	-	-	-	-	-	-
Haswell	-	-	-	-	-	-
Holly	$519	-	$544	$300	-	-
La Junta	$693	$342	$752	$767	$574	-
Lamar	$562	$445	$536	$741	$841	-
Las Animas	$735	$579	$632	$780	$705	-
Manzanola	$529	$381	$578	$483	-	-
Olney Springs	$678	$504	$683	$850	-	-
Pritchett	-	-	-	-	-	-
Rocky Ford	$581	$311	$637	$655	$1,029	-
Springfield	$510	$250	$537	$619	-	-
Sugar City	$605	-	$550	-	-	-
Swink	$553	$429	$850	$559	-	-
Two Buttes	-	-	-	-	-	-
Vilas	$655	-	$417	-	-	-
Wiley	$695	-	-	$740	-	-

Source: US Census Bureau, 2015 American Community Survey

Units by Year Built – Owner Occupied, 2015

	Owner Occupied	Built 2014 or later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	Built 1939 or earlier
Baca County	1143	0	8	46	95	121	290	137	116	162	168
Bent County	1155	0	2	46	125	121	177	55	115	129	385
Crowley County	941	0	1	109	112	62	68	40	110	93	346
Kiowa County	442	0	0	50	66	20	68	51	37	35	115
Otero County	4753	0	0	259	469	302	653	639	511	484	1436
Prowers County	3264	2	27	276	277	238	463	465	442	225	849
Campo	20	0	0	2	0	0	0	2	1	4	11
Cheraw	55	0	0	2	6	11	5	5	3	4	19
Crowley	53	0	0	11	8	0	0	3	2	7	22
Eads	190	0	0	14	3	12	42	25	16	25	53
Fowler	308	0	0	17	11	8	39	19	64	28	122
Granada	129	0	0	18	13	0	8	24	13	7	46
Hartman	20	0	0	0	5	0	5	0	2	7	1
Haswell	31	0	0	0	12	1	0	9	1	0	8
Holly	216	0	7	60	9	26	19	21	14	10	50
La Junta	1488	0	0	70	162	88	230	209	177	216	336
Lamar	1976	0	0	83	143	123	272	355	388	150	462
Las Animas	540	0	0	9	39	40	106	46	70	73	157
Manzanola	103	0	0	1	3	13	10	2	2	12	60
Olney Springs	61	0	0	1	4	0	12	12	1	2	29
Ordway	268	0	0	34	28	5	18	15	19	27	122
Pritchett	54	0	0	0	1	20	10	11	1	2	9
Rocky Ford	976	0	0	33	77	44	127	142	112	82	359
Sheridan Lake	8	0	0	1	0	0	1	0	1	2	3
Springfield	426	0	0	19	24	36	125	33	61	81	47
Sugar City	96	0	1	5	9	1	8	10	15	4	43
Swink	164	0	0	0	20	40	19	19	22	12	32
Two Buttes	19	0	0	0	4	0	8	1	0	0	6
Vilas	34	0	0	0	5	0	4	7	2	6	10
Walsh	176	0	5	5	6	10	40	20	21	29	40
Wiley	118	0	0	0	18	20	34	2	1	8	35

Units by Year Built –Renter Occupied, 2015

	Renter Occupied	Built 2014 or later	2010 - 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	Built 1939 or earlier
Baca County	425	0	0	40	30	86	66	77	34	12	80
Bent County	480	0	11	0	47	87	106	46	15	40	128
Crowley County	228	0	0	11	41	33	28	31	26	15	43
Kiowa County	141	0	1	1	21	17	30	7	13	35	16
Otero County	2701	0	30	124	252	260	282	348	330	391	684
Prowers County	1592	0	5	92	108	150	391	202	111	212	321
Campo	6	0	0	0	0	0	0	0	0	0	6
Cheraw	19	0	0	2	10	3	1	0	0	0	3
Crowley	24	0	0	4	8	7	0	0	5	0	0
Eads	55	0	0	0	0	6	17	3	5	13	11
Fowler	169	0	0	11	3	12	28	19	27	18	51
Granada	54	0	0	7	23	4	0	11	4	0	5
Hartman	9	0	0	0	0	3	0	1	5	0	0
Haswell	1	0	0	0	0	0	0	0	0	0	1
Holly	96	0	0	2	6	10	8	16	12	9	33
La Junta	1313	0	30	35	128	108	57	194	165	274	322
Lamar	1161	0	5	55	70	95	324	151	76	167	218
Las Animas	329	0	0	0	28	66	91	22	15	19	88
Manzanola	82	0	0	0	9	10	10	1	2	10	40
Olney Springs	48	0	0	5	4	14	4	2	3	6	10
Ordway	101	0	0	2	2	2	18	29	13	9	26
Pritchett	9	0	0	0	0	7	0	2	0	0	0
Rocky Ford	587	0	0	29	53	17	105	91	83	50	159
Sheridan Lake	16	0	0	1	0	3	3	0	3	6	0
Springfield	145	0	0	21	12	45	8	20	25	0	14
Sugar City	28	0	0	0	4	10	2	0	5	0	7
Swink	67	0	0	0	4	16	0	11	12	0	24
Two Buttes	8	0	0	0	0	0	8	0	0	0	0
Vilas	30	0	0	0	0	16	2	2	0	0	10
Walsh	103	0	0	16	12	5	16	40	7	0	7
Wiley	55	0	0	9	6	0	14	6	2	5	13

Total Vacancy Rate (All Units) 2015

	Total Units	Occupied Units	Vacant Units	Vacancy Rate
Baca County	2234	1568	666	42%
Bent County	2080	1635	445	27%
Crowley County	1546	1169	377	32%
Kiowa County	820	583	237	41%
Otero County	8920	7454	1466	20%
Prowers County	5899	4856	1043	21%
Campo	58	26	32	123%
Cheraw	83	74	9	12%
Crowley	90	77	13	17%
Eads	347	245	102	42%
Fowler	560	477	83	17%
Granada	254	183	71	39%
Hartman	46	29	17	59%
Haswell	52	32	20	63%
Holly	351	312	39	13%
La Junta	3458	2801	657	23%
Lamar	3796	3137	659	21%
Las Animas	1110	869	241	28%
Manzanola	216	185	31	17%
Olney Springs	150	109	41	38%
Ordway	477	369	108	29%
Pritchett	93	63	30	48%
Rocky Ford	1902	1563	339	22%
Sheridan Lake	31	24	7	29%
Springfield	780	571	209	37%
Sugar City	168	124	44	35%
Swink	274	231	43	19%
Two Buttes	38	27	11	41%
Vilas	78	64	14	22%
Walsh	389	279	110	39%
Wiley	208	173	35	20%

Source: US Census Bureau, 2015 American Community Survey

Vacant Units Not for Permanent Use, 2015

	Total Vacant Units	For seasonal, recreational, or occasional use	Other Vacant
Baca County	666	167	390
Bent County	445	24	309
Crowley County	377	66	223
Kiowa County	237	43	115
Otero County	1466	204	713
Prowers County	1043	180	571
Campo	32	12	15
Cheraw	9	0	9
Crowley	13	0	8
Eads	102	12	37
Fowler	83	9	7
Granada	71	0	33
Hartman	17	0	17
Haswell	20	0	9
Holly	39	6	12
La Junta	657	73	330
Lamar	659	70	407
Las Animas	241	4	137
Manzanola	31	4	17
Olney Springs	41	0	20
Ordway	108	0	63
Pritchett	30	8	9
Rocky Ford	339	41	186
Sheridan Lake	7	0	1
Springfield	209	69	107
Sugar City	44	6	21
Swink	43	0	25
Two Buttes	11	5	2
Vilas	14	4	10
Walsh	110	14	72
Wiley	35	0	18

Change in Total Housing Units, 2000 – 2015

	Units 2000	Units 2010	Units 2015	Change '00-10	Change '10 - 15	Total Change	Percent Chg '00-15
Baca County	2,364	2,248	2,234	-116	-14	-130	-5%
Bent County	2,366	2,242	2,080	-124	-162	-286	-12%
Crowley County	1,542	1,559	1,546	17	-13	4	0%
Kiowa County	817	805	820	-12	15	3	0%
Otero County	8,813	8,969	8,920	156	-49	107	1%
Prowers County	5,977	5,942	5,899	-35	-43	-78	-1%
Campo	79	75	58	-4	-17	-21	-27%
Cheraw	102	115	83	13	-32	-19	-19%
Crowley	85	88	90	3	2	5	6%
Eads	389	352	347	-37	-5	-42	-11%
Fowler	591	597	560	6	-37	-31	-5%
Granada	233	243	254	10	11	21	9%
Hartman	50	48	46	-2	-2	-4	-8%
Haswell	41	41	52	0	11	11	27%
Holly	449	381	351	-68	-30	-98	-22%
La Junta	3,277	3,422	3,458	145	36	181	6%
Lamar	3,656	3,666	3,796	10	130	140	4%
Las Animas	1,264	1,214	1,110	-50	-104	-154	-12%
Manzanola	209	198	216	-11	18	7	3%
Olney Springs	161	161	150	0	-11	-11	-7%
Ordway	543	540	477	-3	-63	-66	-12%
Pritchett	79	76	93	-3	17	14	18%
Rocky Ford	1,852	1,869	1,902	17	33	50	3%
Sheridan Lake	41	43	31	2	-12	-10	-24%
Springfield	838	826	780	-12	-46	-58	-7%
Sugar City	147	151	168	4	17	21	14%
Swink	291	286	274	-5	-12	-17	-6%
Two Buttes	38	37	38	-1	1	0	0%
Vilas	51	60	78	9	18	27	53%
Walsh	395	350	389	-45	39	-6	-2%
Wiley	195	196	208	1	12	13	7%

Source: US Census Bureau, 2000 Census, 2010 Census, 2015 American Community Survey